

# Essential Ambulance

## Ambulance cover for peace of mind.

Essential Ambulance cover is a great low-cost way to safeguard you and your family – especially when you consider a trip in an ambulance could cost more than \$900 if you don't have any ambulance cover. HBF does not cover air or water ambulance services.

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

**Essential Ambulance is not available for sale to QLD or TAS residents.**

- If you live in TAS, you may be covered under your state based scheme for urgent ambulance services within your state.
- If you live in QLD, you may be covered under your state based scheme for urgent ambulance services nationwide.

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

**This is an overview of Essential Ambulance. 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).**

Annual limits, including per person limits, apply per calendar year, unless otherwise stated. Waiting periods may apply before benefits are payable.

Inclusions	Waiting Periods	Benefits	Annual limits
Commonly used service			
<b>Urgent Ambulance</b>			
Urgent Ambulance Transport by Road	7 days	100%	2 per person per calendar year
Urgent on-site treatment by paramedics			

## What does Essential Ambulance cover?

With Essential Ambulance, you'll be fully covered up to annual limits for ambulance transport by road or on-site treatment, for circumstances classified as emergency or urgent provided by an HBF approved provider.

The most common urgent ambulance service is a call-out that requires transport to the nearest hospital emergency department. Emergency or urgent treatment by paramedics at the scene, such as resuscitation, are also considered an urgent ambulance service and may therefore be eligible for benefit under your cover.

HBF won't pay a benefit for:

- Situations where the service is not classified as emergency or urgent and you are not transported to an emergency department, including transport to medical appointments.
- Any transport not provided in an ambulance by road, including air or water ambulance services.
- Situations where the benefit or cost is subsidised by a state scheme or is payable by a third party, including inter-hospital transfers.
- Any transport between public hospitals

## How soon can you claim?

There's a 7-day waiting period from the date of joining before you can claim for urgent ambulance services.