

READING EAGLE

Evacuation insurance could be vital safeguard

By Russ Englehart

Hundreds, perhaps thousands, of Greater Berks residents are so passionate about hunting and fishing that they travel across this nation and the world to fulfill their outdoor dreams.

Not surprisingly, these trips represent large financial investments, money that sportsmen would not want to lose. For some occasions, trip insurance might be available. But, while money might be saved, what if you become sick or injured during the trip?

More to the point, what if your location is so remote that medical attention is either bare minimum or inadequate for your safety and recovery? In that case, money is not the main concern. You need to get out of there and find proper medical help.

What can go wrong? Think about falling down a rocky slope; losing an argument with a Cape Buffalo; slipping into a freezing glacier river in Alaska; snake bites and tropical diseases, or any of dozens of other unlucky happenings a wilderness can throw at you.

Then, too, what if the particular region you're visiting suddenly becomes politically unstable during the trip (as more and more countries around the world seem to be). In this case, you may need to get out of there in a hurry.

But how?

In most cases, there's an answer to these potential difficulties: evacuation insurance.

Companies that offer this special coverage have helicopters and regular aircraft available, as well as trained medics, that can, if necessary, remove sick or injured persons from a remote location to a hospital or even back to one's home facility for treatment.

There are more companies offering this kind of service than you might think, although great care in sorting them out should be taken.

One of the companies well known to the outdoor public in this country is Global Rescue, 177 Milk St., Boston 02109 (www.globalrescue.com). The company is recommended by Safari Club International, an organization populated by more traveling hunters and anglers, percentage-wise, than any other group one could think of.

Costs for their service are determined by choosing a club membership. It can be an annual one, or two or three years in duration, plus you can choose "medical only" or with a "security" evacuation option. Length of a trip is 45 days. There is one plan for an individual and one for a family. The most recent schedule of costs available shows prices range from \$329 to \$5,500.

For less up-front cost, there are short-term option plans, either seven, 14, or 30 days in duration. For these, costs run from \$119 to \$775...