

The Health Workers Union

Emergency Transport Cover

Terms and Conditions

Who is covered:

The Health Workers Union (HWU) Emergency Transport Cover provides ambulance cover for all members (minimum 12 months continuous financial membership), including their immediate family.

Cover will also extend to the member's wife/husband/spouse/defacto and any unmarried dependant children up to 16 years old, or up to 25 years old if a full-time student.

Cover ceases immediately once a member is not a financial member.

Please Note:

- A Defacto must have been living with the member for a period of no less than twelve (12) consecutive months prior to the accident occurring. Evidence must be supplied (i.e. in the form of home bills showing both the Members name and Defacto's name).
- Students must provide a copy of their student ID card to verify that they are a full time student.
- Where a member subscribes to an ambulance service or is provided with Ambulance cover under their private health provider, the Ambulance account must be lodged with these providers.

The latest time a claim can be made:

Any claim received will only be considered for payment if the claim is submitted to our office within 90 days of the claimable event.

Payment Limitations

The amount payable for road transport will be subject to a maximum of \$10,000 in any one event and \$12,000 for Air Travel.

Payment is also made for interstate emergency transport costs to transport members to the nearest suitable hospital or place of adequate medical care.

What the HWU Emergency Transport Cover will consider:

Costs incurred for obtaining emergency transport, based on medical need.

Claimable events occurring in your leisure time only. Work accidents must be lodged through WorkCover and Accidents involving a registered vehicle must be lodged with the Transport Accident Commission.

No claim for ambulance usage will be accepted under this program which is as a result of:

- An unlawful act on the part of the claimant.
- Health care card holders, where free ambulance cover is available.
- An injury or sickness for which statutory insurance provides compensation.
- An event occurring outside of Australia and it's territories
- Transport between medical facilities.
- Transport from a medical facility to a diagnostic facility.
- Transport to and from medical facility appointments.

Disputes

If a member wishes to dispute a decision regarding their application they are able to lodge a dispute in writing to:

Health Workers Union
Level 5/222 Kings Way
South Melbourne VIC 3205
Ph: (03) 9341 3300
Fax: (03) 9341 3334
Email: info@hwu.org.au