

John Fielding OAM, J.P.
Cmdr. RAN (R'td)

26th July 2018

The P.C. Inquiry into Compensation and Rehabilitation for Veterans

Dear Sir,

Veterans who travel overseas have the benefit of free treatment for their 'Accepted Disabilities' by DVA. I can assure you that Veterans who have been involved are most grateful for this cover. My observation of veterans as they age is that firstly they are living longer and secondly veterans are travelling much further afield and for longer periods. Consequently the number of Veterans travelling is increasing and with it problems associated with their travel insurance. Like all Australians they have full or partial cover in eleven foreign countries, although many are unfortunately not aware of this reciprocity.

My proposal is that companies who supply travel insurance should be made aware that Veterans would have cover for their Accepted Disabilities and that the insurance companies' cover rates should be reduced to allow for this cover by DVA.

Many veterans are now travelling overseas without any travel insurance due to the high cost involved. When they get into serious trouble overseas then the Federal Government often is involved to sort out the problems obviously at some cost to the Federal Government. Quite often travel insurance costs are outrageous; if the Veteran has for instance Type 2 sugar diabetes the charges are often absurd.

If implemented I feel sure that it will:

- a. Reduce the stress on Veterans who do travel overseas either insured or uninsured.
- b. Reduce the cost to the Commonwealth who would become involved in such cases.
- c. Stop the cheating by Veterans who now get doctors overseas to 'fiddle' their account so that it will be accepted as an A.D. I can assure you that this goes on!

Yours sincerely