



# St John NT Ambulance Cover Regulations

February 2023

## Who is covered?

### Family

- (I) The person in whose name the Cover is registered, i.e., the subscriber.
- (II) The subscriber's spouse.
- (III) Children of the subscriber/spouse, i.e., dependents:
  - a. Those under the age of 18 years.
  - b. Those over the age of 18 years but under 25 years who are full time students. Proof of student registration may be requested.

### Single

- (I) The person in whose name the Cover is registered, i.e., the subscriber.
- A subscriber who wants to add a spouse and/or dependents onto their subscription is required to advise St John NT immediately and pay the applicable pro rata fee for a family subscription.

## Commencement of benefits

- (I) For life threatening callouts (Code 1), benefits will commence from midnight on the day of joining.
- (II) For non-life-threatening callouts (Code 2 or 3), benefits will commence two (2) calendar months after the joining date, unless coming off an interstate subscription (within one (1) month).
- (III) In the event of death of the subscriber on a family subscription, benefits will automatically transfer to the surviving spouse for the unexpired period of the subscription.

## Lapse of benefits

Ambulance Cover will become inactive if a renewal payment is not received within one (1) week of the expiry date and will result in the Cover becoming subject to new Cover regulations as noted above. It is deemed the responsibility of the subscriber to ensure renewal of their Ambulance Cover by the expiry date, whether a reminder notice is received or not.

## Contributions

Are payable in advance. Ambulance Cover will not be active until full payment has been received. Once Ambulance Cover is activated, contributions are non-refundable in whole or part.

## Specific cover exclusions

Ambulance transport:

- (I) To a place other than those which provide and which the patient is to receive medical treatment.
- (II) Where a claim lies in respect of Worker's Compensation Insurance, Motor Vehicle Third Party Insurance, Department of Veteran Affairs or under any Act of Parliament.
- (III) Clinic car/bus transport, i.e., non-stretcher.
- (IV) Aeromedical transfers.

## Residential requirements

It is a criterion of the St John NT Ambulance Cover for the subscriber to be an NT resident.

## Reservation of Rights

St John NT reserves the right to:

- (I) Vary St John NT Ambulance Cover contributions and rates without prior notice.
- (II) Cancel or refuse renewal of membership if the subscriber is found to be abusing the service.
- (III) Bill the subscriber where regulations have been breached.

## St John Ambulance Australia (NT) Inc.

50 Dripstone Road, PO Box 40221, T 08 8922 6200 [www.stjohnnt.org.au](http://www.stjohnnt.org.au)  
Casuarina NT 0810 Casuarina NT 0811 F 08 8922 6266 ABN 85 502 986 808