Work Abroad Brits Not Fully Protected for Accidents Warn Lawyers

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Insurance loopholes and widely varying healthcare schemes are undermining the level of protection for the 80,000 British citizens who leave the country each year looking for work.

Fletchers Solicitors, a firm specialising in serious personal injury cases involving British citizens abroad, warns that this shortfall in protection leads to many cases each year where injured workers and their families face an uncertain future.

Ed Fletcher, CEO of Fletchers Solicitors, says: “We’re seeing an increasing number of cases where people suffering serious injury whilst working abroad are put at a disadvantage when it comes to rebuilding their lives.

“Many workers have no or insufficient medical insurance to cover extensive bills for medical care or their ongoing needs, such as adapting their homes.

“Normal insurance policies will typically exclude manual work or jobs involving heavy machinery. We’ve also seen cases where work activities were not protected due to exclusions related to activities classified as extreme sports.

“A third of people (37%) will go abroad knowing that they intend to work, but not knowing what kind of work they will eventually take up. So even if they leave the UK believing they are protected, they may not check this cover includes the specific type of work they eventually carry out.”

Ed also advises that schemes that exist abroad to protect workers suffering serious accidents can vary enormously in their scope and protection.

“Australia is the number one destination for British people working abroad with over 800,000 UK nationals of working age currently resident in the country.

“Many perceive Australia to be a very similar society to the UK, with similar levels of state support should things go wrong and in fact the allowances for worker compensation are very good.

“However, schemes to protect workers having accidents vary from state-to-state. They have very different criteria and limitations and may only cover treatment and care whilst living in Australia.

“This means that after repatriation to the UK (which also may not be funded), people may be faced with a very uncertain future should an injury require ongoing care or permanent changes to how they live their lives.”

Holly Raper’s Case:

Holly was 23 years old and working on a farm in Tasmania when a quad bike accident left her with severe head injuries that mean she is still – one year on – in a minimally-conscious state.

Her insurance policy didn’t cover her repatriation, care and treatment because it excluded what it classed as ‘manual work’ and the use of a quad bike as an extreme sport, despite it being used in the course of her employment.

A Tasmanian state scheme funded her repatriation to the UK instead of her insurer.

Holly’s family are now relying on fundraising efforts to raise the money needed to allow them to care for Holly at home. They have currently raised over £24,000 and Holly is being looked after in the Royal Preston Hospital.

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