

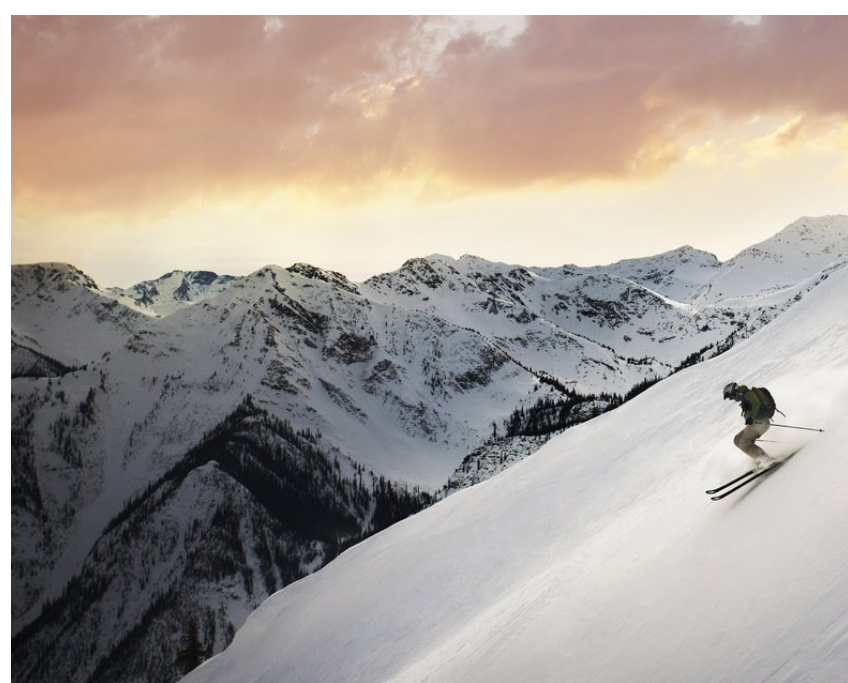
CONDÉ NAST

Traveler

TRAVEL INTEL • HEALTH

Why You Should Consider Splurging for Travel Insurance

Written by Eric Jordan • August 07, 2015



It's all fun and games until they have to call an ambulance.

Whether you're a thrill seeker or simply intrepid, if you want solid travel insurance on your next trip, here are a few ways to get it.

A couple of weeks ago, I discussed some of the shortcomings of travel protection, specifically in the medical realm. One of the ways to fill in a potential gap is a yearly or short-term membership with a medical evacuation specialist. I mentioned Medjet Assist, but there are others, such as On Call International, or, if you're a real adventurer, [Global Rescue](#), which provides field rescues and security extractions, as well as medical evacuations, advice, and coordination. There's also Ripcord, which combines traditional travel protection with evacuation and rescue services.

WHAT KIND OF ASSISTANCE DO YOU NEED?

I have friends who ski, mountain bike, backpack, climb, or surf much more radically than I do (in point of fact, I'm a body surfer, not a board surfer). Still, even though I'm not an adrenaline junkie, I have found myself in some interesting predicaments: upside down in brambles after flipping over the handlebars along a ridge trail on my mountain bike, thankful I didn't do anything more than scrape my arms and bruise my right buttock; crawling on the wet sand after a rogue wave sucked all the water backward from the beach and pounded me straight down on a shore break; lying in the midst of a steep run, skis splayed, having fallen after an ill-advised aerial maneuver, ribs first, onto the center of a mogul, unable to ascertain whether air would ever return to my lungs.

In each case, the amount of assistance I needed was readily available. A friend pulled me from the brambles so that I wouldn't tumble down the scree immediately below; I was able to pull myself from the sand and slowly restore my own dignity; the air did rush back into my lungs after about thirty seconds, and a couple strangers offered their shoulders and kindness as I steadied myself before a careful descent along the edge of the trail.

WHAT IF YOU'RE FAR FROM HOME?

What if, however, things go more wrong and in a far-flung locale? You could be concussed while mountain biking a remote section of the Queen Charlotte Track in New Zealand, dragged across coral by a wave in Fiji, or puncture a lung while snowcat skiing in Argentina. Not to say there wouldn't be medical facilities and rescue operations in each area, but at what cost and level of expertise. In less active scenarios, you could simply be far from home and contract a nasty virus, slip on wet cobblestones and hit your head, or get in a car accident. If you're going to be laid up for a period of time, wouldn't you rather be near friends and family at your own local hospital?

Many standard protection plans offer medical evacuation coverage, but usually to a hospital of their choosing. Companies like Medjet Assist and On Call International will help coordinate your care and get you back to the hospital of your choice in your home country. Global Rescue and Ripcord can do that and provide crisis response, from security threats to pulling you from the side of a mountain or from deep in the bush of Africa.

Medjet Assist recently delved a bit more into the realm of Global Rescue and Ripcord, offering its own membership add-on with increased benefits. It's called Horizon and includes crisis response for "Political Threat, Disap-

pearance, Violent Crime, Blackmail & Extortion, Terrorism, Wrongful Detention, Hijacking, and Kidnap for Ransom," however, it still won't provide rescue when you need to be plucked from a mountain, but it is less money than Global Rescue or Ripcord. You probably know if you're the type who might need mountain plucking.

WHAT IF YOU'RE AN EXTREME TRAVELER?

Then there's World Nomads, which is travel insurance geared more toward adventure and the do-it-yourself traveler. It offers plans that cover injuries sustained while engaged in sports like skiing, mountain biking, or scuba diving. It has the added benefit of allowing you to extend coverage if you lengthen your trip, or begin coverage after your trip has commenced. And, while not an evacuation specialist, it provides up to \$500,000 coverage toward emergency medical evacuation, if ordered by a physician. Its definition of emergency evacuation is not quite as broad as the specialists, but still pretty good:

"(a) Your medical condition warrants immediate transportation from the place where You are injured or sick to the nearest Hospital where appropriate medical treatment can be obtained;

"(b) after being treated at a local Hospital, Your medical condition warrants transportation to the United States where You reside, to obtain further medical treatment or to recover; or

"(c) both (a) and (b), above."

It may even offer coverage for the aforementioned mountain pluck.

Some might think all of this is for the paranoid traveler, but it really depends on where you plan to go and the type of activities you plan to do. All of the policies and memberships, as is the case with all insurance, have their own coverages, exclusions and cost structures. You could combine a World Nomads Explorer plan for a 20-day trip to Patagonia (\$132) with an annual Medjet Assist membership (\$270) and have reasonably comprehensive coverage, including trip cancellation, trip interruption, and damage or loss to your possessions. Given that the trip, even on a strict budget, is likely to cost at least \$5,000, and probably quite a bit more, \$402 seems like a fair sum. Why not add the Horizon coverage for an additional \$139? And remember, the Medjet Assist coverage is good for a year, so it counts toward any and all trips, including domestic, during that year.

WHAT DOES THE FINE PRINT SAY?

Something else to note: there may be age cutoffs and restrictions. Global Rescue provides services for those ages 75 to 85 (upon completion of an extended application). Medjet Assist cuts off after age 85 and requires a health questionnaire from 75 to 85, when it will only provide one evacuation per year. On Call International covers up to age 76, and then requires its Mature Membership from 77 to 85, with no health history required, although limited to 90 days, instead of an annual membership.

There are, of course, other definitions and limitations. For instance, Ripcord offers no coverage for pre-existing conditions not stable within 60 days prior to the effective date of the policy; Global Rescue, 45 days; World Nomads is either 180 or 60 days, depending on policy and type of coverage. If you have an unstable pre-existing condition, you may want to look elsewhere to find out how to get coverage – and you may need to add a rider for adventure travel activities to whatever policy you choose, if that's your bent.

To find information, start by comparing policies at TripInsuranceStore.com, SquareMouth, or TravelInsurance.com, and review the membership plans offered by the evacuation and crisis response specialists. The coverage you purchase also depends on what your personal insurer provides in your destination country—be sure to check with your provider or agent. Like anything else you buy, what matters is the product itself, not any claims laid out in marketing materials.

Whether you're a big-wave surfer about to test your limits at Teahupo'o, a climber about to attempt a new route on Denali, or a straightforward traveler about to explore a new part of the world, getting the right travel protection, from medical coverage, to cancellation reimbursement, to evacuation services, is a personal choice. You can't make that choice effectively without taking the time to read and understand the plans available to you.