

HEALTH WORKERS' UNION

Emergency Transport Cover policy

Effective date: September 5, 2022

HWU Emergency Transport Cover policy

1. Introduction

This policy sets out the HWU emergency transport cover policy for all members of the Health Workers' Union (HWU).

2. Overview

The Health Workers Union (HWU) Emergency Transport Cover, is effective from 5 September 2022 and provides emergency ambulance cover for all financial members, including their immediate family.

Cover will also extend to the member's wife/husband/spouse/defacto and any unmarried dependent 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.

Note:

- A defacto must have been living with the member for a period of no less than six (6) consecutive months prior to the accident occurring. Proof must be supplied in the form of home bills showing both the Member's 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.

3. The latest time a claim can be made

Any claim received will only be considered for payment if the claim is submitted to the HWU office within 90 days of the claimable event. Claims can be submitted to the HWU Finance Officer via email at info@hwu.org.au; fax on 03 9341 3344 or by post at PO Box 1088 South Melbourne VIC 3205.

4. Payment limitations

One claim per calendar year per HWU financial member subject to limitations below:

The maximum amount payable in any one event with be:

- for road transport is \$2,000 and/or
- for air transport is \$10,000 (predominantly for regional members)

Coverage for transport if claimable event is within Victoria.

5. What we will consider

- Costs incurred for obtaining emergency transport, based on medical needs.
- Occur 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.

6. No claims for Ambulance usage will be accepted under this scheme which is as a result of

- A claim resulting from an unlawful act
- Health care card holders, where free ambulance cover is available.
- An injury or sickness for which statutory insurance provides compensation.
- Payments made in respect of an event occurring outside Victoria.
- Patient transport services
- Transport between two hospitals.
- Transport to and from a hospital to an external diagnostic facility or medical centre.
- Transport to and from a hospital appointment.
- An ambulance attending but not transporting the member to a medical facility.
- Any other non-emergency transport.

7. Disputes

If a member wishes to dispute a decision regarding their emergency transport application, they are able to lodge a dispute in writing to the Branch Committee of Management, BCOM.

Attn: BCOM
 Health Workers Union
 Level 5, 222 Kings Way
 SOUTH MELBOURNE VIC 3205
 Phone: 03 93341 3300
 Fax: 03 93341 3334
 Email: info@hwu.org.au

Version History

Version	Effective Date	Author	Changes	Section(s) affected
1	1/8/2022	Irena Spindler	Content Development	All
1.1	09/09/2022	Irena Spindler	Updated as per BCOM recommendations	2,4 & 6