

# Insurer refuses to pay medical bill for student in US coma



Horror: Padraig Schaler was knocked off his bike

**Luke Byrne** - Published 25 March 2014 01:14 PM

AN INSURANCE company is refusing to pay the medical bills for an Irish student left in a coma in the US following a bicycle accident, because he wasn't wearing a helmet.

Talented Dublin swimmer Padraig Schaler has been unconscious since he was accidentally knocked off his bicycle by a van as he cycled to work in Cape Cod, on June 27 last year.

The 23-year-old had just finished his undergraduate studies in [Trinity College](#) and was on a J1 visa trip while considering his plans for the future.

His father Reinhard has revealed how the travel insurance company used by his son first agreed to pay for the medical treatment, but then declined citing a clause in the small print.

There is no legal requirement for a cyclist to wear a helmet in Cape Cod.

“At first they sent a note to the hospital to say they would cover the costs. They asked us to send a copy of Padraig's policy,” he said.

Mr Reinhard said the company then told the devastated family that Padraig was not covered, because the small print said he needed to wear a helmet.

“They acted like you expect from an insurance company.

“We panicked, we pleaded, we cried,” Mr Schaler told the Herald. “He wasn't doing anything illegal, he was just cycling to work like all of the other students do.

“This was something that nobody expected,” he said.

“It says that he is covered for up to €6.5m, but that doesn't mean a thing.”

The insurance was provided through travel agent Go4Less by Blanchardstown-based Blue Insurances.

Ciaran Mulligan, joint managing director of Blue Insurances, told the Herald that it was the underwriters, ETI in [London](#), who decided against paying out on the policy.

Mr Mulligan said that the wording on the policy had since been changed to clarify that cycling helmets need only be worn on biking holidays.

“We felt that the wording was too ambiguous, so we asked the underwriter to change it. The wording has been changed for this year,” he said.

“We paid a significant amount of the repatriation costs from our own money.”

The Schaler family are facing a bill of up to \$100,000 (€72,556) for Padraig's treatment in America.

They are hoping that their domestic health insurer might pay the costs.

Padraig was brought home to Dublin and spent four months in the [Beaumont Hospital](#)'s intensive care unit before he was transferred to a dedicated early neuro-rehab facility in [Hamburg](#), Germany

Doctors have said that he is making a slow recovery and his parents are still hopeful he will pull through.

Padraig's friends have organised a fundraising drive to help pay for the treatment.



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