

旅遊保險 24 小時緊急援助個案分享 - 入院保證金及醫療運送

Travel Insurance 24-Hours Worldwide Emergency Assistance Services - Hospital Admission Guarantee and Repatriation

地點 Location:	意大利米蘭 Milan, Italy
事發日期 Event Date:	2019/02/08

事發經過: 受保客戶之旅程原定於 2 月 8 日回港，但受保客戶因持續發高燒被送往 Sesto San Giovanni 醫院。同行家人亦決定留在當地照應。初步診斷受保客戶要在當地深切治療部留醫直到情況好轉及安排好醫療運送返港。同日，昆士蘭之緊急援助服務(IPA) 收到受保客戶求助及進行核實客戶資料病歷等記錄。

當地醫生確診受保客戶感染急性病毒感染及因膿血症導致急性腎衰竭，需繼續留院及不適合乘搭飛機回港。因為設備關係及病情惡化，受保客戶被移到另外一所醫院。IPA 透過取得相關醫院帳單完成批核有關的入院保證金令受保客戶可安心住院治療。

IPA 與主診醫生緊密聯繫，監察受保客戶康復進展，一旦主診醫生確認受保客戶適合乘搭飛機便可即時處理。最後主診醫生批准受保客戶於 3 月 11 日之後出院，IPA 安排在 3 月 13 日進行醫療運送。受保客戶於同日安全返回香港並轉送往醫院。

Incident: The Insured originally scheduled to return to Hong Kong from his vacation on 8 February. However, he admitted to the Sesto San Giovanni Hospital due to persisted high fever. His familiar decided to stay behind in there to take care. Insured diagnosed influenza, incubated, in ICU and no discharge allow unless well-organized medical transport back to Hong Kong. IPA received assistant request from the Insured on the same day and proceed to verify policy and medical report.

The Insured was diagnosed with acute viral infection with secondary bacterial infection and acute renal insufficiency due to sepsis. He was deemed unfit to fly by the medical doctor and IPA followed up his progress. Due to lack of medical facility and deteriorated condition, the Insured was transferred to another hospital. IPA had obtained the interim bill from both hospitals for placing the guarantee and the guarantee of payment was accepted and placed so that the Insured can continue to stay in hospital for treatment.

IPA continued to closely monitor the Insured's condition by obtaining the updated medical progress report from the attending doctor so that they can arrange repatriation once the Insured it deemed fit to fly by the attending doctor. Finally, treating doctor approved the Insured's discharge of hospital after 11 March. Consequentially, IPA arranged repatriation to be held on 13 March and the Insured safety returned to Hong Kong and continued medical care at a hospital.