

Aussies' huge medical bill highlights necessity of travel insurance

More and more Australian travellers are investing in travel insurance, and are doing so [earlier than ever before](#). But for those still um-ing and ah-ing over whether or not the couple of hundred of dollars are worth it, consider the plight of this Aussie family who recently racked up an astronomical medical bill during a recent holiday to the US.



According to News Corp, the Connelys were just three days into their US vacation when four-year-old daughter Freya was admitted to hospital on suspicion of a stomach bug.

However, it was quickly discovered that the young girl had actually come down with a life-threatening case of pneumonia and a collapsed lung, and needed treatment in intensive care.

“Terrified. That’s the only word I can use to describe [how I was feeling]. Absolutely shell shocked, it’s every parent’s nightmare,” father Stephen Connely told News.

On the positive side for the Connelys, their \$180 insurance policy covered the whopping \$715,000 bill for Freya’s medical treatment.

“The hospital approached us about payment pretty much as soon as we got through the emergency doors,” said Joanne, Freya’s mother.

The breakdown of the bill, as reported by News Corp, was as follows:

- Medical Costs: \$704,209.68
- Travel Costs related to medical (i.e. flights): \$7,036.09
- Travel Delay: \$2,822.02
- Hospital Cash: \$1,400
- Additional Expenses: Luggage Charges (due to change in airline): \$213.06

The Connelys’ story is just another (albeit extreme) example of how an investment in travel insurance can pay dividends for travellers.

And if you’re still not convinced, remember that every year, [DFAT \(Department of Foreign Affairs and Trade\) deals with some 25,000 cases involving Australians in difficulty overseas](#).

[The last thing you’ll want to on your next holiday is to end up like this guy](#).

So speak to your travel agent about the best travel insurance option for you.

Image Stone-Hedge Financial Group Inc.

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NB. From Swagman...

If you’re doing some internet-based research, don’t be put off by the scaremongers... It is true that some agents get some commission for recommending specific policies however these insurance policies usually have a positive proven claim record and the agents will often cut their commission to reduce the premium for you – it all goes along with peace of mind. Experienced travel agents can recount instances of insurance claims and real advice is invaluable.