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## INSURANCE QUERY.



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I am planning an adventure trip involving activities such as hiking and scuba diving. What kind of travel insurance should I seek to ensure coverage for adventure sports and potential medical emergencies in remote locations?

Sharad

Embarking on an adventure trip filled with activities such as hiking and scuba diving does give an adrenaline rush, but will also require appropriate safety measures. It's encouraging to observe individuals like you prioritising their safety and recognising the significance of travel insurance that can help protect one against unexpected events.

### BUILT IN OR AS ADD-ON

Concerning your query, some insurers provide coverages for adventure sports that are in-built in their base travel insurance policies, provided the activities are conducted under the supervision of a trained professional. But



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some others may provide it as an add-on, which will help cover a wide spectrum of activities.

A travel insurance policy generally provides coverage for medical emergencies, covering expenses such as hospitalisation, rescue, and evacuation if injured while participating in an adventure sport.

In addition, it also covers air

ambulance coverage, if you require immediate medical attention and need to be airlifted. Trip interruption coverage is also covered if you are forced to cut short your travel plans due to injury, and repatriation coverage for a safe return in emergencies. In situations, of unfortunate event of death, a few policies/add-ons also provide coverage for the return of mortal remains.

### COVER POTENTIAL RISKS

When purchasing travel insurance, I suggest that you prioritise plans that offer coverage for a broad range of adventure sports, such as mountaineering, skydiving, and skiing, among others.

Ensure sufficient medical coverage and relevant protection for a worry-free trip.

If your chosen plan doesn't cover preferred activities, consider adding an adventure sports add-on at an additional cost or opting for a specific policy that provides comprehensive protection during your travels.

Lastly, choose a travel insurance provider who offers 24/7 emergency assistance, for reliable support for unexpected situations during your adventure trip.

A comprehensive adventure travel insurance policy should go beyond specific sports coverage and address all potential risks associated with your chosen adventure.

Thoroughly understand policy terms to ensure they match the nature and needs of your adventure trip.

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