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[Planning An Adventure Expedition Or Trek? Here's The Insurance You Need](#)



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Planning an Adventure Expedition or Trek

Embarking on an adventure, whether within India or abroad, involves unique risks that standard travel insurance might not cover. Whether you're trekking in the Himalayas, planning a skydiving adventure, or exploring the rugged terrains of Nepal or Bhutan, having the right insurance coverage is crucial for peace of mind.

Here's a comprehensive guide to understanding your insurance needs for an adventure trip.

Will Domestic Insurance Cover Adventure Trips Within India: What's Covered Under Standard Domestic Travel Insurance: "Domestic travel insurance typically includes coverage for medical emergencies, trip cancellations or delays, loss of personal belongings, and accidental death or dismemberment. However, it usually excludes coverage for high-risk activities such as trekking, rock climbing, bungee jumping, and other adventure sports," says Aashish Sethi, head-health, SBU and travel, Bajaj Allianz General Insurance.

Adventure Sports Add-On Cover: “Some insurers, like Bajaj Allianz, provide the option to add adventure sports coverage to a standard domestic travel insurance policy. This add-on covers injuries or accidents sustained while participating in specific adventure activities,” adds Sethi.

Expect an increase in premium by 10-30 per cent, depending on factors like:

The type of adventure activity

Duration of the trip

Age of the insured

Desired level of coverage

Key Considerations: Before purchasing this add-on, review the fine print carefully to ensure your specific activity is covered. This is especially important for high-altitude treks or extreme sports, where risks are greater. If your existing travel insurance doesn't include adventure coverage, opting for this add-on ensures you're financially protected against unforeseen incidents.

Insurance Required for Adventure Trips Outside India, Like Nepal or Bhutan:

Importance of Overseas Travel Insurance for Adventure Trips: Travel insurance is essential when venturing outside India, especially for adventure destinations like Nepal or Bhutan. Overseas travel insurance generally includes:

Medical expenses for illness or injury Trip cancellations or delays due to unexpected changes

Loss or theft of personal belongings Emergency medical evacuation to the nearest suitable hospital

Repatriation of remains in extreme cases Adventure Sports Coverage for Overseas Trips: “If you're planning high-adrenaline activities like trekking or rafting, check if your travel insurance policy includes adventure sports coverage. Some insurers, like Bajaj Allianz, offer this as a default cover in their standard overseas travel policies at no extra cost. If it's not included, you'll need to add a rider to ensure you're protected,” adds Sethi.

Emergency Evacuation and Repatriation: Adventure trips in remote areas may require emergency medical evacuation, which is often expensive. Ensure that your policy covers the cost of airlifting or transporting you to a medical facility. This can be crucial when trekking in high-altitude regions or when quick medical assistance is vital. Additionally, repatriation coverage ensures a safe return to your home country in severe emergencies.

Review Coverage and Terms: Read the policy terms thoroughly to make sure the coverage aligns with the nature of your adventure trip. This is especially important if you'll be engaging in multiple activities or staying for an extended period. Make sure the sum insured is sufficient for the healthcare costs of your destination.

Essential Tips for Adventure Travelers Understand Policy Exclusions: Each insurance policy has exclusions, and adventure sports coverage often comes with limitations. Ensure your activities are explicitly covered.

Emergency Contacts: Keep a list of local emergency contacts and know how to contact your insurer quickly if needed.

Read the Fine Print: For adventure sports, clarify what's covered, especially for high-risk activities, to avoid surprises in case of a claim.