

QBE Assist

**Worldwide medical and emergency assistance.
24 hours a day. 365 days a year.**





In 2014 we managed 5,800 medical emergencies and 100 repatriations.

QBE Assist overview

QBE Assist is a division of QBE Insurance (Australia) Limited, (QBE Australia) experienced in delivering international emergency medical and travel assistance to more than 350,000 Australian and New Zealand policyholders every year. Globally, we also offer assistance to policyholders from the UK and Pacific Rim (including Vanuatu, Papua New Guinea and the Solomon Islands).

QBE Assist's team of highly trained medical and insurance specialists is relied upon by corporate and leisure travellers, expatriates and local nationals working around the globe to provide emergency medical and travel assistance 24 hours a day, 365 days a year.

We pride ourselves on delivering a comprehensive end-to-end service, with all cases being managed by our Australian-based assistance team, located in Melbourne. The QBE Assist team operates with the full authority as your delegate in the event of a situation arising, enabling us to act quickly and effectively in an emergency.

QBE Assist is unique in that:

- the products we provide are made possible by QBE
- our customers' claims are managed end-to-end by QBE
- we provide support to our customers through the most traumatic of circumstances; if we cannot cover the costs of an emergency, as it falls outside their policy, we will still provide assistance to ensure our customers can be put in touch with the right services to safeguard their health and security.

Our People

At QBE Australia we are understandably proud of our people. QBE Assist team members are specialist insurance and medical personnel committed to service excellence, operational efficiency and fostering long-term relationships. Many of our business partnerships have been in place for well over a decade. As an experienced team, we understand that the ability to manage a customer's claim or emergency medical situation end-to-end is critical. Our specialist team work closely with our international network of hospitals, health care groups and other service providers to ensure immediate action in a medical emergency. In the event that repatriation is required, our specially trained crew are only a phone call away.

The QBE Advantage

QBE Australia is part of the QBE Insurance Group Limited (QBE Group); one of the top 20 insurers and reinsurers worldwide, with operations in 38 countries and a presence in all of the key global insurance markets. QBE Group's successful performance over many years demonstrates our risk management credentials and track record of business stability. As part of QBE Australia, QBE Assist has a strong culture focused on service excellence, cost containment and no compromise on care.

QBE Assist services

From its base in Melbourne, QBE Assist provides our customers with a single point of contact to gain immediate access to expertise, advice and help on the ground, wherever they may be travelling around the world. We pride ourselves on delivering a comprehensive end-to-end service designed to safeguard the health and security of our customers, including both medical and non-medical emergency services. The initial calls are triaged by

our experienced case managers who assess the situation and escalate medical cases to our medical assistance coordinators (MAC), who are all trained in critical care and supported by an in-house medical director. QBE Assist has a formal policy of still providing assistance to policyholders, even if their situation falls outside cover provisions.



Medical emergency assistance

In the event of a serious injury, illness or mishap while travelling, the QBE Assist team of medical experts is on hand to:

- assess and monitor following an accident or illness
- organise road ambulance transportation services
- arrange intra-hospital transfers should specialist care be required
- make payment of hospital and medical bills
- provide medical repatriation, incorporating necessary medical supervision if required
- repatriate mortal remains.

“

We never know how good an insurance company is until we have a serious accident - you are not good - you are GREAT.”

Stephen Targett, Australia

Repatriation

QBE Assist coordinates medical evacuation and repatriations worldwide for QBE travel insurance policyholders in the event they become seriously injured or ill while abroad.

QBE Assist's team of medical specialists are committed to providing the highest standard of care for patients being retrieved from overseas. The team is backed up with the quality of equipment appropriate to the level of care required by patients, whether they need the service of a medical escort or a comprehensive critical care mobilisation unit. The QBE Assist team ensures that timely medical intervention is taken. Quick action can assist in the control of medical claim costs by coordinating the correct level of medical servicing and the early retrieval of clients from overseas.

In the event that repatriation is required, QBE Assist's repatriation crews are on standby 24 hours a day, ready to depart and be airborne within hours of receiving the initial call. Our crews are specially trained and qualified for air and land based-patient transfers. Incorporating the use of critical care doctors and nurses, the team also has the ability to access specialist doctors and medical providers to ensure the highest standard of care.

QBE Assist utilises Lear 35 Jets which have been specially configured to provide an airborne intensive care environment.

With cruising speeds in excess of 820 km/hr and long-range fuel capacities, the jets are the best equipped and most cost efficient aircraft available for medical repatriations in Australia. A full set of medical equipment is maintained within the aircraft hangar, to ensure the fastest possible response times.

In situations where remote area first response is required urgently, QBE Assist uses a panel of highly respected air ambulance suppliers to provide repatriation within optimal response times for the injured customer.

Coverage of repatriations 2014



Non-medical emergency assistance

QBE Assist also provides our customers with 24-hour non-medical assistance services, including:

- **Urgent Message Service:** In the case of an emergency, QBE Assist will provide a message service so policyholders can keep in touch with their family, employer or travel agent.
- **Travel arrangements:** If travel plans are disrupted, we will assist in the rescheduling of travel arrangements and replacement of lost or stolen, passports or other travel documents.
- **Funds Transfer:** If theft, loss or an extended stay in hospital causes an immediate lack of cash, QBE Assist will help to coordinate the transfer of funds. We also assist with the cancellation of lost or stolen credit cards and travellers' cheques.
- **Evacuation:** In the event of a politically or environmentally dangerous situation, QBE Assist will help make arrangements for customers to be evacuated to a safe location.

Medical underwriting

Our proactive approach to medical underwriting provides clarity and transparency for our customers. By obtaining information relevant to each individual, our team of trained medical professionals is able to make educated medical judgements on each traveller pre-departure.

Customers can apply to cover their pre-existing medical conditions via our easy to use online medical appraisal portal, which allows them to complete the appraisal form in the privacy and comfort of their own home. Our trained medical professionals then assess the application on an individual basis.

Claims handling

The QBE Travel claims team manages claims across retail travel and credit card programs and works closely with QBE Assist and medical underwriting. Our claims team ensures that claims are assessed and paid in a timely manner and all claimants are treated fairly and reasonably.

Our commitment to service excellence is ongoing and IT innovation is at the forefront of this philosophy.

All QBE Travel claims are received electronically and our claims team use a workflow and imaging system to manage them, ensuring claims are managed within the General Insurance Code of Practice and internal service requirements.

The General Insurance Code of Practice

QBE is a signatory to the General Insurance Code of Practice, which aims to:

- promote better, more informed relations between insurers and their customers
- improve consumer confidence in the general insurance industry
- provide better mechanisms for the resolution of complaints and disputes between insurers and their customers
- commit insurers and the professionals they rely upon to higher standards of customer service.

“

You were efficient, prompt, considerate, kind and very responsive. The service that you delivered was beyond the norm, extraordinary and above reproach.”

Rev. Olivia Le Roux, South Africa



“

The staff involved truly deserve to be recognised for their patience, compassion and professionalism, and the wonderful service provided to my family in our time of crisis.”

Julie Macfarlane, Australia

QBE Assist service model

QBE Assist is a niche business unit within QBE. Its size, location and services are therefore driven by the company's ability to leverage its economies of scale. Travellers can rest assured knowing that QBE Assist's emergency assistance is coordinated by QBE staff and systems and not outsourced, eliminating any unnecessary delays.

QBE's Travel operations consist of medical underwriting, customer service and claims professionals, as well as the QBE Assist 24/7 emergency assistance team. As an experienced team, we understand that the ability to manage a customer's claim or emergency medical situation end-to-end is critical.

Medical and emergency assistance team

The QBE Assist team of medically qualified professionals is headed up by a Manager, Medical Director and Team Leaders and supported by an experienced team of Medical Assistance Coordinators and Case Managers. On-call doctors and long-serving case managers also work rotation shifts to ensure a first-class 24/7 service.

Our Medical Assistance Coordinators are all qualified in critical care and, through extensive training in the area of claims management and policy cover provisions, are able to advise clients on the policy cover for their particular situation.

QBE Assist's Case Managers are all insurance experts, specially trained in the criteria for escalating cases to a Medical Assistance Coordinator. All medical assistance cases are referred to a Medical Assistance Coordinator within a specified timeframe to ensure the case is reviewed for further evaluation. Complex or high-cost cases are directed to the Manager, Medical Director and Team Leaders.

Repatriation Crew

Consisting of Doctors, Paramedics and Critical Care Nurses, all members of the crew are specially trained and qualified for air or land-based medical patient transfers.

Other Key Operations Staff

The QBE Emergency Assistance team is supported by a number of experienced professionals with extensive experience in the areas of claims and medical underwriting.

Please consult the QBE Assist team list for more information on the individual professionals who drive our service.

Our international reach

QBE Assist is available 24/7 to provide support to our customers no matter where they might find themselves around the world. On occasions where language, politics and culture might impact the operational aspects of an evacuation or repatriation, QBE Assist has access to a vast network of international service providers who we work alongside to help provide a seamless delivery of service. The QBE Assist multi-lingual capability also enables live conference calling and translation of documents, ensuring clients receive assistance and up-to-date advice, as well as alleviating the need to source these services locally.

QBE Assist is always exploring opportunities to broaden our network and expand our capability to include new facilities. It is a specific focus of QBE Assist to contact and build a relationship with any hospital or medical facility our policyholders are admitted to and we will always strive to make arrangements for payment, even if not to a contracted facility.

Cost containment

As part of QBE, cost containment is paramount to our business offering. We are vigilant in our claims management, working through policy coverage and investigating all opportunities to contain costs. All medical bills and medical-related cancellation claims lodged via QBE Assist, or directly by the customer, are reviewed by an in-house medical professional to ensure that appropriate treatment has been provided at an appropriate price. Our focus on cost containment however is at no compromise to service excellence or customer care; we carefully balance the options taking into consideration patient care and cost. QBE Assist works closely with the QBE claims teams to manage costs.

Alignment with QBE operational areas (Australia, New Zealand, Pacific Rim and UK) also facilitates a streamlined approach to cost containment, while allowing for proactive case management in real time and a greater customer experience. QBE Assist has a number of cost containment agreements around the world, with a focus on recognised high-cost countries such as the USA and Europe. We continue to develop our network of providers in response to QBE's global expectations and to look for cost containment opportunities in emerging markets.

Pricing options

QBE Assist works in conjunction with our clients to develop an appropriate pricing model depending on their identified needs. Modelling is tailored to an organisation's specific requirements and we welcome the opportunity to work together with our clients to come up with an emergency assistance solution and pricing model that best matches their requirements.

A QBE policyholder, while in the US, was admitted to hospital with septicaemia and respiratory failure. With such serious health issues, the hospital-billed charges were increasing rapidly; after 10 days charges were at AUD \$248,918 and totalled almost AUD \$449,079 after three weeks. As the patient's health began to improve, a decision was made, in conjunction with our USA cost containment partners, to transfer the patient to a nearby rehab facility that would allow him to regain strength and health for the trip back to Australia. The rehab charges were also significantly lower than the hospital charges. After being discharged, the patient spent less than two weeks in rehab before he was well enough to return to Australia. In total, the patient's hospital and rehab bills totalled over AUD \$532,562 but, after cost containment, QBE obtained a 57 per cent discount reducing the bill to AUD \$303,560.



Guidance when things go wrong

While on holiday in France in July 2013, one of our policyholders was at the beach with his family when his car was broken into; the thieves making away with luggage including passports, plane tickets, a laptop, camera, clothes and cash. With no access to funds of any kind, the customer was understandably distressed, with no knowledge of what to do next. On contacting QBE Assist, we were able to inform the customer of how to secure replacement passports and obtain emergency funds.

QBE Assist facilitated a conference call between the customer and their bank to discuss the best option for obtaining emergency funds, which they were able to gain access to within one business day, putting their holiday plans back on track.

From cruising to flying, immediate care is never faraway.

Our policyholder and his wife were cruising around India in March 2014 when he became unwell. Initially treated by the ship's doctor for a chest infection, it soon became clear his condition was not improving and, by day 7, he was admitted to the ship's clinic in respiratory distress and in need of oxygen support.

Feeling he could do no more to help improve his patient's condition while onboard, the ship's doctor advised our policyholder to disembark in Goa where he could receive continued care and treatment. It was at this point that QBE Assist was contacted by the doctor and informed of our policyholder's situation.

Once the patient arrived in Goa the first priority for our QBE Assist team was to assess if the hospital he was admitted to was providing the best level of treatment for his condition and to make sure he was being cared for in a safe environment.

As our policyholder began to stabilise, QBE Assist immediately looked into the possibility of a staged repatriation to Delhi, sourcing appropriate costs and timings. Once the patient was well enough he was moved out of the intensive care unit and arrangements commenced for him to be repatriated directly home to Australia with a medical escort.

With the assistance of our agent in India, flights home and a doctor to act as medical escort were organised, along with the appropriate airline clearance. We also arranged hospital admission in Australia, along with ambulance transfers from the airport, to ensure our policyholder's care would continue all the way from India to Australia.

Fifteen days after he was admitted to hospital in Goa, our policyholder and his family arrived back in Australia where his treatment could continue close to home. QBE paid over AUD \$70,000 to ensure the health and recovery of our policyholder.



Assist 24/7

Back on track

QBE Assist was contacted by a tour operator in Papua New Guinea to inform us that one of our policyholders had developed swelling of the knees and was unable to complete her trek. The policyholder had to be carried into Menari Village for the last leg of the trek and was not able to continue with the rest of the group. To enable the policyholder to receive the medical attention she needed, QBE Assist arranged for helicopter evacuation from the Village and road ambulance to a local hospital, where her condition was assessed and treated. The policyholder was hospitalised for five days before being discharged to a hotel to recuperate.

The policyholder was able to take her original flight from Port Moresby and continue her travels to North and South America, with some amendments to work around further trekking booked.

“

On my journey home, I was looked after from the time I got to the airport all the way through to arriving at my front door. There were people to assist me every step of the way; on and off every flight. QBE had it all very well organised. Thank you for an outstanding service”

Maria Beswick, QLD (February 2014)

CONTACT US

For more information or to discuss what QBE Assist can do for you and your customers, please contact us:

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