

Cover-More Case Study

'King hit' in San Francisco

Daniel Mannix, age 22 years

Dan was on a four-month trip with two friends through the United States and Europe. The trio arrived in San Francisco in the late afternoon and booked into their hostel before going out to see some of the city's sights. In one of the venues they entered, Dan was confronted by 6 men telling him to get out of their bar. Dan remained calm and began to leave when he was 'king hit', leaving him unconscious and on the ground.

His friends rushed in and took him out of the bar as quickly as they could. His face began to swell badly so he was taken to a local hospital—his nose was fractured on both sides and he also had a fractured eye socket and cheekbone. Doctors were concerned that he could lose sight in his right eye.

Dan required extensive facial surgery. He had four plates inserted around his eye and reconstructive surgery on his nose. He remained in hospital for four days following the surgery and then in San Francisco for two weeks to recover. Dan's surgeon advised him and his friends that he was not able to fly for two weeks following the surgery, so the group altered their travel plans to stay together and ensure Dan recovered.

The hospital made contact with Cover-More and were able to guarantee cover for:

- Dan's hospital bills and surgery fees.
- Extra accommodation for Dan and his two friends as they needed to stay in San Francisco during he's recovery.
- The flights they missed due to their altered travel plans.

This gave Dan peace of mind, knowing that there was a team behind him ensuring that he received the best possible treatment.

"It was a massive relief to have Cover-More supporting me. I have no idea what I would have done if I didn't have Cover-More. I probably would have had to drop out of uni if I didn't have (travel insurance with) Cover-More. If I ever travel again, I'll definitely be booking with Cover-More". - Dan Mannix

Cover-More's emergency assistance team ensured that Dan was provided with the best care possible giving him the opportunity to continue on his travels through the US and Europe.

Claim costs

Overseas medical and dental	\$78,109
Additional expenses	\$5,469
Cancellation costs	\$98
Total	\$83,676



© 2014 Cover-More Insurance Services Pty Ltd. Please consider 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.