

HCF AMBULANCE ONLY PRODUCT SUMMARY

If you have an accident the last thing you want to worry about is a costly ambulance bill, which isn't covered by Medicare. HCF Ambulance Only covers you for the cost of emergency and non-emergency ambulance fees Australia wide.*

FEATURES

<p>COVERS AIR, LAND AND SEA EMERGENCY TRANSPORT</p> 	<p>UNLIMITED EMERGENCY AMBULANCE TRIPS AUSTRALIA WIDE</p> 	<p>UP TO \$5,000 FOR NON-EMERGENCY AMBULANCE SERVICES</p> 
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AMBULANCE COVER INCLUDES:

- ✓ Cover for unlimited air, land and sea emergency ambulance trips and treatment by paramedics in Australia
- ✓ Up to \$5,000 for non-emergency ambulance services
- ✓ Easy claiming - send us your ambulance bill and we'll take care of the payment
- ✓ The choice of singles or couples/families cover
- ✓ 30 day money back guarantee

HCF OFFERS:

- ✓ 10% discount on pet insurance^

WHAT'S AN EMERGENCY AMBULANCE SERVICE?

Where on-the-spot emergency treatment is required or transport to the nearest hospital is required to receive emergency treatment.

WHAT'S A NON-EMERGENCY AMBULANCE SERVICE?

Transport that is requested by your doctor because your medical condition requires a level of support and medical monitoring in transit that only an ambulance service can provide (except transfers between hospitals or transfers to or from a medical facility).

*HCF Ambulance Only is available to resident of ACT, NSW, NT, SA, Vic and WA. Residents of Qld & Tas are ineligible to purchase HCF Ambulance Only cover due to state schemes.
 ^10% discount is the total discount on offer for the product, based on standard premium rates. It applies automatically to premiums for all plans, including policy add-ons. Cannot be used in conjunction with or in addition to any other discounts. No additional discount will be provided to Members who already receive a Member discount. Please contact us for more information.
 HCF Pet Insurance is issued and underwritten by the Hollard Insurance Company Pty Ltd ABN 78 090 584 473 (AFSL 241436). The insurance is distributed and promoted by The Hospitals Contribution Fund of Australia Limited (HCF) ABN 68 000 026 746 (AFSL 241414) and arranged through Petsure (Australia) Pty Ltd ABN 95 075 949 923 (AFSL 420183). Please do not assume that pet insurance and health insurance are similar. You should consider the PDS available at at hcf.com.au/petinsurance before deciding to buy or continue to hold this product.

AMBULANCE ONLY

WHAT DOES AMBULANCE ONLY COVER?		WAITING PERIODS
Emergency Ambulance Transportation to the nearest appropriate hospital able to provide the level of care required, and on-the-spot treatment.	✓	1 day
Up to \$5,000 for medically necessary Non-Emergency Ambulance Transport per person per calendar year where your doctor requests ambulance transport because your condition requires monitoring and support in transit.	✓	2 months

IMPORTANT INFORMATION

- Ambulance benefits are payable for services provided by state government Ambulance Service Providers only.
- There is a waiting period of one day for Emergency Ambulance Transport services, two months for Non-Emergency Ambulance Transport services.
- HCF Ambulance Only is available to residents of ACT, NSW, NT, SA, Vic and WA.
- Pensioners and health care cardholders may already be covered for ambulance transport.
- Emergency treatment means those services received in connection with a sudden and unexpected onset of a serious injury or illness requiring surgical or medical attention within 24 hours after the onset, and in the absence of such care the member could reasonably be expected to suffer serious physical impairment or death.
- Non-Emergency Ambulance Transport means those services that is in connection to the member's medical condition as it requires a level of support and medical monitoring in transit that only an ambulance service can provide and is requested by the member's treating doctor.

For further information including definitions, please refer to the Fund Rules at hcf.com.au/fundrules

AMBULANCE SERVICE PROVIDERS

- ACT Ambulance Service
- Ambulance Service of NSW
- Non-Emergency Patient Transportation NSW
- Ambulance Victoria
- Queensland Ambulance Service
- South Australia Ambulance Service
- St John Ambulance Service NT
- St John Ambulance Service WA
- Tasmanian Ambulance Service.

BENEFITS ARE NOT PAYABLE:

- for transport on discharge from hospital to a member's home or nursing home
- where a member is covered by another funding arrangement such as a state government scheme
- where a member is covered by another third party (such as a State Ambulance subscription or the ambulance charges are the subject of a compensation claim)
- for transfers between hospitals, including where a member attended an emergency department, outpatient department, urgent care centre, short stay ward or other ward or medical department at a hospital before or after the transfer (regardless of whether formally admitted)
- for transfers to or from medical facilities such as diagnostic imaging, allied health or other health related facilities
- for charges made for a medical retrieval escort
- for Ambulance Service Providers not recognised by HCF
- where a member is entitled to a waiver of the charges from the Ambulance Service Provider (such as a waiver due to pensioner status)
- where the transport does not meet the definition of Non-Emergency Ambulance Transport (such as for general patient transport)
- where the transport has been elected by the patient or family for reasons such as choice of doctor or hospital or to be closer to family
- where a member resides in Qld or Tas.

Please note: Ambulance Only does not include private hospital cover or cover as a privately insured patient in a public hospital. If you don't take out private hospital cover you will not be exempt from paying the additional Medicare Levy Surcharge, so if you are a high income earner you could be paying more in tax each year.

For more information:



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