

# Case File



Our customer suffered two spinal compression fractures when the bus she was travelling in drove over a pothole on the way to visit a tiger reserve in India.

## Our mission

To oversee our customer's medical care when she suffered two fractured vertebrae in a remote area of India.

## Who did we help?

Our customer, Julie, and her husband, Mark, who were four days into a threeweek holiday to India and the Maldives.

## What was their situation?

After flying into New Delhi and visiting the Taj Mahal, Julie and Mark were on a bus with their tour group driving to a tiger reserve early in the morning. Julie and Mark had just moved to a new seat on the bus, which was directly over the back wheel, when the bus drove over a pothole. Julie and Mark were launched out of their seat so high that they hit the parcel shelf along the roofline of the bus before falling back into their seat. Julie hit the seat at a 45 degree angle and she was immediately overwhelmed with pain. The staff from the bus wanted to move Julie off the bus straight away, but she was in too much pain and they needed to unbolt the seat in front to get her out of the bus.

## What happened?

The bus company called an ambulance and Julie faced a 50-minute drive along a bumpy road to the nearest town with a hospital, Alwar. The ambulance was a van with a stretcher in the back with no straps to secure Julie to the bed.

When Julie arrived at the hospital, she was immediately given pain relief and taken for x-rays. The x-rays showed the fractures, but her medical team needed to run MRI scans to determine the true extent of her injuries. An MRI the following day showed that Julie had two compression fractures in her spine.

## How did we help?

As soon as they had Julie's MRI results, Mark called our medical assistance team to inform us of Julie's accident. We asked for Julie's medical reports so that we could review them and ensure she was receiving the right treatment. Our nurses also spoke to Julie about her symptoms to reference against the details in her medical reports. Once we were happy that Julie was receiving the necessary care for her serious injuries, our focus moved to liaising with her medical team to help Julie recover to a level that she was 'fit to fly' home to Australia.



## What happened next?

Julie's fractures required rest and stabilisation. Julie was provided with two full-time nurses and she was visited by 13 doctors, who each had distinct responsibilities for monitoring her recovery, including a neurologist, every day. As well as this, Julie had daily physiotherapy and electromagnetic therapy sessions. While Julie needed to remain in bed for three weeks, her Indian medical team and our doctors and nurses agreed that she was fit to fly home nine days after her accident. We booked Mark and Julie on a flight in business class that departed the following day so that Julie could lie flat throughout the flight, and they prepared to fly home.

Julie's two nurses travelled with her and Mark in an ambulance from Alwar to New Delhi Airport. Once they were in the airport, Julie was put onto a bed in the Air India lounge so that she could lie flat while they waited for their flight. The weather, steep climbs and hard trekking every day, as well as nightmares and terrible sleep caused by the altitude.

## What was the outcome?

Julie made the journey comfortably and she was taken by ambulance from Sydney Airport to Wollongong Hospital where she was assessed for her rehabilitation program. Julie has returned home with a wheelchair and a walker and she attends physiotherapy twice a week. Julie's doctors assure her that she will recover, but it will take time.

## The Challenges

- Our customer, Julie, suffered two compression fractures in her spine in a bus accident in a remote area of India
- Julie endured an hour long drive from the accident location to the nearest hospital without pain relief and with no way to secure her to the stretcher as they drove along bumpy roads
- We ensured Julie received the best possible medical care ahead of her being 'fit to fly' home for further rehabilitation

## The Case

- Julie suffered two compression fractures in her spine when the bus she and her husband were travelling in drove over a pot hole
- As the accident happened in a remote area of India, Julie endured an hour long drive in an ambulance without pain relief to the nearest hospital
- X-rays and MRIs at the hospital found the fractures. So that Julie's vertebrae could heal, she needed to remain lying down for three weeks
- Rest, physiotherapy and electromagnetic therapy meant that within 10 days Julie was 'fit to fly' home
- Julie travelled on a stretcher in an ambulance from hospital to New Delhi Airport ahead of lying on a flat bed in business class on the flight home. An ambulance drove her from Sydney Airport to Wollongong Hospital

## The Claim Cost

- \$9,598

*"Everyone we spoke to was extremely helpful. The team did everything they could to get us home quickly without impeding on my medical needs. I'd never go overseas without travel insurance,"*  
**Julie Horsley**