**Overview of Travel Insurance Options for Mountaineers Global Adventures in the Post-Covid World**

Though we will prepare thoroughly to reduce the risk of injury or illness during our trip, the unexpected can always happen - at home 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 that you must stay on a trip when you’re injured or ill because of concerns about evacuation or treatment costs or about losing the money you’ve spent. Options are also available to you to buy insurance that will allow you 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 document provides an overview of the types of coverages that are available, and the specific benefits, requirements and restrictions of the various coverage options. Further down in the document, specific considerations for each of these types of insurance will be discussed in the context of the Covid-19 pandemic as well as how to find a policy that will cover you for Covid-19 related risks. The document concludes with a set of questions to help you decide what coverages that you want and how to determine if the cost is worth the benefit. Each line in the Table of Contents is linked to the section in the document to follow so that you can skip straight to any section that you want to focus on.

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# Emergency Evacuation Insurance**[[1]](#footnote-1)**

Here in the U.S. we are accustomed to excellent 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 or at least show proof of insurance to get rescued. 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 want to be transported to a medical facility of your choice back in the U.S. (repatriation) – a service that can be extremely expensive when you are in the midst of a medical emergency. Many or most travel insurance policies offer emergency medical evacuation coverage combined with travel medical treatment coverage, and often you will be offered the option to purchase an upgrade that will cover you for transport to a hospital of your choice close to home. ***It is a requirement for any Mountaineers Global Adventure that all participants carry emergency evacuation coverage for your adventure, sufficient to get you back to your chosen medical facility in the U.S.***

* 1. SAR and Medical Evacuation Memberships**:** It is important to note that most emergency evacuation insurance policies still require the individual to find and summon an evacuation service, pay for it and submit a claim for reimbursement. Local services may be hard to find and/or difficult to connect with. For remote trips and trips to countries with limited emergency infrastructure, where Search and Rescue (SAR) and medical support resources may be difficult to find or arrange, comprehensive SAR and medical evacuation services may be purchased as a membership from a handful of companies like Global Rescue, [MedjetAssist](https://medjetassist.com/) and GEOS.
* For example, for the cost of a Global Rescue membership (2-3X the cost of a conventional evacuation insurance policy), you get access to their infrastructure for worldwide field rescue for members in remote or dangerous environments, with deployable teams “standing by to rescue our members from the point of illness or injury for any serious medical emergency”. If you need emergency evacuation from wherever you are, members can call Global Rescue and they will muster the field rescue services. In addition, they provide the ability to transport you back to your home hospital of choice from anywhere in the world, as well as 24/7/365 access to critical care paramedics, nurses and physicians who speak your language, and an exclusive relationship with the John Hopkins Emergency Medicine Division of Special Operations for help with case management and oversight.
* GEOS offers SAR and Medical Evacuation services which you can purchase separately or from a Garmin account if you have a Garmin device. The GEOS Search and Rescue membership provides SAR coordination and expense reimbursement for qualifying expenses related to your search and rescue. *The SAR benefit requires that the member alert the GEOS International Emergency Response Coordination Center (IERCC) by sending a distress signal on a*[*GEOS Supported Device (such as a Garmin InReach).*](https://www.geostravelsafety.com/geos-supported-devices.html) The emergency operations personnel at the IERCC will immediately make contact with the agency responsible for conducting SAR missions in the area that your signal was transmitted from, and will stay in constant contact with the SAR team to ensure if they need additional resources, we will help make those available. The GEOS IERCC is involved until you are safely out of harm’s way. Search and Rescue memberships covering $50-100,000 of SAR expense can be purchased for an individual, couple, family or even a group.

GEOS’ Worldwide MEDEVAC membership provides access to repatriation coordination and services from nearly any country worldwide, to a hospital closer to home. Upon contact by a member with the GEOS International Emergency Response Coordination Center, the IERCC staff will begin the process for the transfer, and continue to monitor for status updates until there is confirmation that the mission is complete. Their services include 24-hour multi-lingual support, which has the ability to interact in over 200 languages and dialects. This allows GEOS staff to coordinate between patients, their families, doctors, nurses, and specialists across the world -- no matter what language is spoken locally.

#  International Medical Treatment Insurance2

Most travel insurance plans offer coverage for medical treatment of injuries or illness related to your travel when you are traveling away from home (usually more than 100 miles). Some of you may have conventional health insurance that covers you for international travel – be sure to check! For additional support and coordination of your medical treatment, you can choose one of the membership services described above.

## 2.1 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[[2]](#footnote-2), 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 may have with American Alpine Club.

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, but the Austrian Alpine Club’s policy (called the “Alpenverein Weltweit Service” or AWS) only covers Rescue Costs (in one´s country of main place of residence and abroad) up to €25,000 per person and claim, Repatriation (without cost limitation) and medical treatment costs abroad (up to €10,000 per person and claim) – this policy does not cover your trip costs in the case of trip cancellation/interruption, flight delays, baggage loss, etc. Trip Cancellation/ Interruption Insurance

Along with your medical treatment and emergency evacuation insurance, you may also purchase trip cancellation/interruption insurance which will reimburse you for covered non-refundable expenses that you incur when you cancel or that you lose if you have to leave your trip early. When enrolling you will be asked to specify a ‘trip cost[[3]](#footnote-3)’ that you want to insure (you can specify any amount you wish here from zero to the total amount, but you’ll be required to provide receipts with any claim). The policy will reimburse up to that amount if you cancel in advance, or a portion of the cost if you cancel partway through.

However there are many exclusions to what cancellation reasons can be claimed. Most basic trip cancellation/interruption insurance does NOT cover work related causes or to a medical condition of yourself or a family member that was pre-existing for 180 days prior to buying the insurance, and other causes may not be covered either (including cancelling due to the fear of contracting Covid-19 – more on that below).

## 3.1 Cancel for Pre-Existing Medical Conditions, Work Reasons, Financial Default, or Cancel For Any Reason

Travel insurance companies may 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 a couple of weeks of payment of your first covered expenses*, which would usually mean the date you paid the first trip deposit*.* These waivers also often require that you insure 100% of your anticipated pre-paid nonrefundable trip costs in order to qualify. READ THE COVERAGE DETAILS before buying this insurance, and be careful to get documentation on your expected non-refundable expenses (such as cancellation penalties) to help you calculate the correct amount because often the non-refundable portion may be a considerably smaller amount than your full trip cost – however if you understate this, when you file a claim the insurer will ask for all receipts and invoices and if any of your non-refundable costs were not insured then your entire policy could be invalidated.

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.

# 4 How To Buy Emergency Evacuation and Medical Treatment Coverage without Trip Cancellation/ Interruption Coverage:

When buying conventional travel insurance, you can generally indicate $0 as your Trip Cost (which means that you are not covering any of your non-reimbursable trip expenses in the case of cancellation or interruption of your trip). Even when you purchase no trip cancellation/interruption coverage you generally do get a wide range of coverages including emergency evacuation, medical treatment, lost or delayed baggage, costs of flight delays or missed connections, and more. Be sure to check the particular policy details for the amount of coverage for emergency evac and medical treatment that is offered and that there is the ability to cover evacuation all the way to a hospital near your home.

# 5. Notes about Travel Insurance to cover Covid-19

## 5.1 For people with existing Travel Insurance policies

Many (even most) conventional travel insurance policies do not include viral outbreaks, epidemics and pandemics as ‘covered’ events for purposes of standard trip cancellation/interruption, emergency evacuation or medical coverage. In particular, canceling a trip for fear or concern over health and safety is never considered a ‘covered’ reason under a standard trip cancellation policy, whether your travel provider cancels the trip or you do.

A few coverage scenarios that may be available if you already have a policy:

* Trip Cancellation or Trip Interruption coverage if you are unable to travel because you have contracted the coronavirus
* Trip Cancellation or Trip Interruption coverage if you are physically quarantined due to the coronavirus, as long as you purchased prior to the date your provider considered the outbreak foreseen (depending on the insurer this may be January, February or March of 2020).
* Trip Cancellation or Trip Interruption coverage if the CDC issues a level 3 or higher travel warning telling travelers to avoid non-essential travel to a destination, as long as that destination is on your trip itinerary and you purchased prior to the date your provider considered the outbreak foreseen.
* Coverage for medical expenses if you contract the virus while traveling. Some providers require that you purchased your insurance before the event became “foreseen”, so it’s important to check this with your provider.
* Travel Delay and Missed Connection benefits for any delay of a common carrier, such as your airline. Depending on your policy, you may be covered for food and accommodation expenses during the delay.

If you have an existing trip insurance policy for an upcoming trip, we recommend contacting your provider directly to ask about the specific COVID-19 situations that are covered by your policy.

If you determine your policy does not have the coverage you need, you may be able to cancel the policy for a full refund IF the provider offers a 10-14 day Money Back Guarantee period and you cancel within that period. Also, if your trip has been cancelled or you decide to cancel it and you find that your situation is not covered, most providers allow you to repurpose your policy for a trip at a later date.

## 5.2 For people looking for a new Travel Insurance policy

The Covid-19 pandemic can create a wide range of new question marks around your travel plans, from being laid off to your travel provider going under to just deciding that the risks are too great to travel. Your Mountaineers leader will do their best to minimize non-refundable expenses but because we don’t build a profit into our pricing we must pass any such expenses from hotels, outfitters and other vendors on to you if you have to cancel. Many traveler insurance providers have assigned a specific date (typically between January 21st and 27th, 2020) when they considered Covid-19 to have a “foreseeable” impact on travel, and once an event is considered foreseen, standard Trip Cancellation benefits can no longer be purchased for that event. However, a few providers have not assigned a foreseen date to the coronavirus pandemic, and may still provide standard Trip Cancellation benefits related to the coronavirus outbreak, usually for a narrowly proscribed set of applicable reasons:

* + 1. Cancellation for Health-Related Reasons**:** Some travel insurance providers’ Trip Cancellation benefits can still apply if a traveler contracts the virus or is physically quarantined and therefore is not able to travel or must interrupt their travel.
		2. Cancellation for Economic Reasons:It’s a frustrating fact that canceling your trip due to losing your job or being furloughed, or from a travel supplier canceling your trip, is generally excluded from standard trip cancelation coverage unless you purchase specific upgrades or waivers:
			1. The Financial Default benefit can reimburse your prepaid and non-refundable trip expenses if your travel supplier suspends services due to financial circumstances. This is a time-sensitive benefit that usually must be purchased within 10-21 days of booking your trip (i.e. your first payment to the Mountaineers). The only defaults that are covered are those of trip operators (the entity that actually delivers the services you’ve paid for at your destination), not the default of travel agents who book those services for you.
			2. The Cancel For Work Reasons benefit can reimburse your prepaid and non-refundable trip expenses if you need to cancel because your pre-approved vacation time is revoked due to an obligation to work. This must be documented by your employer.
			3. The Employment Layoff benefit can reimburse your prepaid and non-refundable trip expenses if you must cancel following an involuntary layoff or termination of employment. Typically, it is required that you have worked for the same employer 1-3 years, depending on the policy.

These benefits are only available within a few travel insurance policies, and terms of coverage vary by provider – contact your travel insurance provider directly for clarification.

* + 1. The Cancel For Any Reason Upgrade**:** Cancel For Any Reason policies will generally reimburse 50-75% of your non-refundable trip expenses if you cancel your trip for a reason not otherwise covered by your policy, including you not wanting to travel or your trip operator choosing to cancel your trip due to fear of contacting the coronavirus. This coverage must be purchased within 14-21 days of the first payment towards the trip (i.e. your Mountaineers deposit). In order to be eligible for the Cancel For Any Reason benefit, you ***must*** insure 100% of your *prepaid and non-refundable trip costs*, and must cancel your trip no later than 2 days prior to your departure.
* Pre-paid expenses are any expenses that you would have to pay out of pocket up to the day that you cancel.
* Non-refundable expenses are the portion of your expenses that would not be available for refund.
* *How about your plane fare?* If you would receive a credit or pay a change fee to use at a later time, you can just insure the change fee. However, if it turns out that you are not able to receive a credit or cannot change your ticket, it becomes a non-refundable expense, and if this expense is not insured then this would invalidate your entire Cancel For Any Reason coverage.

At the time that you make a claim on a Cancel For Any Reason policy, you will be asked to produce receipts and records to demonstrate that you have specified and bought coverage for 100% of these expenses. If you have not, your claim may be rejected and your policy premium would not be refunded. The claims agents will ask for ALL receipts.

Note that your prepaid non-refundable trip costs can be considerably less than your total trip price, depending on the types of pre-arranged services that have been set up for your particular trip[[4]](#footnote-4). Check on the specific cancellation terms documented in your Global Adventure trip listing and confirm with your trip leader before specifying the covered Trip Cost on your Cancel For Any Reason insurance application. IMPORTANT NOTE: To avoid overpaying to insure expenses that you might not incur, at the time you buy your policy you can just specify the amount that you think are highly likely to be non-refundable no matter what; then at any time up to 2 days before your departure you can call the insurer and request to add to the covered amount if you incur new non-refundable expenses, or reduce the covered amount if it turns out that your non-refundable expenses are less than you specified. If it turns out that you do cancel and want to submit a claim, they will require that you produce receipts to show that you covered 100% of your actual pre-trip non-refundable expenses or else your claim will be denied.

EXAMPLE:

* You pay an $1100 deposit on 6-1-20 to get on a trip roster, and, using the [www.squaremouth.com](http://www.squaremouth.com) you find an insurer who is offering CFAR insurance. You purchase a policy covering the $1100 within 14 days which allows you to qualify to get CFAR insurance.
* A few months later (4 months before departure) you buy a plane ticket for $1500 and call the insurer to add this to your policy and pay the additional premium.
* You know from the cancellation terms on the listing that you will be able to get a refund of all but $250 of your deposit if you cancel within 30 days of departure. You decide to cancel 32 days before your trip is to depart. Your airline gives you a credit for the full amount of your airfare less a $50 change fee. So then you call the insurer and reduce your policy coverage to just the $250 cancellation penalty and $50 change fee that would actually be non-refundable, and the insurer refunds you the difference in your premium. After you receive your refund from the Mountaineers and the credit for your airfare, you submit a claim to the insurer for the $250+$50 on your CFAR policy, producing all your receipts and documentation of the full amount that you paid, the amount that was refunded, and the amount that you forfeited (which is the amount of your claim). Your insurer pays you 75% of the insured amount, .75x$300=$200.

Be aware that many insurance companies lost a lot of money during the winter of 2019 paying out Cancel for Any Reason policies and dropped this coverage. Only a few companies offer it now.

* + 1. Emergency Medical and Evacuation Benefits: Some travel insurance providers are still offering Emergency Medical and Medical Evacuation benefits for travelers who contract the coronavirus during their trip. *This coverage varies by policy and provider - contact a provider to clarify their coverage before purchasing your policy.*
		2. Other Travel Insurance Benefits: Additional travel insurance benefits may be included within your policy and could provide coverage in the event the coronavirus impacts your trip. This may include Travel Delay and Missed Connection coverage for any delay of a common carrier, and coverage for Baggage Delay or Baggage & Personal Items Loss.
		3. How to find the right policy? Squaremouth, a travel insurance brokerage service, offers an easy to use search tool allowing you to search based on a range of filters including Coronavirus coverage, Cancel for Any Reason, Cancel for Work reasons, Medical and Evacuation benefits, and more. Go to [*www.squaremouth.com*](http://www.squaremouth.com/) to find the tool.

You may also want to check out an IMG Signature Plus travel insurance policy, which also includes a “Cancel for Any Reason” benefit and is specifically recommended by some of our outfitters.   To purchase a Signature Plus policy simply follow this [link, and](https://www.globalrescue.com/landingPages/travelinsurance/index.html) click Enroll.  As you process the information be sure to select the “Cancel for Any Reason” checkbox.  This policy must be purchased within 20 days of making your initial trip deposit.

#  So… What Should You DO? Decision criteria to choose your coverage

The insurance coverages (or memberships) that you choose should be driven by the risks that you find most concerning as you consider your upcoming trip and what you’re willing to pay to offset those risks:

* *Are you going to a place where the local infrastructure for search and rescue, emergency transport and medical treatment may be poor?* Consider a Global Rescue or GEOS membership that will offer extra services and infrastructure beyond what you’d get from a conventional medical and emergency evacuation plan. Whether you purchase one of these extra membership plans or not, the Mountaineers do require you to arrange a plan (sometimes requiring an Upgrade) that can get you transferred to a medical facility of your choice close to your home, with the support of a friend or family member to help you get there. Otherwise you may end up in a the nearest ‘acceptable’ facility wishing that you could get yourself back to a hospital close to home but unable to pay the high cost to get you there while incapacitated.
* *Do you or a family member have a medical condition that seems fairly likely to flare up and cause you to have to cancel or interrupt your trip?* If these conditions were diagnosed 180 days or less before you plan to purchase your policy, consider purchasing Trip Cancellation/ Interruption insurance with a Pre-Existing Condition Waiver.
* *Are you under threat of losing your job or being furloughed, or is it possible that you will have permission denied to take the time off for your trip?* Consider purchasing Trip Cancellation insurance with a Cancel for Work Reasons or Employment Layoff benefit.
* *Are you concerned that your trip operator is likely to go out of business before your trip can depart?* Consider purchasing trip Cancellation/Interruption insurance with Financial Default coverage. (this coverage only covers airline defaults if there is no option for you to travel on another airline.)
* *Are you primarily concerned about the uncertain health risks of traveling during or in the early aftermath of the Covid-19 pandemic?* Check your Emergency Medical and Emergency Evacuation coverages to be sure that they would cover you if you contract Covid-19 on your trip, given the date you booked your trip and the date you are purchasing your policy. If you primarily fear the risks of becoming sick or being delayed at your destination due to Covid-19 and you want to retain the ability to cancel your trip if the risks seem to great, or you want to recover your trip costs if The Mountaineers or one of their contracted tour operators cancels due to concerns about Covid-19 risk, you will need to purchase a Cancel For Any Reason policy. Remember the restrictions around timing and amount of coverage you need to purchase with these policies, and remember that you can only recover 50-75% of your insured expense.
* *Or are you ready to accept these risks and just want to purchase the minimum coverage that The Mountaineers requires?* You can still review your options using the Squaremouth tool without selecting any special coverages and enter $0 in the Insured Trip Cost box which will generally then give you all the medical treatment and emergency evacuation coverage of that plan but no Trip Cancellation or Interruption coverage. Be sure that you’ve arranged for at least $25-50,000 of medical treatment coverage and the equivalent amount or more of evacuation coverage with the ability to request a transfer to a medical facility near your home if you become ill or injured. You can of course also pursue a policy with an insurance provider you’ve used in the past – just check with them to be sure that policies you purchase now will still offer coverage in case you are delayed or become ill during your trip due to Covid-19, as some insurers no longer include Covid-19 as a covered reason.

Even if you answer yes to one or more of the above questions, you should investigate the cost of policies that cover those situations and the amount of benefit that they would pay out in case the risk comes to pass. Is the potential future benefit worth the immediate cost to you, given the likelihood that it will happen and the likely high degree of paperwork and hassle to process a claim (particularly a Cancel For Any Reason claim)? Or, is the protection from the future impact important enough to your current peace of mind that it is worth the immediate cost of the coverage? How much do you have invested in the cost of your trip and how damaging would it be to you to lose that money? How much money is at stake in terms of costs you could incur if you were injured or became seriously ill at your destination?

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. 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. Most emergency evacuation and medical treatment policies do not cover activities over 6000m as well as roped climbing, scuba and other activities. [↑](#footnote-ref-1)
2. 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-2)
3. Pre-paid means all trip costs you expect to pay by the date when the trip departs. Non-refundable means all trip costs that cannot be refunded to you by the date that the trip departs. [↑](#footnote-ref-3)
4. If you are insuring a private trip, Be sure to familiarize yourself with all your vendors’ and tour operators’ cancellation policies and get them in writing before committing to the amount to cover in a Cancel For Any Reason policy. [↑](#footnote-ref-4)