

# DOMESTIC EMERGENCY EVACUATIONS

AGENT  
USE ONLY

## Domestic emergency evacuations: what is and isn't covered by Cover-More's Australian Domestic Comprehensive Travel Insurance Policies

Effective 29 September 2021

### Our Comprehensive Domestic Travel Insurance provides cover for additional transport expenses in the case your customer has a sudden illness or injury away from home.

For example, if your customer is an Australian resident and in a remote area in Australia or on a domestic Kimberley cruise at the time of their illness or injury, and they require a medically necessary emergency evacuation (arranged when 000 is called for an emergency), this cost is paid for by the state government (Queensland and Tasmania residents), state ambulance subscription or private health insurer (other states). There is no cost to the patient (i.e. your customer). This type of evacuation is usually carried out by the relevant state ambulance service or organisations such as the Royal Flying Doctor Service (RFDS), LifeFlight or CareFlight.

The RFDS, LifeFlight and CareFlight are charities funded by government and donations from the public. They generally do not charge for emergency medical assistance and urgent rescues and evacuations from remote areas in Australia and territorial waters.

On rare occasions, for example where an aeromedical retrieval organisation's aircraft is unable to reach someone, these organisations may arrange a third-party to charter a light aircraft or a helicopter. The cost of hiring that light aircraft or helicopter is generally passed on to the patient to pay for.

This is where the travel insurance policy steps in.

A Comprehensive Domestic Travel Insurance plan provides cover for these costs as an additional transport expense up to the limits of the policy. The Additional Expenses benefit on the policy also provides cover for additional transport and accommodation costs required up until your customer can return home. For example, hotel accommodation for your customer's travel companion while they are in hospital and the cost of new flights. A policy limit applies.

Please note that no Domestic Travel Insurance Policy can cover medical expenses in Australia. This is provided for through private health insurance (PHI) and Medicare. And if there is a gap, the patient must pay those costs out of their own pocket. Fees for domestic ambulance services, where applicable, may also be covered through PHI, state government (Queensland and Tasmania residents) or state ambulance subscription.

Travel Insurance is not private health insurance and we are prohibited from paying any medical costs in Australia by government legislation.

If you need any further information, contact [NationalSalesSupport@covermore.com.au](mailto:NationalSalesSupport@covermore.com.au)

**Cover-More**

TRAVEL INSURANCE