

# Cover-More Case Study

## Skydiving accident in Switzerland

### Emma Carey, age 20 years

Emma was on a three-month trip backpacking through Europe with her best friend when she decided to go tandem skydiving with an experienced instructor in Switzerland.

During the dive, Emma's instructor lost consciousness when the ropes for the main chute and the safety chute twisted around his neck—neither chute inflated properly meaning that Emma and her instructor fell too quickly and hit the ground at speed.

Paramedics at the scene put Emma on a spinal board and moved her into a helicopter, which flew her to a hospital in Bern for emergency treatment. Her medical team found that Emma had fractured her back, her L1 vertebrae and her pelvis. The fracture to her L1 was a compression injury which meant that the vertebrae was not severed. There was a possibility that Emma would recover to walk again.

Immediately after Emma's accident, the skydiving school contacted the Cover-More team in Australia.

We quickly arranged for:

- Emma's mother and sister to fly to Switzerland to be by her side.

- Accommodation close to the hospital for her mother and sister.
- Her two serious spinal surgeries to mend the damage to her vertebrae and reset her pelvis.
- An air ambulance to medically repatriate her home to Sydney, once she was stable and medically fit to fly.
- Specialist treatment and rehabilitation at the spinal unit of Sydney's Prince of Wales Hospital.

Emma stayed at Prince of Wales for three months recovering, rehabilitating and learning to walk again.

*"My travel agent recommended I get travel insurance with Cover-More. I knew I had to get it, but you never think you're going to need it. If it wasn't for Cover-More I don't know how I would have returned to Australia. They paid for my two surgeries and my hospital stay, as well as the (air ambulance) flight home to Australia. I just feel like the luckiest girl in the world. When you're told you might never walk again and then you can ... I have a whole new perspective on life."*  
- Emma Carey

### Claim costs

Overseas medical and dental	\$1,407
Additional expenses	\$134,683
Cancellation costs	\$1,894
Hospital incidentals	\$1,485
<b>Total</b>	<b>\$139,469</b>



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