



PRESS RELEASE

No: 16/2019

Date: 11th January 2019

No Deal Brexit – European Health Insurance Cards

In November, the European Union and the United Kingdom concluded the terms of an agreement for the orderly departure of the UK from the European Union. Gibraltar was part of that agreement. The Withdrawal Agreement includes a transitional phase until the end of 2020, which also covers Gibraltar.

This agreement is subject to ratification by the UK Parliament and by the European Parliament.

In the meantime, planning continues for the eventuality that the UK and Gibraltar leave the European Union without this agreement.

In the event of a no deal Brexit our European Health Insurance Cards will cease to be valid throughout the European Union. HM Government of Gibraltar advises all its citizens travelling within EU Member States should take out a travel insurance to cover for any eventuality.

If you are taking out travel insurance shortly after we leave the EU, you should make sure you understand the terms and conditions of your travel insurance policy. Also make sure that the policy is sufficient to cover possible disruption.

If you already have travel insurance, your insurer should let you know if there are changes that will affect you after we leave the EU. If you have questions about what your travel insurance policy covers, or whether it covers possible disruption, you may wish to contact your insurer.

HM Government of Gibraltar's advice is that your insurance policy should cover the following:

Health and medical treatment and emergencies

An emergency in another country can be very expensive. Examples include:

- £20,000: emergency treatment in France with four night hospital and repatriation to Gibraltar
- £28,000: broken ankle in Cyprus and repatriation to Gibraltar
- £10,000: a fall in Spain, resulting in a broken hip, hospital treatment and flights

It is your responsibility to ensure you can cover the costs of medical treatment abroad. The right travel insurance will ensure you can do so.



Your travel insurance should cover:

- Emergency medical treatment costs, including hospital charges and ambulance fees
- Returning you home following medical treatment abroad if you cannot use your original ticket
- Reasonable additional transport and/or accommodation expenses for a close relative or friend to stay with you or travel from Gibraltar to escort you if required
- Temporary emergency dental treatment for the relief of immediate pain
- 24 hours assistance help-lines to offer support and advice about appropriate treatment

It is important to answer any questions from your insurance provider about your medical history fully and honestly (the “pre-existing medical conditions” section of policies). Withholding details of your medical history may mean you are not fully covered.

If for any reason you have difficulty finding cover for reasons associated with a medical condition, you may wish to contact a specialist provider.

Medical emergency treatment whilst travelling within the UK is covered by a reciprocal agreement that we have with the UK and there would not be a need to have separate medical insurance.