

MBWS: Inadequacy of existing insurance policies in the wake of the RHA termination

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At the Manx Blind Welfare Society we have done a huge amount of work looking at different available policies for our blind and partially sighted members, many of whom are elderly and have pre-existing medical conditions. They have been extremely worried, particularly in the light of limited and in some cases conflicting information.

What concerns us particularly at present is that some Tynwald members are extolling the virtues of "available and affordable" insurance policies which cover pre-existing medical conditions.

However, those we have examined have a maximum cover of £10,000 if you are over 80 (limited age cover 89) and £20,000 under 80 if you pay an additional premium. With ITU beds costing hundreds of pounds a night and the cost of specialist drugs sometimes running into thousands in the case of stabilising a heart attack, we feel this amount of cover could be totally inadequate in the case of major health problems.

If you had a serious road accident and needed limbs rebuilding you could be in hospital for weeks, as this type of expertise would just not be available on the Isle of Man. It would be an unthinkable situation to have an elderly person in ITU for days, not only seriously ill but worried out of their mind when they realise the hospital costs are way over the cover of their insurance.

We urge everyone to read the small print in insurance policies and ensure there is adequate maximum cover. With some you have to stay a minimum number of nights; others don't include staying with relatives; some don't cover pre-existing medical conditions or, as mentioned above, some don't provide what we feel to be adequate maximum cover. We hope sense will prevail and that Tynwald will provide an umbrella insurance, both affordable and with sufficient maximum cover so that the worry will be taken away for the Island's residents.