



COVER-MORE CASE FILE

Our customer fractured her wrist and hip, and required a half hip replacement, when she fell on steps while on holiday in Hong Kong.

Our mission?

To oversee our customer's medical care and return flight home when she fractured her wrist and hip during a fall.

Who did we help?

Our customer, Celia, was on a week-long holiday to Hong Kong with her sister.

What was their situation?

Celia was walking towards a train station when she turned the corner and tripped on steps, which she did not see. She knew instantly that she had suffered major damage, as the pain was immediate. Some bystanders helped Celia up and someone called an ambulance.

What happened?

The ambulance took Celia to Hong Kong's Queen Mary Hospital where she was immediately taken for x-rays and an MRI. Once the scans were completed, Celia was given morphine

for her pain. The scans located the fractures and Celia was advised that she would need a half hip replacement to repair the fracture in her left hip. As it was a Saturday, Celia was booked in for surgery on the Monday – the day she was due to fly home.

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How did we help?

When Celia was admitted to hospital, her sister called our medical assistance team to inform us of Celia's fall. One of our Hong Kong doctors visited the hospital to meet Celia and her medical team, to ensure she was receiving the best possible medical care and to report back to our team on the ground in Australia.

What happened next?

Celia underwent the half hip replacement surgery and it was a success. After a short recovery period, Celia started physiotherapy sessions to help her hip heal. Celia was motivated to progress her recovery as much as she could, as our nurses informed her that when she could sit comfortably for 45 minutes and climb a few steps she would be allowed to fly home. She accomplished this within a week of the surgery, so our team started organising her journey home to Sydney.

Celia and her sister travelled in an ambulance from the hospital to Hong Kong Airport. They flew home in business class and an ambulance met them at Sydney Airport to drive them to the Sacred Heart Hospital for Celia's rehabilitation.

What was the outcome?

Celia spent one week in rehabilitation, before she returned home to complete her recovery. She is now walking very well and is expected to make a full recovery.

Cover-More
TRAVEL INSURANCE

keep travelling



THE CHALLENGES

- Our customer, Celia, required a hip replacement in Hong Kong after she fell on some stairs

THE CASE

- Celia fell in Hong Kong and fractured her wrist and hip while on holiday with her sister
- Celia was taken to hospital and her doctors advised she needed a half hip replacement to repair her fractured left hip
- The surgery was a success and Celia focused on rehabilitating so that she was 'fit to fly' home
- Celia and her sister flew home in business class so that Celia was comfortable
- Celia was taken by ambulance from Sydney Airport to hospital for further rehabilitation

THE CLAIM COST

- \$21,996

"I want to thank you all for your magnificent organisation in getting me home after my rather traumatic accident in Hong Kong. From the moment you were notified, all the arrangements worked so smoothly. The Queen Mary doctors and nurses were magnificent and caring and the hip wound is healing beautifully,"
Celia, Cover-More customer