

NEWS FROM LIMBS 4 LIFE

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SPRING 2015

THE TRAVEL EDITION

TRAVEL TIPS FOR AMPUTEES

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Travelling as an Amp
By Andy Gibb

I am a very active amputee as well as a very seasoned business and recreational traveller. My view is that life, as well as being an amputee, is not meant to be taken too seriously and therefore the following is written in that vein.

The Good, the Bad and the Ugly

The Good

I've just celebrated my 10th *ampiversary* – and I mean 'celebrated'. I elected to have my right leg removed at the knee following 35 years of pain and infection with the associated operations and drugs to which there seemed to be no end. I tried to live life to the full following a motorcycle T-boning at age 18 but the leg never really let me. So for me life began again at 54.

Since then I've:

Cycled 400km from Vienna to Budapest

Done a 10 day foot safari through the Okavango delta in Botswana

Treked through the jungles of Borneo

Ridden my motorcycle from Perth to Cairns

Built houses for charity in Cambodia

Completed the 600km Gibb River Mountain Bike Challenge in the Kimberley (twice)

Competed in 12 triathlons

Represented Australia in the 2013 World Paratriathlon Championships in London (my proudest moment)

What's planned:

More triathlons

Maybe represent Australia in Paratriathlon again, if I can gain selection at age 65

Cycle around Cuba

Cycle tour of Madagascar

Motorcycle trip to Tasmania.

I hasten to add that the above are all things I'd have done anyway if I'd had a properly functioning leg all those years – I'm just making up for lost time and thankfully I can do it. Most of my travelling is on my own.

My job takes me around Australia, although business travel isn't my favourite pastime.

The Bad

Interestingly, 'developed' countries such as the US and the UK are not really very amputee friendly. For instance only about 15% to 20% of the Undergrounds in London have any form of disabled access

(lifts, escalators, etc.) so travelling there with my bicycle in a box with the rest of my luggage was a challenge to say the least. One of the worst stations in London is Victoria where it's stairs only. The people on public transport systems in those countries generally see you as invisible, if that makes sense, and one rarely gets offers to help when you are struggling or occasionally take a tumble. By contrast, the so called Third World or developing nation's folk are generally always there and offer to give you a hand (even the Parisians, who are reputed to be a bit rude). I have had the most delightful experiences with assistance in Austria, Hungary, Cambodia, Botswana, Ireland, Zimbabwe, Borneo and outback Oz, where ordinary folk go to extraordinary lengths to assist and take an interest in you and your prosthetic. In the UK, in particular, one might as well be wearing a very efficient camouflage because generally one is met with a 50 mile stare, downcast eyes or some other discomfort-avoiding mechanism. I hasten to add that these are not universal but certainly generalised experiences.

The Ugly

Here are some tips on avoiding it.

If you have one always take a spare knee

Once in Jakarta airport the hydraulics in my knee decided to give up the ghost and while crossing the busy main concourse I alternated between walking like John Cleese in the "Ministry of Silly Walks" segment with goosesteps and everything - to collapsing in a heap. I ended up with pretty much the airport to myself, because the Indonesian travellers being somewhat conservative and superstitious obviously decided that I was either totally insane, possessed or very drunk and were therefore not going to come anywhere near me.

Invest in some travelling crutches
Great for navigating around a hotel room when you're not wearing your prosthesis and also, if you haven't got a spare knee with you (see above).

Avoid booking a middle seat
Either aisle or window is the go. If you remove your prosthesis it's easier to store it when you're in a window seat.

Wear zip off cargo pants when travelling
If you go through security it's often easier for them (and you) if they can see what has made the machine go berserk. When I get on the plane for any flight longer than about 5 hours (most of them, living in Perth), I remove my zip off leg and prosthesis. This is: a. far

more comfortable; b. allows you to rub the stump to keep circulation going and manage phantoms; and c. can often get you a free seat next to you if the person is averse to a stump next to them.

Oppose anyone taking your leg away for scanning
This only happened once in Dubai, but I was a nervous wreck because my stash of cash was in my prosthetic foot; and if he hadn't have brought it back, I wouldn't have had a leg to stand on.

Research your accommodation
Speak to someone who knows the features of the accommodations accessibility and other facilities such as the reception area, restaurant, parking etc. so that you can be sure your needs will be met.



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Travel Q&A with Ren Gallet

In this edition of Amplified we had the opportunity to interview Ren Gallet, a long time Peer Support Volunteer with Limbs 4 Life and seasoned domestic and overseas traveller. Ren has travelled within Australia as well as to the United Kingdom, United States of America, Canada, China and many parts of Europe. Ren, a below-knee amputee, was keen to share some of his travel tips and advice, drawn from his many trips, with readers.

How old were you when you lost your leg?

I am originally from the United Kingdom and had my left leg amputated below the knee when I was 17 years of age as the result of a motorcycle accident. I moved to Australia in 1974, following my

girlfriend (now my wonderful wife) here. So prior to emigrating here my recovery, rehabilitation and support occurred in London.

What kind of work have you done since then?

Originally I worked in the motor vehicle industry in both England and in Australia. However, I had a career change and trained to become a prosthetic technician. I worked as a prosthetic technician for many years and was able to apply knowledge gained from working in the motor industry, my training as a technician and my own personal experience as an amputee to work in this field. I worked in a number of prosthetic facilities in Melbourne during that career but retired a few years ago. I loved that job and it was wonderful to see the advances

in prosthetic approaches and technology over that time.

When was your first overseas trip?

My first overseas trip was when I was around 25 years old. In those days, there really wasn't any airport security. It is amazing how much has changed in airport security since then and, as a traveller who happens to be an amputee, I have learned to adapt and prepare for travel and security. Understanding what is expected of you as a traveller and what to think about as an amputee really helps to ensure that your trip is an easy and enjoyable one.

Did the idea of travelling make you nervous at all, especially at first?

I'm not a nervous traveller, so luckily I don't get concerned or

worried when I travel. But I do know that is a concern for many people.

Do you notice differences in security scanning in different countries, if so what are they?

While some security measures are pretty common across the world, I have encountered some differences when going to different countries. Whether travelling in Australia or overseas, as a leg amputee that wears a prosthesis, my body and prosthetic leg is always scanned by security staff. Before walking through the scanner I always advise them that I am wearing a prosthesis and they will take me to one side and wave their security wand over my body and prosthetic leg. I find it easier to tell them in advance, which makes the whole process quite easy. It doesn't feel invasive and I know they are doing it to protect the safety of all travellers. Sometimes, but not always, I have also been swabbed for explosives or drugs. That is something that any traveller, not just amputees, can be asked to do.

The last time I was in the United States of America (USA) I encountered a very new type of security, which was quite interesting. I, and all other travellers, had to enter a plastic tube where the staff conduct a full body scan. I wasn't told what the process was for prior to entering but I assumed it was an additional security measure. This trip to the USA also included being fingerprinted and a photo taken at the customs desk. This was asked of all travellers. It was quite interesting to see the increase in security now in the USA.

Do you have any travel tips?

As I have family and friends in the United Kingdom, I travel there fairly regularly. So I feel pretty comfortable talking about what happens at Heathrow Airport in

London. At Heathrow, as a person with limited mobility, you can ask to skip the general security queue at customs and be placed in the 'priority queue'. Your travelling companions can also access the priority queue with you. It's great to be able to join that queue if you are having difficulty standing after a long trip.

I've been lucky to visit the Vatican, many museums and galleries, castles and other attractions across the world. If you are visiting attractions, that often have large numbers of visitors, many allow for people with a disability (and their companions) to go to the front of the queue. Just go up to the desk and ask!

What other travel tips you would recommend to fellow amputees?

As an amputee I would also suggest a few other things that I have learned along the way:

- Find out where the nearest prosthetic providers are in places you are visiting.
- Ask your prosthetist for a letter listing all of your components, in case you have to speak to a local provider or have something fixed while you are away. It can also be a good idea to ask your prosthetist about non-slip bags to cover your leg in the shower; if you don't already have one. Also, if you want to remove your leg during a flight ask for your prosthetist's opinion about that beforehand.
- If you have any other medical conditions or need to bring medications with you, speak to your doctor before leaving and ask for a letter outlining this.
- Speak to your airline before leaving to see if they provide extra weight allowances if you are bringing any additional medical equipment (eg. a water leg, liners etc).

- Get to the airport early. You never know if it's going to be a busy day at the airport and you don't want to be delayed or risk missing your flight!
- Some airports are huge, and if you have trouble walking long distances you may want to ask for motorised assistance (they look like golf carts) or a wheelchair to get to the gate lounge. You can speak to the attendants at the check-in desk for that to be arranged. You can also ask a flight attendant, on the plane, to make sure there is one waiting for you when you arrive at your destination.
- Don't take your shoes off at security, even if you are asked, as you may slip over. Just be nice and explain why, as an amputee, you have a greater risk of falling over without your shoes on.
- Make sure you have extra stump socks and liners in your carry-on bag; just in case your baggage gets lost. Also, pack any dressings or lotions you might need in your carry-on bag too.
- If it is OK to remove your leg during the flight, you might want to consider travelling with fold-up travel crutches. You might also want to have shoe-horn with you so you can get your shoes off easily during the flight.

Can I also just say have a great time fellow travellers!

Travel tips for amputees

We've got you covered



Traveling is an adventure enjoyed globally. Indeed, you might be planning a trip within Australia or overseas right now. Having a disability shouldn't stop you from travelling, it just might require a little more planning and consideration to ensure your individual needs are met. In fact, of the 20 per cent of the Australian population who identify as having a disability close to 90 per cent say that they take a holiday each year*. National Visitor Survey 2003 as analysed by Darcy and Dwyer (2008)

The travel industry in many countries has come a long way in recognising and improving services and access for people with a disability. However, depending on where you are travelling or the type

of transportation you are taking sometimes things may not go the way you planned and some places and methods of transport may not be as accessible as others.

To help you prepare for an exciting journey, and ensure you have a great trip, in this article we have put together some useful travel tips and links; whether you are travelling by plane, cruise ship, rail or coach. We hope this helps you to reach your destination – confident, equipped and ready for your adventure.



General Travel Tips

Regardless of the type of travel transportation you are taking there are a number of important

tips we have developed through research, consultation with experts and through discussion with amputees who frequently travel. It is especially important to be prepared in case you encounter a problem with your residual limb/s or prosthesis, or experience an unexpected medical situation.

- Ensure your prosthesis and liners are in good condition before you embark on your journey. If you plan to travel for an extended period of time, make sure you have a maintenance check on your prostheses and ask your clinician for additional stump socks and liners.
- Always take essential items in your carry-on baggage. That way if your luggage gets lost

you will have what you need on hand.

- Pack stump socks, packing tape, skin dressings, moisturising creams, cleaning agents or even spare liners. If travelling by planes internationally ensure all liquids (creams or cleaning agents, etc) that are brought on board are in travel size packaging and enclosed in a clear plastic bag. More information about the carrying of liquids, aerosols and gels can be found here: travelsecure.infrastructure.gov.au/international/lags/index.aspx
- If you are prone to swelling and will be active in a climate that is humid and/or using your prostheses for longer periods than you are used to - pack some stump shrinkers to reduce any swelling. Speak to your prosthetic clinician to ensure that your shrinker socks are an adequate fit.
- If you rely on a wheelchair, a maintenance check is essential before you start your journey.
- Bring any medications you need and, if possible, pack two sets. Place one set in your carry-on bag, in case the other set in your suitcase is lost or damaged. To find out more about medications visit: travelsecure.infrastructure.gov.au/international/lags/exemptions.aspx
- Carry a medical certificate or letter from your doctor if you need to carry hypodermic needles or prescription medications. For information about medical restrictions visit: www.tga.gov.au/travelling-medicines-and-medical-devices
- Have a copy of your doctor's

number in your purse or wallet in the event of an emergency or if you need to obtain prescriptions while you are away from home.

- Have a copy of your prosthetist's phone number and email in case you need some advice while you are travelling.
- Find out the contact details of prosthetic facilities in the areas you are travelling to, in case of an emergency or damage to your prosthesis. If travelling within Australia, remember the Limbs 4 Life website has a national listing of prosthetic clinics: limbs4life.org.au/prosthetics.html
- Consider bringing fold up travel crutches or a walking stick if you think that the extra activities and walking from your daily norm may cause excessive stress or fatigue.
- Find out about accessibility at your destination hotel. Does it have an accessible entry and shower and does it have bathroom rails? Does it have steps and, if so, how many? When researching hotels look at online hotel booking websites like www.hotels.com that include accessibility options in their search criteria. Just remember that accessible rooms can greatly differ from one hotel to another. If you require the use of a shower chair/stool, speak to the hotel to make sure that they can accommodate your needs. You can also ask your travel agent to investigate on your behalf.



Travel Security Checks

If you are traveling by a domestic or international plane you will go through security checks. However,

if you are travelling by a cruise ship or some international railways you may also be subject to security checks. Because of this, and because amputees face some additional checks, it is important to arrive at any terminal early.

- If wearing a prosthesis, be prepared to set off the alarms when you walk through a body scanner. Let the staff know you are wearing prosthesis before you walk through. Security staff will then scan you with a hand-held wand to locate any metal objects. They may also ask you if they can give you a 'pat-down' (ie. light touch of your body over the top of clothing). A pat-down should be done by someone of the same gender as you, and you can also request it be done in a private room if required.
- If you are a lower limb amputee, you are not required to remove your shoes. Security staff may ask you to do so, however they can simply take a scan of your shoes with the use of a hand-held wand.
- Mobility aids such as walking sticks and crutches can be taken on planes but they must also be screened by security.
- Any inspections or security screenings should be respectful and within reason. Although security checks can feel intrusive, remember these security checks are in place to protect us all. Screening points have chairs and walking aids available for you to use during this process.
- Following the security scan you may also be asked to participate in a drug and explosive trace scan. This is a simple procedure where the attendant will use a hand-held wand to lightly tap your shoes,



bag, assistive devices or any other personal belongings. It usually only takes a minute for this check.

- Remember each airline commissions their own security company at airports so the procedure may change from state to state (within Australia) and from country to country. To find out more about screening in Australia go to: www.travelsecure.infrastructure.gov.au/international/screening/passenger_screening.aspx

Airline Travel Tips

The following tips should be helpful if you are travelling by plane, and if any are relevant you should speak to your travel agent or airline well in advance of going on holiday:

Most, if not all, airline companies have disability and accessibility policies that you can learn about

on their website or through a conversation over the phone. Before choosing an airline company, do your research and ensure you choose one that will meet all of your requirements. Links to Australian airlines can be found at the end of the article.

- Some airports can be very large and have long distances between where you check-in and where you board your plane. You may want to consider requesting wheelchair assistance (either in the form of a motorised vehicle or travel chair) and/or baggage assistance to get to or from a gate lounge. This can be particularly useful if you have to rush to catch a connecting flight.
- Sometimes an aerobridge (an enclosed tunnel allowing passengers to board or disembark from a plane

without going outside) to link the airport terminal gate to an airplane is not used. If one is not used, generally passengers will need to use stairs. If you can't manage steps, airline staff and ground crew will assist you to access the aircraft in a wheelchair via the use of an electric portable lift (cherry picker). You will be accompanied to the aircraft with the support of airline ground crew who will support you during the lifting process.

- If you're unable to walk to your seat ask whether the airline company can provide you with an 'aisle chair' (a collapsible narrow wheelchair that can travel along the aisle). An aisle chair will allow you to move easily between the chair and your seat and provide access to the toilet during the flight. Most toilets in aircrafts have handrails for support.

- Comfort and accessibility is important, particularly during long flights. For lower limb amputees, you may want to book an aisle seat near the toilet or you may want to book a seat with more leg-room. Upper limb amputees may prefer a window or aisle seat on the same side as your amputation, that way you can collect food and beverage service with your sound limb.
- Be aware that flying can cause swelling of the limbs, and if you take your prosthesis off during the flight you may have difficulty getting it back on. For this reason it is wise to leave your liner on, or use a 'shrinker' in place of the liner. Speak to your healthcare provider regarding the removal of you prosthesis and ask for their advice.
- Most lower limb amputees prefer to carry their shower/wet legs onto the aircraft rather than pack them into a suit case in checked baggage. If you plan on carrying these items onto the aircraft speak to the airline (prior to travelling) about size restrictions and let them know why you are taking them on-board.
- If you're travelling with your own wheelchair, almost all airlines will ask you to check it in (usually at the gate lounge) prior to boarding. Some airlines won't carry electric wheelchairs due to the weight and size of the chair. If your wheelchair has power-wheels (with lithium batteries) you will be required to obtain a Dangerous Good License and carry it with you when you travel. Not all aircraft will allow cartage of lithium battery power-wheels. The decision is at the discretion of the captain, so you should seek advice from the airline prior to booking your flight.
- If you're travelling domestically with a carer, they may be eligible for a 'Companion Card' discount from the airline.
- If you plan on collecting your own luggage use a backpack as your carry-on bag. This will leave your hand/s free to pick up your luggage at the carousel.
- Sitting still for extended periods of time are known risk factors for the development of blood clots in leg veins; a condition known as Deep Vein Thrombosis (DVT). Some researchers believe that long-haul flights can be a risk factor, especially for those with diabetes or other related medical conditions. Suggestions on how to reduce the small risk of DVT while flying include:
 - Consult with your doctor before flying. They may recommend that you take half an aspirin on the day of the flight, and you may be advised to use elasticised stockings for the flight.
 - Wear loose clothing.
 - Don't smoke.
 - Avoid alcoholic drinks and drink plenty of fluids to prevent dehydration.
 - Take strolls up and down the aisles when and if possible.
 - Avoid sitting with your legs crossed.
 - Perform leg and foot stretches and exercises while seated.

Australian Airline Disability Assistance

All Australian airlines have disability facilitation plans and policies. The following links provide detailed information about aviation disability assistance from Australian domestic and international airlines. Visit websites of other international airlines to learn about their policies

and procedures. Some airlines have also developed their own checklists for disabled travellers which outline services and supports they have in place.

Civil Aviation Safety Authority www.casa.gov.au/standard-page/what-travellers-need-and-can-expect

Qantas www.qantas.com.au/travel/airlines/special-travel-needs/global/en

Virgin www.virginaustralia.com/au/en/plan/special-needs-assistance/

Jetstar www.jetstar.com/au/en/planning-and-booking-at-the-airport/specific-assistance#Disability

Tigerair www.tigerair.com/au/en/docs/TigerAirwaysAustraliaDAFP.pdf

Cruise ships

Ocean Cruise Liners

Most ocean cruise liners accommodate passengers with a disability and provide wheelchair accessible cabins in all classes. As accessible features may vary from one cruise line to another be sure to investigate your options with the cruise operator or your travel agent in advance. A few points to consider include:

- The number of accessible cabins is limited, you will need to book in early to secure accessible accommodation.
- Some of the larger cruise liners are huge. This may prove difficult for passengers with mobility issues. Consider a wheelchair and/or mobility aids for the cruise to make it easier to get around the vessel and enjoy all the facilities on offer.



about what services are available and book well in advance.

- Some coach services provide hoist access for those who are unable to manage stairs, but if you use a manual wheelchair you will be required to transfer to a coach seat and the wheelchair is stored with in the luggage area.
- All wheel chairs and mobility aids generally have a weight limit of 20kg.

Links to members of the Australian Public Transport Industrial Association can be found at: ozebus.businesscatalyst.com/membership-centre/aptia-members

Hire Cars

Many of the major hire car agencies include wheelchair accessible vehicles in their fleets and some (including Avis, Europcar and Hertz) offer vehicle modifications such as hand controls, swivel seats and transfer boards. Book ahead to ensure availability as the number of accessible cars is limited.

Avis www.avis.com.au/car-rental/content/display.ac?contentId=avis-access-US-en-001311

Europcar www.europcar.com.au/product/wheelchair-accessible-car-rental

Hertz www.hertz.com.au/rentacar/productservice/index.jsp?targetPage=PhysicallyChallengeUS.jsp

Discrimination

Within Australia, if you believe you have experienced any discrimination related to your disability, including transportation related discrimination, forward your complaint to the Australian Human Rights Commission. Complaints are dealt with by a conciliation team and often result in businesses improving their facilities and services.

Making a complaint is free and confidential. Visit: www.humanrights.gov.au or phone 1300 656 419.

- Before departure, contact your cruise operator to find out whether a Medicare-eligible doctor will be available. Some passengers have been charged expensive fees for medical services while travelling between Australian ports because a Medicare-eligible doctor has not been available.
- While cruise liners can offer facilities for passengers with disabilities, the same cannot be guaranteed for all ports. Disembarking at some locations may prove difficult and not all shore excursions are suitable for people with mobility issues. Again, check with the cruise operator in advance.

mobility issues, even the newer vessels are not fitted with elevators.

- Many ports of call visited on river cruises may prove difficult to access for wheelchair users or people with limited mobility.

The Cruise Lines International Association has an extensive listing of cruise operators and direct website links www.cruising.org.au/cruiselines.asp

Rail travel

Many of the rail tourist routes that travel throughout Australia are owned and operated by different companies. While some may offer modified cabins and wheelchair access, others don't. Although many of the operators will offer basic services, passengers need to indicate any requirements in advance to ensure they are available. Services available on

some of the routes include;

- Assistance with boarding and disembarking
- A fold-out ramp for wheelchair access
- Accessible spaces
- Accessible toilets
- Aisle chairs
- Modified cabins
- Food delivery service

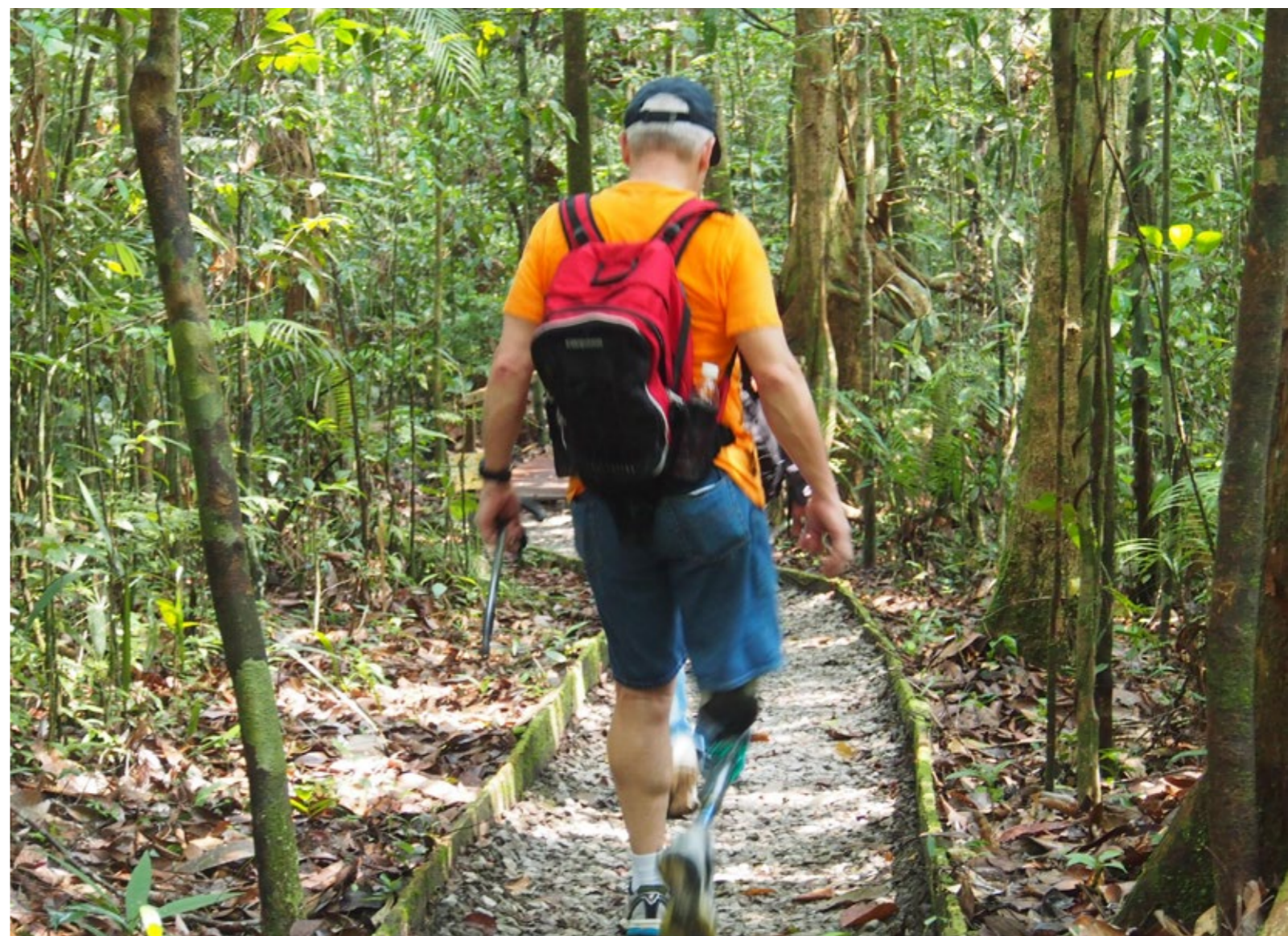
Links to rail journey websites can be accessed on the Rail Australia Alliance website: <http://www.railaustralia.com.au/whichRailJourney.php>

Coach lines

The majority of Australia's private coach and bus companies provide interstate and cross-country services on designated routes. Some of these companies have accessible coaches, and some are rolling out newer 'easy access' coaches. You will need to enquire

River Cruises

- River cruises are generally not well equipped for wheelchair users and people with complex





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DARREL SPARKE'S STORY

Meet Darrel, a 44 year old amputee, IT Professional, Taekwondo Instructor and family man. He has been an amputee for 39 years after losing his lower right leg in a machinery accident when he was just 5 years old. Darrel works at an energy utility in Newcastle and leads an active life with his family.

In 2014 Darrel was introduced to the Unity Vacuum System and now can train for hours, be on his feet all day at work, chase his kids around the park or go for a 5km jog with his wife and be confident that the system will keep up with him.

Darrel recently shared his experience with Unity and gave us some insight into his daily lifestyle and thoughts on the Unity system. His full story, video and pictures are available on the Össur website.

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Travel Insurance

A simple guide to a complex issue

When travelling, particularly overseas, it is highly recommended that all people take out relevant travel insurance. Limbs 4 Life is pleased to share an article specifically prepared for this edition of Amplified by Michael Bates (Principal Lawyer from Leonard And Welch - Superannuation & Insurance Lawyers). In this article Michael discusses travel insurance and related matters; including information about discrimination and appeals should an insurance claim be rejected. Limbs 4 Life hopes this article is useful to you and we thank Michael for sharing his knowledge about the complex area of travel insurance.

Before holidaying overseas we usually first tell our friends and family and it's not too far into the conversation we are told –

almost warned – to take out travel insurance to protect as best we can (at least in financial terms) our belongings and our health.

Taking out a travel insurance policy isn't all that hard and can usually be done at the same time you purchase the plane ticket through a travel agent, or, like everything else these days, online.

Policies aren't all that expensive either. For a few hundred dollars, if not less, you can usually obtain a policy that will cover lost or stolen luggage, cancelled flights and other unexpected holiday costs. You can expect these same policies to cover overseas hospital and medical expenses and even cover you for loss of income for a period and, in the worst case scenario, make a payment to your family if you die.

It all sounds like the perfect way to have peace of mind as you head off on a fun-filled overseas holiday...but what if it's not that simple...

Unfortunately, like most things insurance-related, the glossy front page of the policy or the glossy poster in the travel agent often isn't a true reflection of how the insurance company will consider any claim you might have to make.

Is it do with the fine print you hear me ask?

Unfortunately, the answer is: yes it is (if you're forcing me to answer my own question!)

Most travel insurance policies won't cover health conditions you have or have had before you take out a policy. This can depend on when your health condition arose and what type of condition you have. However, even conditions that are well-treated, responding well to medication and in the opinion of your treating doctor or specialist are under control may still not be covered.

Of course, it can depend on how much you wish to pay for a policy and the particular health

condition you have but experience tells me that more often than not pre-existing health conditions are excluded. And what is more likely is even if the policy doesn't specifically mention your health condition, it will contain a "catch-all" clause excluding health problems you were aware of or should reasonably have been aware of before you purchased the policy.

All is not lost, however. Even if the insurer won't cover your health condition, that doesn't mean you can't still get cover for non-medical things like protection for your luggage or financial protection should your holiday be in some way disrupted. (Depending, of course, on the cause of the disruption...disruption due to a decision of a government or its military won't generally be covered!)

The reality is, when you buy travel insurance you receive a policy booklet that is filled with as many

reasons for an insurance company not to pay out a claim as there might be to pay out a claim. All those who disagree speak up now...hmmm...your silence is deafening!

There is some good news: you can question any decision an insurance company makes and try to get their decision overturned. You must do it within 6 years from the date you are told about their decision.

To dispute an insurance company's decision, the first thing to do is get the decision in writing. This helps to understand the part of the policy the insurance company is relying upon. You can then write to them asking for their decision to be changed. To do this you need to ask for your letter to be considered under the insurer's internal review procedure. This is important. In your letter set out why the insurer's decision is wrong and if you have any documents to support your claim, provide them

(provide copies only, never provide originals).

It is important to keep all of your dealings with the insurance company in writing, whether by email, fax or traditional letter (does anyone write letters anymore!) Discussions had over the phone can be interpreted differently by different people and it creates confusion down the track. Stay away from the phone. Also, if you can, keep a mini-file of your dealings. Keep copies of all letters sent and received and make notes of any conversations you have (if you need to have conversations – see above regarding using the phone).

Once the insurer receives your letter, it has 45 days to review and reconsider its original decision under its internal review procedure. If the decision stays the same (if the insurer again rejects your claim), there are still steps you can take to challenge the decision that won't cost the earth and won't

require you to appear in court and undergo days of questioning in a witness box by a Queens Counsel!

The next step is to lodge your matter with the Financial Ombudsman Service (FOS). The FOS is an independent umpire who will consider the arguments of both you and the insurance company and then determine who it thinks is right. The FOS is free. Lodging your matter with the FOS can be done quite easily online or if you phone them they will send you forms to fill in to start the dispute process. The FOS's website is: www.fos.org.au and their phone number is 1800 367 287.

It can take several months before the FOS provides its decision, sometimes longer. If the FOS decides the matter in your favour, the insurance company is bound by the decision. If the FOS agrees with the insurance company you do not have to accept the decision and you can still take the matter further. The FOS doesn't always get it right (it is made up of humans after all!)

Action can also be taken against an insurance company if a decision is made not to provide you with insurance because of a disability unless the insurance company can provide evidence that justifies the discrimination. This evidence needs to show, whether from previous claims or actuarial or statistical data, that providing insurance to you because of your disability or ill-health would be an unreasonable risk. Otherwise, it is illegal in Australia to discriminate against somebody because of a disability and you are well within your rights to do something about it and you should do something about it.

If you believe the decision of an insurance company is discriminatory you can ask for the decision to be reviewed by lodging the matter with the Australian Human Rights Commission. You

can contact the Commission through their website www.humanrights.gov.au or by phoning them on (02) 9284 9600.

The immediate difficulty with disputing a decision of an insurance company on the grounds of discrimination is one of timing. Not many people (realistically, probably none at all) apply for a travel insurance policy many months out from their overseas trip to allow for the need to pursue a complaint with the Australian Human Rights Commission! For this reason, it may be that travel insurance companies are not held to account for some of the decisions they make not to provide insurance to people who have health problems or disabilities even though those problems are stable and are no more of a risk than a person without the health problem or disability. This is an issue that is being looked into by Limbs4Life as it is an issue that affects almost everyone who is required to travel with a prosthetic. That is, why shouldn't a person be able to obtain insurance cover for their prosthetic limb? Why does a person with a prosthesis make them an uninsurable risk?

Insurance is a complicated thing. It shouldn't be but it is. This article cannot deal with all aspects of travel insurance and therefore please don't rely on this article as a substitute for legal advice. Everyone's circumstances are different and it is usually the circumstances that are the telling factor in determining any legal remedy.

If you have questions or if you are having difficulties with an insurance company or taking out insurance, please contact Limbs4Life. If they can't answer your question they will be able to point you in the right direction.

This article was written by Michael Bates, Principal Lawyer from Leonard And Welch - Superannuation & Insurance Lawyers and is the first of a number of articles we will be publishing on insurance and your rights. You can contact Michael by email at: michael@leonardwelch.com.au or by phone on (03) 9572 0749 or visit his website (which is under construction) at www.leonardwelch.com.au



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ClubMates

ClubMates Travel was founded in 1988 with the original aim was to provide travel support to passengers with disabilities who wanted to travel in Australia.

ClubMates Travel quickly evolved into a market's leading travel booking company and tour operator, catering for a much wider range of disability support. ClubMates is now a well-established global company, proud to assist anyone with disabilities in the creation and enjoyment of fulfilling a perfect holiday. One truly great thing about ClubMates Travel is, we can facilitate almost any kind of holiday, whether you want to travel in your home country or abroad as an individual or as part of a group (4-40 passengers). ClubMates Travel offers tailor-made holidays with specialised support structures, depending on the needs of the passengers and their destinations. This level of customisation means that each and every holiday is uniquely arranged for you and your family.

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First and foremost, the crew member's presence is to ensure passengers will have fun on their holidays and provide safety and comfort during the whole duration of their travel experiences. More specifically, we might be required to administer medication, assist with budgeting, or provide more personalised care. Whatever is needed, we, the ClubMates Travel ensures it is taken care of.

From the moment you call ClubMates to the final mile of the passenger's travel, the company's 50-strong team of friendly travel agents and experienced care-takers are there for you and your family.

So if you are ready for the holiday of a lifetime, fulfil your holiday dream now! Call us today, inquire through our online form, or fill in an online application. For more information Phone 1300 158 003 or visit: www.clubmatestravel.com



amplified

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If you would like to share your story for a future edition of amplified we would love to hear from you.
Contact us: info@limbs4life.org.au or call 1300 78 2231

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Participation Opportunity

Participate in research about the experience of sequential partial foot and below-knee amputation

The Royal Melbourne Hospital and La Trobe University are looking for people willing to share their experiences of sequential partial foot and below-knee amputation.

This research will help us better understand these experiences. We think this understanding will help patients and surgeons make well-informed decisions about amputation surgery and develop realistic expectations about the challenges that lie ahead.

What is involved?

You would need to share your experience in a face-to-face interview of about 60 minutes. We'd also ask you to review a summary of your interview to ensure we have correctly understood your story. Interviews will be conducted at the Royal Melbourne Hospital, Royal Park Campus in Melbourne.

Are you eligible?

Have you had a below-knee amputation?
Did you have a partial foot amputation before your below-knee amputation?
Has it been more than 6 months since your last amputation?
Would you like to tell us about your experiences?

Reimbursement for costs

We will provide reimbursement for your travel costs.

More information or to register

If you would like to find out more about the study or to register your interest, please call:

Emily Duke,
Prosthetics Department,
Royal Melbourne Hospital.
Ph. 8387 2271

Michael Dillon,
Chief Investigator
La Trobe University.
Ph. 9479 5889



Communication Survey Results and Feedback

As you may remember, Limbs 4 Life conducted a 'Communications and Readership Survey' during August. The survey provided Limbs 4 Life stakeholders with an opportunity to provide feedback regarding how effectively we communicate and share information with you. Survey respondents included amputees, care-givers and healthcare professionals. Through the survey, we sought specific feedback about our Amplified magazine, E-News and website. In addition, we were keen to better understand how respondents use the internet and social media platforms such as Facebook and Twitter.

The purpose of this survey was to determine if we are meeting the needs of our readers and users, to find out what topics are of interest and identify ways we can be communicating even more successfully. We are extremely grateful to all the people who took the time to complete the survey and provide detailed feedback to us. We are taking your feedback, responses and ideas on board so that we can better communicate and support you into the future.

A brief summation of the results are outlined below.

Respondent information

Of the 154 survey respondents, 55 per cent were male and

45 per cent were female. The vast majority (75 per cent) of respondents indicated that they are an amputee, 13 per cent were healthcare professionals and the remaining 9 per cent a family member of an amputee. Respondents were located in all states and territories in Australia, and a very small number living overseas.

Twenty-five per cent of respondents were aged 34 – 49 years of age, 23 per cent were aged 50 – 59 years, 23 per cent were aged 60 – 69 years, 12 per cent were aged 25 – 34 years, 12 per cent were aged 70 – 84 years and 4 per cent were aged 18 – 24 years.

Amplified magazine

Amplified magazine has existed for eight years and Limbs 4 Life uses it as a communication tool for sharing stories, information, research papers and resources with our community. Amplified is funded by advertisers which allows us to produce, layout and print every three months. The survey responses have validated that Amplified is useful and informative, but that we can make improvements that will make it an even better resource.

82.5 per cent of respondents advised that they find Amplified magazine to be useful; with 35 per cent indicating that they find it 'very useful' and 47.4 per cent indicating they find it 'somewhat useful'. One respondent said "Amplified is very useful and I distribute to all my inpatient amputee patients!", while another said "I would like to see more articles about various matters of interest to me, perhaps stories and interviews with more amputees and doctors". Another expressed a concern in saying that Amplified "is often a rehash of the same article printed earlier".

It was also pleasing to see that 60 per cent of respondents read all or most of the articles in the

magazine. Respondents were also asked to rank the stories and articles they are most interested in.

In order of popularity respondents indicated that 'personal stories about other amputees', 'prosthetic product updates and changes in technology', 'prosthetic and general funding', 'information about organisations in your local area', 'events and activities', 'health care and managing your amputation', 'information about the National Disability Insurance Scheme (NDIS)', 'stories about health professionals who work with amputees', 'phantom pain information', 'advocacy' and 'international news' were the articles of most interest to them.

When reflecting on Amplified magazine we received over 75 positive and constructive responses. Many commented that they enjoy reading the magazine and like that it is available in both hard copy and online versions. Others suggested that we may need to examine the size of text as people with low vision may have difficulty reading the magazine.

Some additional comments identified specific stories we could consider for the future and, whilst we couldn't share all comments, some suggested future article ideas included "travelling as an amputee", "coping with the ups and downs of emotions", "the advantages and advances in Osseointegration", "management of stump health", "people and their ability to move forward", "returning to driving and returning to work", "sports for amputees", "inspiring amputees - but not just sports people", "real people" and "additional funding opportunities".

The design and layout of Amplified was also investigated with almost 81 per cent saying that 'the design is clear and simple to read' or 'it is easy to read'. Thus, only a small number of respondents

indicated that it is 'too cluttered', 'unappealing' or 'difficult to read'.

The regularity of Amplified publishing was also explored with respondents. 58 per cent of respondents indicated that it should be produced four times per year, 23 per cent desired six editions annually and the remainder wanted it produced monthly. One respondent noted that "quarterly is fine but perhaps additional publications could be produced if needed".

Feedback regarding the length of Amplified magazine was provided; with 77 per cent of respondents saying that 16 pages are sufficient, 18 per cent saying that the number of pages should be increased and six per cent saying it could be reduced in length. One respondent said "generally it's about the right length, but at times it should be able to expand its size when a particular topic is being discussed" while another said that Amplified "needs to be longer so that there can be more stories - a detailed magazine".

Pleasingly, when asked where information about amputees and news are gathered, respondents selected 'Amplified' magazine, the 'Limbs 4 Life website' and 'healthcare providers' as their primary source. 'Internet search', 'other amputee organisations and websites', and the 'Limbs 4 Life E-News' followed. To a lesser extent, respondents indicated the 'Limbs 4 Life Facebook page or group', 'other amputee Facebook pages or groups', 'email alerts from other amputee organisations' and the 'AMP-Link online forum'.

The number of Amplified readers per each edition was also explored, with just over half (57 per cent) of respondents being the only reader of the magazine in their household or business. Of the remaining, 32 per cent indicated that 2 – 3 people read their copy, only one per cent have 4 – 5

readers and 10 per cent have over 6 readers per each edition.

Of those respondents who receive their copy of Amplified via email, the vast majority (67 per cent) said they do not forward it to others. Of the remainder, 13 per cent do share it with others while 19 per cent send it to others 'sometimes, depending on the articles'.

Limbs 4 Life website

The Limbs 4 Life website is visited by around 110 people each day and we use it as a 'one-stop-shop' tool for providing resources, personal stories, links, fact sheets and access to our online forum and social media pages. The Limbs 4 Life website is a source of considerable information for amputees and care-givers; so we felt it important to evaluate its use and effectiveness, and seek suggestions for improvements.

The regularity of visitation to the website was sought from respondents. Just over 60 per cent of respondents visit the website 'once every few months' or 'once per month'. Just over 22 per cent visit 'once a week', 'more than once per week' or 'daily'. Of the remainder, 11 per cent 'never visit the website' and 6 per cent visit 'only once a year'.

When asked "How easy or difficult is it for you to find information about Peer Support, Publications, Prosthetic Facilities and/or Healthcare on the Limbs 4 Life website?" 54 per cent of respondents advised that it was 'easy' or 'very easy'. Of the remainder, 23 per cent advised that the website was 'neither easy nor difficult' and 10 per cent advised that it was 'difficult'. A further 10 per cent gave other responses which indicated that some respondents had never visited the website, while others said that it was difficult to use or not user-friendly.

When asked "If you use Limbs 4

Life's website, please tell us what information you regularly access?" we received a wide variety of responses. General categories of responses indicated that personal stories, NDIS information, phantom pain resources, prosthetic information, services, funding, fact sheets and links to the online AMP-Link forum and Limbs 4 Life Facebook are most accessed areas.

Overall, respondents generally found the website useful but some commented that additional improvements such as the inclusion of a calendar, an events listings and direct links to social amputee groups in local areas could be made.

Limbs 4 Life E-News

The Limbs 4 Life E-News is a monthly online newsletter that allows us to communicate information, news and links with our community. It is shared via website to around 3,500 registered subscribers each month. As an important and regularly used communication tool, Limbs 4 Life felt it beneficial to investigate its value, and seek feedback and recommendations for enhancement.

Pleasingly 74 per cent of respondents receive the E-News. Of those, 81 per cent read it each month and only 3 per cent do not. The remainder advised that they don't have time to read the E-News or have other reasons for not reading it.

When asked "What stories or information are you most interested in reading in the E-News?" respondents were asked to rank ten items in order of interest. In order of popularity respondents indicated 'latest news', 'prosthetic information', 'local events', 'health information', 'new services relating to health and healthcare', 'local community news', 'funding updates', 'national or international events', 'NDIS updates' and 'links to other amputee organisations

or groups' as the items they are most interested in reading via the E-News.

Comments regarding the E-News were generally positive, with some seeing it as a valuable source of up-to-date information. Conversely, a couple of respondents felt that at times there was too much overlap with Amplified magazine.

Social media use

Limbs 4 Life has, in recent years, used Facebook and Twitter as social media platforms with which to communicate with our stakeholders and external member of the community to raise awareness of amputees. Presently, Limbs 4 Life has three Facebook pages and groups (including one specifically for the Limbs 4 Kids program). Limbs 4 Life uses Twitter to communicate with, not only amputees and care-givers, but also media, government and external stakeholders.

While we didn't specifically ask respondents to comment on Limbs 4 Life's social media pages we sought information about respondents' general use of social media so that we can better manage and improve our own pages. For those interested in social media usage generally, the responses are quite interesting.

Respondents were asked to indicate their levels of involvement with online social media, an increasingly important part of many people's lives in both recreation and business-related respects.

The vast majority of respondents indicated that they utilise one or more social media platforms once or multiple times per day; and 55 per cent of respondents indicated that their use of social media had increased over the past 12 months. The vast majority of respondents advised that they use social media at night, or during the day or morning to much lesser extents. In order

of use, respondents that utilise social media indicated that they use Facebook, YouTube, LinkedIn, Instagram, Pinterest, Twitter and blogs.

Some respondents also indicated that they do not use social media at all. Some expressed 'no interest', 'no time', 'unsafe', 'no understanding in how to use them' and/or 'no access' as reasons for not using social media.

Respondents indicated that their primary reasons for utilising social media is to 'keep in touch with friends/contacts', 'keep up to date with the latest news and event', 'share photos, videos and events', 'research', 'keep up to date with

organisations' and/or 'widen my networks'.

We have taken note of your feedback and the summer edition of Amplified will feature some of stories and information that you have requested.

Limbs 4 Life is grateful to everyone who took part in the surveying and we are currently using your responses and feedback to enhance how we communicate with you in the future. While the survey is now closed, if you have any additional feedback feel free to email info@limbs4life.org.au or call 1300 782 231.

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PEER SUPPORT
VOLUNTEER?



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For more information and to register your interest phone 1300 78 2231 or email peersupport@limbs4life.org.au



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