

# Margaret Duffy-Marin, 77



At 77, Margaret Duffy-Marin reckons you're never too old to travel — even with heart trouble

But when the globe-trotting grandmother set sail on her 14th cruise in March 2017, her health soon hit rough seas.

Hours after leaving Vanuatu on a voyage around the Pacific, Margaret recognised the symptoms of her fifth heart attack.

She was initially treated in the ship's medical facility for two days until she needed more acute, intensive medical care.

Her treatment costs had already reached \$12,000 – which, thanks to her travel insurer, were quickly reimbursed. And the bill was about to get a lot higher.

New Caledonian authorities dispatched a French helicopter to evacuate Margaret from the ship, strapping her to a stretcher and slowly winching her up.

She was whisked to a hospital in Noumea, where she was admitted for three weeks. During this time she received consular assistance from the Department of Foreign Affairs staff based in Noumea.

Margaret's daughter Diane, also on the cruise, was put up in a hotel with meals and taxi fares to and from the hospital covered.

When Margaret was discharged, her insurer, InsureandGo Travel Insurance, flew a doctor to Noumea to accompany Margaret and her daughter home to Brisbane in business class.

Fortunately Margaret, whose adventures have ranged from Machu Picchu in South America to the Egyptian pyramids and safari parks in Africa, has never holidayed without travel insurance.

Before the cruise she invested time in researching companies that would cover her declared pre-existing heart condition, a step that saved her from a huge financial burden.

Without travel insurance Margaret would have been liable for \$41,667 in medical and other expenses.

Now, she can afford to keep indulging her passion for travelling – and has no plans to stop any time soon.

"I refuse to sit at home and die in an arm chair," she says.



## Margaret's advice

"I am so pleased to have had this huge awakening as to the importance of having insurance cover, no matter where in the world one is travelling. I know that if you can't afford travel insurance, you can't afford to travel."

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