



DOES THE PERSONAL ACCIDENT POLICY PROVIDE COVER FOR TRANSPORT BY AMBULANCE?

This is a complex topic as ambulance service arrangements, including charging of fees for ambulance transport, varies from state to state. Members planning interstate trips are strongly encouraged to check prior to travel the ambulance fee arrangements in both their home state, and the state/s they are travelling to.

If you are a resident of Queensland or Tasmania and require ambulance transport in your home state, you will not generally be charged a fee. If you are a resident of any of the other states or territories, transport by ambulance will typically result in a fee being charged. As many activities undertaken by bushwalkers often occur in remote areas, ambulance transport following an injury or illness could involve transport over long distances, resulting in being charged amounting to many thousands of dollars.

For residents of Tasmania who require ambulance transport whilst visiting another state or territory, informal reciprocal arrangements are in place covering the cost of emergency **road** ambulance (i.e. not by air) between all states and territories except South Australia and Queensland. South Australia and Queensland do not participate in the reciprocal arrangements and Tasmanian residents are responsible for any ambulance accounts issued by these ambulance services. There are no circumstances in which the Tasmanian Government will pay for ambulance services for Tasmanian residents, including pensioners, who are visiting South Australia or Queensland.

For residents of Queensland the Queensland Ambulance Service will pay the cost where ambulance transport is **required** whilst visiting another state or territory. Ambulance transport from another state back to Queensland would not usually be covered.

Under the 'Payment of non-Medicare Medical Expenses' provisions of the Personal Accident policy, the cost of ambulance travel following an injury while engaged in an approved activity can be claimed. However, under the policy compensation for such benefits is limited to 80% of expenses incurred to a maximum of \$3,000, and therefore the cost of ambulance transport would likely exceed this limit, especially if other non-Medicare medical costs are to be claimed.

Some private health insurance funds also provide cover for ambulance transport, however typically these include exclusions and/or caps on the amounts payable. Before relying on such cover, confirm that it provides enough cover should ambulance transport be required while on a bushwalk.

Bushwalking Australia **strongly** recommends that:

1. You check the web site of your state ambulance service for comprehensive information on this topic.
2. Bushwalkers who are residents of NSW, Victoria, South Australia, Western Australia, NT and the ACT take out ambulance service membership in their home state that provides cover while interstate.
3. Bushwalkers from Tasmania or Queensland visiting and walking in the other states and territories may need to consider travel insurance that covers ambulance transport.