

MEDICAL ASSISTANCE STORY



John fractured his hip and required surgery on holiday in Australia

LOCATION: Queensland, Australia

HOLIDAY TYPE: Annual family holiday

Quick facts:

- John and Gaynor's daughter Diane takes her parents to Australia every year to visit their son who lives in Queensland. John has diabetes and emphysema, and Diane declared his conditions when she bought their policy, ensuring he was covered in full. Unfortunately, on the last day of their holiday, John slipped on wet tiles and couldn't get up
- An ambulance took John to hospital and Diane called our 24/7 medical assistance team on the way. Scans showed John had fractured his hip and the hospital advised he needed surgery. The operation went well, but John experienced complications with blood pressure and delirium following the anesthetic, so he spent three weeks in hospital
- We arranged and paid for Gaynor and Diane to stay in accommodation close-by so they could be with John as much as possible
- We were also on the phone to Diane every day to check on John's progress, and we liaised with his medical team to ensure he was receiving the best possible care
- When John was 'fit to fly', our Registered Nurse arrived at his bedside and escorted him from Australia to hospital in Dunedin. She ensured he was stable and comfortable throughout the journey, as well as managing the handover between the medical teams at each hospital
- At the time of writing, John remains in hospital where he is recovering

How we helped

We covered the cost of John's medical care in Australia and our Registered Nurse escorted him back to New Zealand. We also covered the cost of new flights for John, Gaynor and Diane, as well as accommodation and incidentals for Gaynor and Diane while John was in hospital

The challenges

John is elderly, and lives with diabetes and emphysema, so unfortunately he was more inclined to experience complications following surgery

Policy price:	Claim cost:
\$210	\$10,933

Keep travelling tip:

The cover our policies provide has helped John and Gaynor to travel overseas well into their 80's, with the reassurance they have access to the best possible care if something does go wrong. We helped John and Gaynor to keep travelling

"Cover-More has been absolutely fantastic, I cannot fault them. They were in touch with me every day and they checked up on us to make sure dad was OK. They also reassured us our accommodation and extras were paid for. It was nice to know they cared. I'm raving about Cover-More to everyone," Diane Chettleburgh, Cover-More customer



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