

# Trucker's Health... Insurance

## Doesn't cost an arm and a leg!



TruckSure  
By Trevor Toohill

'The best time to get health insurance is when you are healthy.'

The big thing is you have a choice to do something or to do nothing about health insurance.

And I can tell you that doing nothing really sucks further down the track when you get faced with a serious medical condition, and have chosen to ignore the insurance option.

Most of my clients have said they thought income and medical insurance was too expensive. Just surviving out there at the moment is hard enough without having to cough up with more cash for these personal insurances. Paying the truck insurance, maintenance, fuel, tyres, finance, and putting food on the table was hard enough.

But what would you do if I told you that this insurance doesn't have to cost you an arm or a leg? What if I told you that not having the insurance could cost you your truck? Would you do anything about it?

Driving trucks for a living is one of the most dangerous professions worldwide – an MSN Money article puts truck driving as the 10th most dangerous job in terms of death and injury. You know all about the constant dangers with the long hours on the road and possibly think that is the biggest hazard. But truckies have more to worry about than just accidents. You can also develop health conditions based on the nature of your work.

Medical researchers have found that many truck drivers face conditions such as deafness, tinnitus, neck and lower back pain, ulcers, hypertension (high blood pressure), obesity, back injury, sleep apnoea, diabetes, and haemorrhoids, just to name a few! The stress of the job and hours worked combined to make trucking a particularly unhealthy profession.

Truckers, on a trucker's news blog a few years back commented:

- "Stress from pressure to be on time and traffic. It causes me to be irritated all of the time."
- "Smoking too much, gives you high blood pressure. Eating on the road is unhealthy too. We don't have a lot of choices of what to eat."
- "High blood pressure from stress. My trucking insurance is high. Fuel prices are high. It's stressful."
- "Obesity from lack of movement, not getting enough exercise and not walking around."
- "Back problems"
- "Food – everyone wants to eat right, but there is nothing healthy about fast food. My friends are getting older and there are a lot of health problems because of the unhealthy food."
- "Fatigue. I try to avoid it. Stress too. That I do suffer from occasionally."
- "Diabetes, heart disease, so many of them have heart attacks. It's all from not getting enough exercise."

- "In my company it's been people that smoke. Causes lung problems and lung disease. We had two die of cancer."

These are all pretty sobering comments particularly as they are made by fellow truckies. But they are right on the button. If you really think about it, it is not hard to figure out the stats and these comments. After all is said and done the last thing you feel like doing after a 10-hour driving stint is getting out and exercising, and the fast food on offer sure wasn't designed with trucker's health in mind.

Even having just written all this I can say that there are ways to stay hopeful about your health. There are ways to stay fit and healthy but they do involve change. Change starts with motivation. Getting and staying motivated will be your biggest hurdle to achieving optimal health.

What would you say if I offered you free insurance – not cheap insurance but absolutely free? Would you be interested? What I am saying is that even after you finish reading this article and you say that there is no more money in the kitty to pay for any more insurance, the very least you can do for yourself and your family is to participate in some self insurance.

Let's call it 'Food, exercise and water insurance'.

The best example of this free insurance is the Fit for the Road programme established by the Log Truck Safety Council. This is about log truck drivers making a commitment to a healthy lifestyle. Have a look at the website <http://www.logtruck.co.nz>

Being in the insurance business I am the first to understand that you can be as fit as a fiddle and still face a serious medical condition. Insurance that does not cost an arm and a leg is available.

Health insurance that covers hospital and specialists costs only can be the best option when considering cost vs benefits. This cover for you and your family can work out relatively inexpensive when compared to full health cover incorporating reimbursement of GP's visit fees.

I am in fact suggesting the health insurance programme should have three components, with the final one being accident and sickness insurance.

This is probably the big one and cost generally scares off a lot of drivers – but it need not as there are also low cost options to give you wage protection security as well. For example for as little as \$350 a year you can cover yourself for a worthwhile ACC top-up cover.

Of course for those of you wondering what the missing third component is, that one is free and entirely up to you – your diet and exercise.

As always the brokers at TruckSure are happy to advise you on the cover that can suit your pocket as much as the benefit provided – [www.trucksure.co.nz](http://www.trucksure.co.nz)  



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