

# Cover-More Case Study



## Cruise ship medical emergency

Alan and his wife set off on a cruise to Papua New Guinea to celebrate his wife's birthday.

He and his wife had been on their cruise for two nights when 72-year old Alan experienced severe abdominal pain after eating breakfast on the morning of their third day. He thought he simply needed some Panadol to ease his discomfort.

### What happened next?

After becoming increasingly ill in his cabin, Alan and his wife called for assistance from the on-board medical clinic. The clinic sent a nurse and subsequently the ship's doctor who were concerned Alan had an inflamed gallbladder which needed urgent medical treatment.

Alan was taken to the medical clinic and was monitored throughout the day and overnight before the ship reached Alotau early the following morning. The ship's doctor accompanied Alan in a 4WD, which collected them at the port and drove for an hour through thick jungle to the closest airport, an old, war-time airstrip, where an air ambulance awaited his arrival.

The ship's medical clinic handed over care to the medevac team: a doctor, nurse and two pilots who were responsible for ensuring Alan reached Cairns safely to receive further treatment at Cairns Base Hospital. Alan's wife followed on a commercial flight from Port Moresby to Cairns.

### How did we help?

Cover-More's emergency assistance team ensured Alan's repatriation to Australia was seamless and careful, considering the remote location of his collection point in Papua New Guinea.

Alan was flown safely to Cairns airport, where he received treatment from the medical team at Cairns Base Hospital.

Cover-More remained in constant contact with Alan and his wife, also arranging transport for her to Cairns and accommodation close to the hospital once she arrived in Australia.

Following tests and observation, Alan was discharged from hospital. We arranged both of their travel from Cairns to Brisbane, covering transfers and flights.

We also covered Alan's extensive medical costs, all transfers and the cost of their cancelled cruise.

Alan and his wife returned home safe and well to Brisbane. They have since travelled to Fiji and are now planning a trip to South Australia's Barossa Valley.

*"The assistance we received was unbelievable."*

### Claim costs

Medical	\$46,259.18
Additional expenses	\$1,174.32
Cancellation costs	\$2,987.20
<b>Total</b>	<b>\$50,420.70</b>

© 2015 Cover-More Insurance Services Pty Ltd. Please ensure your client considers the Combined Financial Services Guide and Product Disclosure Statement available from us before making a decision about the product. The issuer of the travel insurance is Great Lakes Re-insurance (UK) PLC ABN 18 964 580 576, ARBN 127 740 532, trading as Great Lakes Australia. This information is prepared by Cover-More Insurance Services Pty Ltd. It is correct at the time of printing and subject to change at any time without notice.