

# Ambulance Care Cover Summary

## Ambulance cover for complete peace of mind.

Add Ambulance Care to your hospital policy and relax knowing you're fully covered for non-urgent ambulance (by road) services, plus on-site attendance (by road).

Please note: Urgent ambulance (by road) is included in all HBF hospital policies.

Each state runs a little differently, so here's what you need to know:

**Ambulance Care is not available for sale to TAS, QLD, NSW or ACT residents.**

- If you live in TAS, you may be covered under your state based scheme for non-urgent ambulance services within your state.
- If you live in QLD, you may be covered under your state based scheme for non-urgent ambulance services nationwide.
- If you live in NSW or ACT you may be covered under your state based scheme for non-urgent ambulance services within your state if you hold eligible hospital cover.

**Concession card holders may have subsidised ambulance services depending on the state in which they live.**

**This is an overview of Ambulance Care. Additional information you should know relating to this cover can be found in the Membership Guide available at [hbf.com.au/membership-guide](https://hbf.com.au/membership-guide), in a branch or via 133 423.**

## What does Ambulance Care cover?

With Ambulance Care, you will be fully covered for the cost of non-urgent ambulance services (by road), provided by an HBF approved ambulance provider.

Non-urgent ambulance services include medically necessary transport from home to the hospital, and transfers between hospitals. Call-outs are also covered, regardless of whether you are transported to hospital.

Ambulance Care does not cover all ambulance services. Services not covered are: air ambulance services, transport between a public hospital to your home (including transport from a public emergency department to your home), and transport not provided in an ambulance.

Please note that some Emergency Departments affiliated with Private Hospitals such as Joondalup, Peel and St John of God Midland are classified as public hospitals. Transport from these Emergency Departments to your home is not covered under Ambulance Care.

## How soon can you claim?

There's a 30-day waiting period from the date of taking out Ambulance Care before you can claim.