

What if you wanted to know about...

Ambulance Only Cover



HIF's Ambulance Only Cover is here for those unexpected incidents.

In most states an ambulance trip can come with a large out-of-pocket cost, it's important to know what you're covered for. Understanding your ambulance coverage is crucial for managing unexpected medical emergencies. Here's what you need to know about HIF's Ambulance Only Cover.

This product fact sheet must be read with our [Health Cover Guide](#).

What's Included?

Emergency Transport

Emergency treatment and transportation from recognised Ambulance providers.

Non-Emergency Transport

If your ambulance service is deemed 'non-emergency' by the attending ambulance service provider, you will only pay a \$50 co-payment per trip.

WA, SA, VIC, NT residents

You're covered Australia wide for road ambulance services delivered by registered providers that are approved by HIF.

NSW and ACT residents

Residents are covered for ambulance services provided in their home state by their state government or territory ambulance service. Interstate emergency services may also be covered if there's a reciprocal state agreement.

QLD and TAS residents

HIF Ambulance Only Cover is not available for purchase for QLD and TAS residents. You may already be covered under your state ambulance schemes.

Waiting Periods

Emergency Ambulance: 1 day

Non-Emergency Ambulance: 30 days

Exclusions

Benefits are not paid for those fully covered by third-party agreements such as an ambulance subscription or a state specific ambulance transportation scheme. To find out more information on if you are already covered, check out the [government's guide](#).

Non-Covered Services

- Planned transportation after hospital discharge (e.g., to home, nursing home, or other hospitals).
- Planned inter-hospital transfers between hospitals.
- Transportation for ongoing medical treatment.
- Off-road or air ambulance (e.g. plane, helicopter or boat).

Phone **1300 134 060** Visit [hif.com.au/ambulanceonlycover](https://www.hif.com.au/ambulanceonlycover)