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Investigate Travel Medical Insurance for High-Risk Adventures

Who Rescues You When Hurt on Mount Everest on in the African Veldt?

By Lois Friedland

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Do you know what's included when you buy travel insurance with a medical evacuation add-on? It's an area where you should read the fine print carefully on your travel insurance policy, especially if participating in active sports vacations or going to remote locales.

Are you covered if you fall during a hike on the Inca Trail in Peru and you need to be evacuated? How about if you're on a safari in an African jungle and one of the animals comes too close and you get hurt? If you're hurt where will they take you? To the nearest

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hospital, if needed? Who can you call for expert advice on your medical needs?

Most travel insurance policies give you the option of adding emergency medical evacuations. Air evacuations to the nearest hospital, and to your home from overseas, is costly. If you choose a travel insurance policy, make sure you've paid for enough coverage, especially if you're on an adventure trip, such as hiking to the Everest Base Camp, or mountain biking in a foreign country.

Why Travel Medical Insurance Vs. Plain Travel Insurance

A few companies offer just medical travel insurance, focusing on evacuation services, giving you access to immediate professional advice, and a choice of destination hospital should a medical evacuation be necessary. These companies do not offer conventional travel insurance, such as trip interruption and baggage lost services. If

you're going to travel far from home and participate in adventurous trips or activities, you should look into these companies.

Global Rescue

Global Rescue "is not travel insurance, it's more like AAA for your body, rather than your car." explains Dan Richards, CEO and company founder. Global Rescue specializes in field rescues the company will send someone to pluck you from Mount Everest Base Camp or the African veldt. The company was founded in partnership with Johns Hopkins Medicine, and through this connection the company can get you the best medical service and advice, according to Richards. Global Rescue has about 100 "Centers of Excellence" around the globe, which have some of the best hospital facilities in specific regions.

Global Rescue will deploy personnel to the site of injury or illness. For example, the company does some 25 to 30 mountain rescues a year, from Everest and K2 to the Swiss Alps, according to Richards. One of the company physicians often practices at the Mount Everest Base Camp. The company has been involved in supporting the terrestrial bases in remote locales such as Kazakhstan, where teams of scientists and engineers support the orbiting

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Space Station, and Global Rescue is the official provider of aeromedical services to the U.S. Ski and Snowboard Team.

Global Rescue is also in the security business, and there's a special policy for this. The company evacuated people from Egypt in recent months, and from Mumbai, India during the terrorist attacks.

Global Rescue offers individual memberships and corporate memberships. For more information and details about the different policies, visit Global

Rescue. All rescues must be at least 160 miles from your home.



Helicopter evacuation from base camp by Global

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