Travel insurance/private health insurance is a ‘must’ when visiting the Bailiwick of Guernsey

Emergency Department (ED)

If you do need to visit the Emergency Department then you will need to pay for your attendance/treatment at the time. Payment can be taken at the ED Reception by all major credit and debit cards (excluding AMEX). We regret that we are unable to take cash payments.

If you then need to claim this back from your insurance company, notify your insurer of your attendance at ED and they will give you a pre-authorisation code so they are aware that you will be claiming.

www.gov.gg/ED
www.gov.gg/healthcareforvisitors/travellers

We want you to have the best possible experience while staying with us. While no-one plans to be ill or have an accident on holiday, unfortunately sometimes the unforeseen does happen.

Should you need medical treatment while you are in the islands it is important that you have the right information so that the experience of seeking and receiving treatment is as smooth as it can be.

There is currently no reciprocal health agreement between the UK and the Bailiwick of Guernsey. This means that if you need medical treatment, or investigations in hospital while you are visiting us then you will charged. You will also be charged if you need an ambulance (including 999 attendances) as well as GP services and the cost of repatriation to your country of residence, if you need to go home.

As the Bailiwick of Guernsey is not part of the UK’s National Health Service, nor the European Union, the European Health Insurance Card (EHIC) is not valid in Guernsey, non-UK residents will also incur charges as per above.

We recommend, therefore, that if you are coming to visit Guernsey, Herm, Sark or Alderney, whether you are staying in a hotel, self-catering, camping, stopping-off from a cruise ship, or visiting friends/relations, you take out adequate travel insurance in case you need medical treatment while you are with us.

If you have existing private medical insurance it is wise to check whether you are covered for medical treatment while you are in the Bailiwick and, similarly, if you have existing travel insurance check your policy to ensure you are covered, particularly if you are staying with friends or family.

If you are re-visiting Guernsey having lived here previously (expat) and are not actively contributing via Guernsey social security contributions, you will have to pay for your health care as a visitor. Social security contributions in Guernsey cover free Secondary Healthcare services only, so does not include visits to the GP or Emergency Department.