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Our Ref: CJP/MOTOCCC Your Ref:

Date: 9 March 2011

Mr W H Cohu Guernsey Motorcycle & Car Club Varykino Le Friquet Lane Vale Guernsey GY3 5SA

Dear Mr Cohu

Thank you for your enquiry regarding health benefits which came to me via Colin de Jersey. The below information is given under the presumption that injured parties are ordinarily resident in Guernsey, and does not apply to visitors to the island.

Under current laws, the Social Security Department pay £12 per person towards the cost of all General Practitioner consultations. The patient is liable for the remaining cost of the consultation. Therefore, if one of your members (or helpers) were to get injured during an event they would have to pay for any General Practitioner consultations required.

The cost of treatment delivered by the Medical Specialist Group is covered by a contract that Social Security Department holds with the group. Therefore your members would not have to pay for this treatment. The Social Security would also pay for emergency off island medical evacuations if the need arose.

In respect of physiotherapy, if a patient is referred for physiotherapy by a physician at the Medical Specialist Group this would be undertaken by the Guernsey Physiotherapy Group and would be covered under a contract held with that group. Therefore, if one of your members needed physiotherapy they would not have to pay if they were referred by the Medical Specialist group however they would have to pay if they sought treatment privately.

Consultations at Accident and Emergency, and ambulance costs, are not covered and your members would therefore be liable to pay for these.

Of course, the abovementioned liabilities are sometimes offset through membership of a private medical insurance scheme. People in receipt of supplementary benefit are also entitled to a greater level of assistance with medical costs than described above.

I trust that this is helpful to you, however please let me know if you require further information.

Yours sincerely

C J Parrack Manager Benefits