



Sark Medical Committee

# **DOES YOUR MEDICAL INSURANCE COVER EMERGENCY CARE?**

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The Medical Committee would like to make residents aware that some private medical insurance policies which are available in the UK and on the internet do not provide cover for emergency care.

This includes emergency treatment for conditions such as a heart attack, stroke or when traumatic injury occurs. This is because the insurer assumes that the NHS will provide this. Insurers are often unaware that there is no NHS cover on Sark.

This type of insurance alone therefore will be inadequate for most people who live here. Please check your insurance documentation to familiarise yourself with your policy exclusions and contact your insurer if you are in any doubt.

Diane Baker

Chairman of the Sark Medical Committee