

EVERYTHING WAS GOING SO WELL.

Evacuating the Heck  
**OUTTA THERE!**  
(Without Going Broke)

by Annette O'Neil



## YOU MESSED UP.

This well-deserved vacation was going so well, and your confidence was so high—and that hike-and-fly site looked so majestic up there, smooth and green above the trees. You spent all morning hoofing up to it; you didn't want to hike down just because the winds had gotten a little funky. Now, you're in a despairing pile at the foot of a tree.

Here comes the big question: Are you hooped?

Not too long ago, it wasn't hard for an American to find an emergency evacuation plan. Now, these are becoming scarcer and scarcer. For instance: The very week I'm writing this, major carrier International Medical Group (IMG) announced the discontinuation of their popular Sky Rescue plan. BUPA, long a go-to for adventurous airports athletes, no longer covers paragliding.

So where have all the plans gone?

At the end of the day, the hangup is the handoff. As you may know, emergency medical transport is responsible until the victim has been transferred. Lately, there's been a disturbing trend: Transport arrives with a client to a care facility, only to be turned away when the patient's insurance does not cover the care. This puts the medical transport company in a very awkward situation, so very few companies are willing to put themselves in the position of handling it—especially when the prospective insuree is involved in a sport they consider statistically dangerous.

It's a nail-biting gamble. The stats price a "typical" rescue anywhere between \$15,000 and \$125,000. That number varies so widely because there is a proliferation of moving parts involved. Costs depend on the severity of the accident, the remoteness of the accident location, the nature of

any specialized care and the expense involved in chartering flights. Even if an accident victim knows their precise location and is medically stable, the logistics are still messy. Even a "simple" emergency evacuation may require chartering a flight, clearing air space, obtaining all necessary permissions to cross international borders, assembling teams of experts, and a lot more. Most insurance providers are simply no longer willing to engage with this high-stakes, logistically fraught class of indemnity.

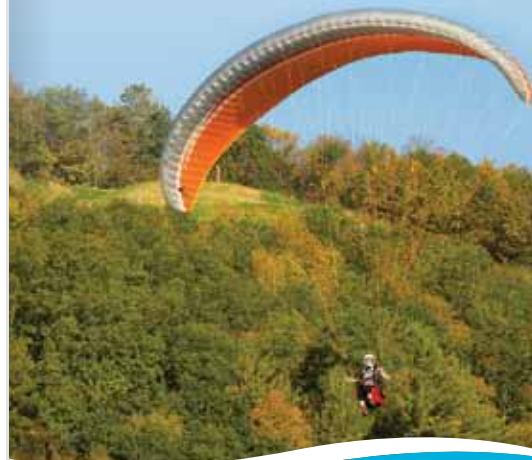
What's a smart pilot to do?

Get creative, clearly. Define, to the extent that you can, where you're going to fly—and exactly what level of help you're likely to need in the event that you need rescuing. Offers remain on the table for pilots who need an escape plan—they just require a lot more creativity and close attention to the fine-print detail than they used to.

### TRADITIONAL AIR EVAC PLANS

Traditional air evac plans, or "air-medical transport memberships," remain the standard-issue inclusion for medical evacuation and repatriation in sports-travel insurance plans. These operate essentially as an airborne hospital shuttle. Their job is simply to transport a member from one medical facility with inadequate treatment resources to another with the proper equipment and expertise. Depending on the coverage, this style of insurance plan may or may not move the patient across borders (or back home). These plans won't work if you're injured in your own backyard. Coverage begins once the member crosses an imaginary line that's a set distance from their primary residence address—usually, around 100-150 miles.

The oldest and best-known traditional air evacuation plan, MedJet Assist, works as a membership program. For around \$300US per



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year, it covers its members for medical transfer from one hospital to another. The company doesn't maintain its own fleet of aircraft and medical staff. Instead, it acts as a fixer, contracting those services out. The other major traditional air-medical transport membership provider, International SOS, specifically excludes paragliding from coverage.

It's important to understand that this and all evacuation plans are *not* medical insurances. These are highly specific programs, designed to retrieve victims from any hospital in the world outside their local area, monitor the patient's condition, coordinate with medical personnel and transport the patient safely to competent continuing care. Once the service hands the patient off to the destination medical facility, his/her domestic or international travel insurance takes the wheel to cover treatment and recovery.

For adventuring pilots, traditional air evac plans carry one major hitch: To use a traditional air evac plan, you'll need to be in a hospital already. These traditional plans will not send aircraft to retrieve victims from the field, as you might assume they do. For an injured pilot, this can make a profound difference in recovery

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prognosis (and, sometimes, incident survivability).

### FIELD-TO-FACILITY EXTRACTION

Field-to-facility plans bridge the gap between air-medical transport and search-and-rescue. These plans are generally built for lifestyle expedition-

ers, operate on annual memberships, don't carry exclusions for paragliding and function both within and outside the United States (as most travel insurance policies do not). Because they cover US pilots flying within the US, these assurances are the cornerstone of a safety-minded domestic pilot's toolkit.

The most unique of these is Global Rescue. Like MedJet Assist, Global Rescue operates as a membership and contracts out for planes and providers. However, beyond those basics, it's a very different beast.

The reason Global Rescue doesn't blink an eye at ugly paragliding oopsies is that it was originally designed to do much gnarlier stuff. It specializes in feats of bravado—like extracting clients from war zones and disaster areas, sending hyperspecialized medics out into the Himalayas and coordinating emergency brain surgeries in Sarajevo. Global Rescue counts Geographic Expeditions, the US Ski Team and NASA among its clients. Founded by a former Wall Street banker and run by a staff of bullet-chewing ex-mils, the office staff do burpee sets at work.

Global Rescue operates as a membership. Individual memberships



are issued in increments of for 7, 45, 90, 180 or 365 days, and cover the member when he/she is 160 miles or more from home. An annual Global Rescue medical membership costs around \$329US.

Global Rescue isn't the only game in town. Another company, GEOS Alliance, offers both a traditional air-medical transport membership and a search-and-rescue membership, and can combine the two in a way that behaves similarly to Global Rescue's plan. GEOS requires that the member activate a GPS device (for instance, a SPOT) so they can pinpoint a location for any forthcoming retrieval. Plan costs vary by level of service, but are comparable to Global Rescue.

The biggest difference between GEOS and Global Rescue—for passport-toting pilots, specifically—is the former company's list of excluded countries. While you may be unlikely

to tote your paraglider to any of the 20 countries currently on the list (Somalia, anyone?), some hardened nylon expeditioners might—and then find themselves in a world of trouble when they discover they're stuck.

## **CREATIVE PLAN DESIGN**

If you're taking your wing overseas—and you aren't looking for an evacuation plan that comes to collect you from the boulders you cased into—you have more options. According to Mark Sequeira, an expert on the Adventure Sports team at Good Neighbor Insurance, you can work with a broker to tailor a sports-travel insurance plan to fit your specific needs. "We've been working with adventure athletes for 17 years," Mark explains. "It's been an interesting ride. We've watched the shifting horizons of the available benefits and developed a pretty creative battle plan."

Mark suggests that outward-bound travelers get an international adventure-sports plan that specifically covers paragliding, then adjusting the plan to work like an "evac-only" plan. You do this by choosing a plan that includes emergency evacuation as a separate benefit, then maximizing the deductible and choosing the lowest maximum benefit. Usually, this nets you the cheapest rate for your trip.

"This has an added benefit," notes Mark. "Having a little extra medical insurance—even if there's overlap—guarantees you coverage in a worst-case scenario. In these cases, the insurances will talk to each other and establish a 'first-to-pay/second-to-pay' relationship."

"In most cases," he adds, "You'll also gain additional travel benefits you otherwise wouldn't have. Of course, the lost baggage benefit is usually small, covering clothing and your

bag—not the specialized gear you're likely to be carrying. Work with an insurance agent to determine the best way to cover your gear."

One of Mark's favorite options for paragliding pilots looking for evacuation insurance is a repurposed "sports travel plan" by Trawick that covers medical evacuation. Again, it only works for international travel, but that includes travelers coming into the US from abroad, and it offers emergency medical evacuation that covers 100% of costs up to \$2,000,000.

While technically a standard-issue travel medical insurance plan that can include adventure sports, the Trawick plan's additional benefits cover lots of other travel oopsies in addition to hospital-to-hospital medical evacuation. (That means that if you biff in and head home, you might not have to pay for the rest of the month you booked at that swank Ölüdeniz swim-up palazzo.) As of publication, paraglid-

ing is one of Trawick's listed activities under the banner of their "Hazardous Activity Coverage" rider (along with, somewhat hilariously, inline skating and zorbing). That rider—which you'll need to purchase for the policy to cover you when you fly—raises the per-person, per-day rate by 25%.

The Trawick plan is available in one-day increments for a term of 5 to 365 days. The policy only works for Americans who are traveling overseas; coverage does not cover the US for American citizens.

Another option Mark suggests is the "GU Diplomat Sports" insurance plan, which carries a medical evacuation benefit of \$500,000US, regardless of deductible and maximum medical benefit. It's much like the Trawick plan, but with one major difference: non-medical evacuation. If you're a very off-the-grid kinda pilot, you'll be interested to know that the plan includes evacuation for both natural and

political disasters (and covers skydiving, as well).

Minimalists, take note: the GU plan's Medical Expense Benefit is reduced to \$20,000 for any injury sustained during participation in its listed adventure sports. That shouldn't be a problem if you've already got the medical insurance side of things covered, and simply want the evacuation benefit—but if you've trimmed coverages elsewhere, you might be vulnerable.

## **TIMES ARE A-CHANGIN'**

"There is a lot of fine print at play here," Mark warns. "And it's easy to miss something."

Insurers change their minds—and coverages—a lot. The rate of change has markedly increased for sports participation over the course of the last few years, stranding many, many athletes in a place where they're looking at a remortgage if they need to be rescued. To avoid serious issues, you'll

need to read everything—and, ideally, consult an expert. Off-the-shelf plans purchased from the Internet don't generally work well for us athletes.

Specific sports participation remains, of course, a key sticking point with both evacuation membership services and traditional insurers. Insurers compulsively add and remove coverage for specific airports, so the fact that your favorite, "familiar" plan once covered paragliding does not mean it'll surely cover it for your next trip. That said, don't let the near-magical appearance of "paragliding" on the covered-sports list dissuade you from reading the rest of the fine print.

Age is another factor that can discontinue your coverage. Some companies deny older athletes sports coverage—or, rather sneakily, reduce the amount of coverage—at a certain age threshold. As a general rule, insurers don't grant adventure sports coverage to persons over the age of 65.

If you celebrate a key birthday while you're on your trip, it could easily leave you unprotected. These policies, too, flex according to insurers' verbiage changes.

One thing, unfortunately, doesn't often change—lack of competition coverage. Comp pilots, beware: Competitions and events are almost always excluded from coverage. Disturbingly: even if the competition is casual—or even if it's a non-competitive, organized event—you could find yourself outside of coverage for an injury if you appear on a list of participants. Yes: even on social media.

So—my friend, distraught at the foot of a tree—you may not be doomed, after all, if you've really done your homework. I hope you did. (And that it's not broken.)

Chin up: While you're on the sidelines, you just might have the time to research your next policy. 🇺🇸