



INSURANCE ALONE IS NOT ENOUGH: A CASE STUDY

A family holiday took a serious turn for a Japanese international assignee family when their 12-year old son, Keito, lost consciousness while swimming off the coast of Langkawi island, Malaysia. International SOS sprang into action to save Keito and support his family.

Keito did not respond to first aid administered by the hotel staff and was taken to the local hospital, but it was closed due to a public holiday. On the way to the next hospital, an hour's drive away, Keito suffered a seizure. Upon arrival at the emergency room he was manually ventilated as the automatic ventilator was unavailable.

Growing increasingly concerned about his son's condition, the difficulty in accessing treatment and the language difficulties in communicating with the hospital staff, Keito's father contacted his manager who immediately alerted the International SOS Assistance Centre in Tokyo. The Assistance Centre team in turn informed the company's private medical insurer and arranged for the medical expenses to be settled so the family would not be required to make a claim.

An International SOS doctor fluent in Bahasa Malaysia was able to obtain a medical update from the treating doctor and it became clear Keito required an upgrade in care to stabilize his condition. While the treating doctor arranged for Keito to be transferred to a larger hospital on the mainland, International SOS prepared to evacuate Keito to a specialist children's hospital in Singapore where the local Assistance Centre had secured an admission in the Intensive Care Unit (ICU).

The International SOS difference

PASSION: Teams in three Assistance Centres worked seamlessly to coordinate evacuation and save Keito's life

EXPERTISE: Medical evacuation and hospital care arranged, leveraging our in-house expertise, as well as our network of accredited hospitals

RESPECT: Insurance matters promptly resolved, client kept up-to-date throughout, according to pre-agreed protocol

CARE: Personal support provided to Keito's family, including Japanese language assistance and accommodation support

Again, International SOS obtained approval from the insurer to settle all necessary costs.

Keito and his father arrived at the hospital the following evening, accompanied by a Japanese speaking International SOS doctor. Keito remained in ICU for a week before regaining consciousness and making a full recovery.

Throughout the hospitalisation the International SOS teams in Singapore and Tokyo worked together with Keito's father's employer to ensure the family had all the support they needed: the employer made sure local staff were available to help the family, the International SOS teams continued to monitor Keito's care, help with accommodation and liaise with the insurer. When the family were able to return to Guangzhou where they had been based, the employer sent two staff members to accompany them.