



BACK FROM THE BRINK



What happens when it all goes pear-shaped on an overseas holiday? It happened to James and Joanne

STORY & PHOTOS: JAMES MARTIN

A lot of insurance comparisons have appeared in bike magazines, but I don't remember any articles describing an actual event. Last year, my wife, Joanne, and I were in Bolivia with



◀ A bike gang in Arica, giving rides to local kids
 ▶ Joanne had to have physiotherapy in South America before she could come home. Stylish moon boots, eh!

Ferris Wheels. An instant deflation of the front tyre resulted in us dodging an oncoming car and riding off the road into a 1.5m drop-off. The result was not pretty. Joanne completed some airborne somersaults, (probably) landed on her feet and tumbled some more, resulting in injuries to both ankles. I had a bleeding nose.

Joanne received very competent first aid from one of the other riders, Brian, a nurse from Esperance, as well as other riders, and then the back-up crew and the Ferrises. She was placed into the back-up twin-cab ute and transported in a lot of pain to the nearest clinic, about 10km away.

There, they took very poor-quality X-rays. They pronounced the left ankle to be dislocated and the right to be sprained, and announced they would reposition the left ankle. We thought they were wrong and that the left ankle was broken. Mike Ferris and his local affiliate, Geert, had the doctor splint it. A cardboard box was fashioned into a boot shape, lined with cotton wool and tied into place. Joanne was given really good drugs.

Meanwhile, I removed my jacket and discovered some blood and skin ripped from my forearm. A doctor immediately cut the flap of skin off and stitched the edge down. There was no pain at all.

We decided to get to a better hospital in

Arica, Chile, which was our destination for the night anyway. It took eight hours in the ute, including two hours at the border crossing, during a descent from 4500m in the Andes to the ocean. When we reached our hotel, the manager advised us to go to a private hospital that had orthopaedic surgeons. It was late evening when we got to the emergency department of Clínica San José. Joanne was taken to X-ray; she had a *smashed* left ankle and a broken right ankle.

They operated on her early in the morning and inserted a large screw, then a plate and four more screws in the left ankle. The right needed no work at all. Eventually she wore two big black "moon boot" casts. She stayed in the hospital for four weeks. Very little English was spoken.

All that time, I stayed at the Hotel Sotomayor, where they were very helpful. The toilet worked. There were celebrations at night down the mall with bands, dancers, beer and food. I had a party every night! Again, very little English was spoken. I bought a large bag, filled it with bike gear and clothes I no longer needed, and then posted it home. I'd have my hands full helping Joanne and carrying our other bags.

THE INSURANCE EXPERIENCE

Ferris Wheels insists on insurance that covers you for riding large-capacity bikes. They offer to sell you a product if you ▶



TRAVEL INSURANCE



◀ James with the damaged bike. Note his bandaged forearm.
▶ James reckons the only Spanish he managed to learn was, "La grande cerveza chop," and we're pretty sure that's not quite right, but at least he got a beer

wish, by Allianz-owned Aussie Travel Insurance. After two days, the hospital demanded payment for the operation, which I paid. This galvanised me into ringing the insurance company. The call was answered by Allianz Global Assistance. It was the night shift in Brisbane; English was spoken — hooray! They were excellent.

We were each issued with claim numbers (I was getting my arm dressed regularly). Allianz offered to put me up in a better hotel, but I knew the toilet worked where I was. The need to return home was very high and the case officers looked at various scenarios. It became very difficult to get a flight out of South America with leg injuries. A MEDIF form has to be signed by the surgeon and hospital, the insurance company's doctor and the airline doctor. The form more or less states that the patient can travel without danger and without help.

Once Joanne was on a walking frame, which I had to buy, and getting physiotherapy, we were closer to leaving. Then it became a money problem. Allianz instructed me not to pay. The hospital didn't want us to leave until the bill was settled. Allianz sent them a guarantee of payment. They wanted money, not a guarantee. Allianz sent the money via their agent in Santiago, who didn't pass it on to the hospital promptly.

I contacted the Australian Consul to get things moving. He was very helpful and effective. Finally, everything was in

order. We flew business class, organised by Allianz, as Joanne had to have her legs elevated. Allianz organised a consultation with orthopaedic surgeons at Bathurst Hospital, where Joanne stayed for four nights, and she finally came home after the house was checked by the occupational therapist. As Joanne was

unable to use the stairs to get from one level to the other, we had ramps installed for the wheelchair.

THE CONCLUSION

Never travel without insurance. We are arranging to return to Peru to finish that part of our Ferris Wheels trip. We will go to Arica to visit and thank the hospital and hotel for their help and friendship, even though they won't understand a word of our English, nor we their Spanish! And that was a big problem we had — little communication. **ARR**

WHAT ALLIANZ PAID

For Joanne's claim:

- The balance of the hospital bill, including the "moon boots", directly to the hospital
- The flight home, to LAN Airlines (Allianz took ownership of our original flights, which they cancelled)
- The money I had paid for the operation
- The depreciated value of the estimated cost of Joanne's riding gear — boots, waterproof pants and Draggin jeans were all cut off
- The walking frame
- Phone calls to and from Allianz
- My hotel bill
- The Bolivian clinic costs — about \$5
- The proportion of the Ferris Wheels tour that we missed
- The value of the Tahitian holiday we missed on the return journey
- A daily hospital stay allowance, something I didn't even know about!

For James' claim:

- Hospital costs in Arica for dressing my arm
- Drugs purchased from chemist
- The \$500 excess on the motorbike damage insurance
- The depreciated value of the estimated cost of my jacket.

WHAT ALLIANZ DIDN'T PAY

In South America:

- Phone calls to and from family and friends (we don't usually make many calls)
- My Bolivian clinic costs (overlooked, I think) — about \$8
- The new bag and postage costs.

In Australia:

- All costs including extra car parking in Sydney
- Ramps in the house
- Medicals (now in Australian system)
- An event Joanne had paid to attend in Tasmania but was unable to.