

EMERGENCY TRANSPORT COVER

TERMS & CONDITIONS

The following Terms & Conditions are current as at 12th April 2017. [A copy will be sent to any member free of charge upon request.]

DEFINITIONS

The following definitions apply to all Emergency Cover unless specified otherwise.

Emergency transport is defined as any service (either interstate or domestic) provided by an ambulance service licensed under the Ambulance Services Act 1992 or any interstate ambulance service recognised, commissioned and/or approved by the CEPU - Electrical & Plumbing Division (SA Branch).

Emergency Transport is categorised as:

- ◆ Where a medical emergency exists, or is believed to exist
- ◆ Where it is the result of an accident/incident/episode where medical care and transport is believed to be required
- ◆ Where emergency transport is urgently required as a result of an unplanned illness or injury, for example an asthma attack, chest pain or uncontrolled haemorrhage

Or

Non-emergency (or elective) transport:

- ◆ Where pre-arranged bookings for ambulance transfers between hospitals, nursing homes, residences and other places providing medical treatment are authorised by the treating medical practitioner based in medical need, and the patient is responsible for the account, and the service is provided by SA Ambulance Service or another service provider at SA Ambulance Service's request
- ◆ Agreed in advance with SA Ambulance Service

The CEPU Electrical & Plumbing Division SA Branch Executive shall be the body that will approve or reject any emergency cover claim made on the Union.

The Rules shall be the Registered Rules of the CEPU Electrical & Plumbing Division.

WHAT IS COVERED

What are the benefits:

- ◆ All services must be medically justified. For emergency or accident cases, no medical authorisation is required. **A maximum limit of \$700.00 applies per incident per year.**
- ◆ For non-emergency treatment cases, the patient's treating medical practitioner must specify that an ambulance is the most appropriate means of transport and provide written authority, a copy of which shall be supplied to the CEPU - Electrical & Plumbing Division (SA Branch).
- ◆ Transport between an interstate location and South Australia must be arranged by, and have the approval of CEPU - Electrical & Plumbing Division (SA Branch).
- ◆ When continuing non-emergency transport is required, the treating medical practitioner's written authorisation must be provided to CEPU - Electrical & Plumbing Division (SA Branch)
- ◆ Authorisation is valid for a maximum period of 3 months, after which it must be renewed.

Interstate Emergency Transport

- ◆ If you are a continuous financial member of the CEPU - Electrical & Plumbing Division (SA Branch), and require emergency transport whilst visiting interstate, you will receive full cover for all medically justified emergency, except where a third party is responsible.

How could I lose my Cover?

- ◆ By breaching the conditions of Membership
- ◆ By breaching the Rules of the Union
- ◆ By being unfinancial in accordance with the Rules

What isn't covered:

The scheme does not cover:

- ◆ The cost of emergency transport to places other than those which provide (and where the patient is to receive) medical treatment, apart from transport authorised by a medical practitioner.
- ◆ Emergency transport for patient movements between two recognised hospitals where one of the hospitals is responsible for the costs.
- ◆ Emergency transport to attendance at a public hospital, or other places such as day care centres, for outpatient treatment where a hospital is responsible.
- ◆ Emergency transport where a third party or insurer has the responsibility for that cost.
- ◆ Emergency transport by any other means apart from land transport.
- ◆ Honorary Members.
- ◆ Any other non-contribution paying member.
- ◆ Flying Doctor and Helicopter Transport. (Road Transport only is covered)

The CEPU - Electrical & Plumbing Division (SA Branch) reserves the right to:

- ◆ Vary conditions of the Electrical & Plumbing Division, SA Branch Emergency Cover without prior notice.
- ◆ Seek written advice that any spouse, partner, child or dependents for whom emergency transport is sought, qualify under the terms of these conditions of cover.
- ◆ Bill the member where the conditions of membership have been breached.
- ◆ Make a claim on any other insurance policy.
- ◆ Not provide a service during riots, strikes (will be at the discretion of the CEPU Electrical & Plumbing Division (SA Branch) Executive) or civil commotion.
- ◆ Prohibit/cancel cover for any member who is not normally a resident of South Australia, or who abuses the scheme through misuse of the service.
- ◆ Prioritise services in accordance with demand and available resources.

ALL PLUMBING MEMBERS ARE TO BE REFERRED TO B.I.R.S.T. AMBULANCE COVER

Some Electrical and Power Contractors are now in B.I.R.S.T.
Check with the Industry Organiser before proceeding with a Union claim.

Questions that will be asked to determine eligibility for the Union Executive to approve payment: -

- 1. Continuously financial for twelve months prior to using the Ambulance Service?**
- 2. Normally residing in South Australia?**
- 3. WorkCover incident?**
- 4. Private Health Fund?**
- 5. Motor accident?**
- 6. 3rd party related?**
- 7. BIRST cover?**
- 8. JLT Income Protection Insurance cover?**
- 9. Dependent children covered by school insurance?**

J Adley
Secretary
CEPU – Electrical & Plumbing Division (SA Branch)