**Medical, Emergency Evacuation and Trip Cancellation/Interruption Insurance**

Though we will prepare thoroughly to reduce the likelihood that something untoward will happen to anyone in the group during our trip, the unexpected can always happen - at home or on the road, in the weeks before the trip or while we’re underway. If you are feeling ill or have an injury before or during your trip, we don’t want you to feel constrained about making a wise decision to leave the trip and head back to town because of concerns about evacuation or treatment costs or about losing the money you’ve spent.

Excellent options are available to you these days to recover your trip expenses in the case you need to cancel at the last minute or leave the trip midway; to recover costs from lost baggage; to assure the availability of adequate medical care during the trip, and enable you to be evacuated back to the U.S. in case you become seriously ill or injured (plus many other things). This letter will give you a basic overview of how this system works, what coverages are available, how to find out what coverage you already have, and how to get more if you want it.

Here in the U.S. we are accustomed to excellent backcountry and ‘front-country’ search and rescue and local medical facilities. However, other countries may not have such facilities, or may require that you pay at the time of the service to get even emergency rescue support. Also, local emergency rescue services will generally only deliver you to the nearest medical facility that is able to treat your illness or injury. You may well want the flexibility to be transported to a medical facility of your choice back in the U.S. – a service that can be extremely expensive when you are in the midst of a medical emergency. For these reasons, it is a requirement for any Mountaineers Global Adventure that all participants carry AT LEAST medical insurance as well as emergency evacuation coverage for your adventure, sufficient to get you all the way back to your chosen medical facility in the U.S.. Your domestic medical insurance policy may cover you for international and adventure travel but check to be sure – some countries and activities (such as high altitude or climbing with ropes) may be excluded. Even in Europe your emergency evacuation coverage should be AT LEAST $25,000 and you may want considerably more!

In addition to medical treatment insurance and emergency evacuation insurance, you may also purchase trip cancellation/interruption insurance. You will be asked to provide a ‘trip cost’ that you want to insure (you can specify any amount you wish here but you’ll be required to provide receipts with any claim) and the policy will provide for reimbursement of that trip cost if you cancel in advance, or a portion of the cost if you cancel partway through, within certain narrow bounds that can vary a bit with each policy. Most trip cancellation/interruption insurance (I’ll refer to it as ‘travel insurance’) does NOT apply to work related causes or to a medical condition of yourself or a family member that was pre-existing for some number of days (often 2-3 months) prior to buying the insurance, and other causes may not be covered either. READ THE COVERAGE DETAILS before buying this insurance, as it can be expensive! Full trip cancellation/interruption insurance for ~$5000 of trip cost coverage will cost approx. $350 depending on your age, the length of the trip and the destination, while excellent emergency medical and medevac coverage might cost under $75.

Travel insurance companies usually offer the ability to waive some restrictions on coverage (such as the ability to cancel due to a pre-existing medical condition or for work reasons and get reimbursed for stated trip expenses) at an added cost, but typically to get these exemptions they require that you buy the insurance *within days or at most a couple of weeks of payment of your first covered expenses*, which would usually mean the date you paid the first trip deposit*.* If you or your immediate family don’t have a pre-existing medical condition and you don’t expect to have to cancel for work reasons, then you can buy your policy any time before the trip. (Warning though: you never know when a “pre-existing condition” might suddenly arise before our departure, precluding you from buying coverage later).

All travel insurance plans specifically list some adventurous (some call them ‘hazardous’) activities as specifically excluded from coverage, like hang gliding, some kinds of skiing, mountain climbing using ropes, bungee jumping, SCUBA diving and others. In some plans, SCUBA divers who are PADI or NAUI certified are covered in the base plan without the need for an optional rider. There are plans that cover more adventurous activities with an optional rider, which adds to the cost of the plan.

**Alpine Club Benefits**

Many Mountaineers members already have an American Alpine Club membership and this comes with a range of benefits including Global Rescue coverage. It is not insurance, but a rescue and emergency services coverage. Trailhead Rescue service provides the member with $5,000 of international coverage for rescue and evacuation by or under the direction of Global Rescue personnel. The basic service included in an AAC membership covers getting you to the nearest adequate medical facility within the scope of the $5000 benefit.

However, the AAC benefit does NOT include:

* Evacuation back to the US or to a higher-end medical facility in the region where you are traveling, if such evacuation costs more than $5000 (and international medical evacuation can cost $50,000 or more[[1]](#footnote-1), and is not covered by many medical insurance plans)
* Insurance coverage for actual medical treatment
* Coverage to recover your trip costs in the case of trip cancellation, flight delays, trip interruption, baggage loss, etc.

For this reason, I recommend that you purchase trip insurance beyond what you have with AAC.

Some Mountaineers who do a lot of international travel, especially in the Alps or Europe, purchase memberships in the Austrian Alpine Club which are much more generous and can cover adventure travel outside of Europe too. Their base policy is limited to peaks below 6,000m and excludes arctic regions and expeditions; however, it is relatively simple and cheap to extend the cover to include expeditions and peaks above 6,000m if you are an Austrian Alpine Club member. This augmented insurance is called the *Alpenverein Premium Single Trip Protection*, and as the name implies it covers single trips of varying durations from 5 days to 4 months. Costs vary according to the duration of the trip, but by way of example one month worldwide cover above 6,000m is 191 euros.  Unlike many policies there is no age limitation.  Cover is only available on-line at [**http://partner.europaeische.at/oeav\_prs**](http://partner.europaeische.at/oeav_prs)**.**

**Commercial Travel Insurance**

Reviews and detailed comparisons of a range of top-rated travel insurance plans for different types of travel can be found at <http://www.travelinsurancereview.net/>.

**Example:** With a well-regarded plan like TravelGuard Gold, you can choose to cover $0 of trip cost for cancellation/interruption coverage and select their Umbrella Plan for well under $100 (depending on your age), and get $50,000 coverage for “necessary medical expenses due to Injury or Sickness incurred while on a Trip provided initial treatment was received during the Trip” and $1,000,000 coverage for “evacuation and transportation (directed by a Physician) to the adequate licensed medical facility of the Insured’s choice.” By entering a figure for trip cost, you are also including coverage to allow you to recover that stated amount if your trip has to be cancelled or interrupted. You can put as much or as little as you want in that box up to the actual total cost you expect to incur. You will need to submit receipts with any claim so it is best to state a trip cost figure that can be quantified on a receipt or statement. The higher the costs you want to recover, the more you will pay for this insurance.

**So What Should You DO?**

Personally, I am fairly risk-averse and I own a lot of insurance, at least for things that are potentially very costly. You have a lot invested in the cost of this trip, and there is a lot at stake in terms of costs you could incur if you were injured or became seriously ill. In the past I have used the TravelGuard Gold plan with the umbrella coverage for medical evacuation, but new plans come up all the time so check the review site above for the latest information. Also check to be sure that your health insurance plan covers you for medical treatment while traveling overseas.

However, no one can tell you what level of risk is appropriate to take and what cost you should be willing to spend to insure against that risk. If you have a family member in fragile health, or you have a medical condition that can pop up suddenly, or your job can suddenly cause you to have to cancel plans, then there is more reason to buy full trip cancellation/interruption coverage. There are a lot of choices and each one has its own ‘fine print’, coverages and exclusions – it’s definitely worth the time to read up on your options. Your final choice and level of personal liability are completely your own.

1. Medical evacuations often require a private ambulance to the airport, business class seats for yourself and the nurse / nurses who are looking after you, and an ambulance at the other end, plus the cost of the nursing staff and equipment. [↑](#footnote-ref-1)