Many travelers, venturing out beyond the limits of the average person, do so partly because they have the knowledge that someone has their back if something goes wrong.

Deep sea scuba diving off India? Trekking through Nepal? Heli-skiing in New Zealand? Experiences like these are increasingly viable because of the support services provided by companies like Global Rescue, a firm founded in 2004 by Dan Richards.

Global Rescue’s “travel memberships” go a step further than most conventional travel insurance products, by including worldwide field rescues, security extractions and medical evacuation directly to a home hospital.

“When you travel, anything can happen. When that something happens, you need us,” Richards said.

For example, during the 2008 terrorism incident in Mumbai, Global Rescue had countless clients trapped inside the Taj Hotel. Once phone contact was made with their clients, Global Rescue experts coached them on how to keep themselves safe as terrorists roamed the hotel hallways.

**A YOUNG DAREDEVIL DISCOVERS A MARKET GAP**

Richards was familiar with perilous situations as a young man, including an incident where he had to save a friend while skiing in the deep interior of British Columbia. He also recounts a close call as a 20-year-old college student, hiking in the Scottish Highlands.

“There was a group of us out there, feeling bulletproof, and the guide running the trip wasn’t paying attention to the weather,” he said. Within a few hours, the temperature dropped 20 degrees while a storm of sleet and snow swept in. We were drenched to the bone, and people were getting hypothermic. It was scary, trying to decide ... Do we shelter in place? How can we make a...
fire when everything is wet?” The group was able to extricate themselves, but the experience left an indelible impression on Richards.

Following college, Richards spent 10 years in investment banking. In 2003, at 31 years old, he was working as a private equity adviser at Thomas Weisel Capital Partners, looking to invest in a business providing services like what he and his group needed that day in Scotland.

“I wasn’t looking to become an entrepreneur, but I talked with providers in the travel insurance space and realized we couldn’t find a company close to the one needed in a post 9/11 world, or a management team that was backable,” Richards said.

His parents thought he was crazy, he said, and suggested that if he wanted to save people, “I should become a volunteer fireman on the weekends.”

BEYOND TRAVEL INSURANCE IN A POST-9/11 WORLD

But Richards persisted, soon hiring five paramedics with military experience. He also negotiated a partnership with the Johns Hopkins Department of Emergency Medicine to provide clients with remote medical consultations. “We have former special forces operators, their bags packed and ready to go the moment our clients need us,” Richards said.

“If you want to book that remote luxury resort, go for it. We can get there if you need us, because we have the ability to deploy our personnel right to wherever you are. That is unique in the industry.”

While terrorist incidents like the one in Mumbai are rare, more common are things like motorcycle accidents in the countryside of a European nation.

“Think about it. You are brought to an Italian hospital. English is a second language, and the closest major city may be a few hours’ drive,” Richards said. “Even in that situation, getting someone to their home hospital is not a trivial thing. We’ll have a professional at your bedside, consulting with the doctors for you, and helping you make a decision of what treatment you want to receive and the best place for you to receive it.”

HOW THE PLANS ARE SET UP

Pricing for Global Rescue services are on an annual membership basis. The company’s Travel Membership plan provides medical advisory and evacuation, field rescue, and intelligence services for travelers more than 100 miles from home. An individual membership for one year would cost $329, while a family membership costs $579.

Meanwhile, Global Rescue’s TotalCare memberships (defined in four tier levels) provide all of the features of a Travel Membership plan, plus 24/7 access to virtual healthcare, including urgent and specialty consults. These plans start at $275 a year for the Silver plan, and run as high as $3,180 annually for a family in the Unlimited plan.

“What I like to think is that, in an increasingly challenging world, we make travel possible for people. We allow them to get out and do the things that they might not otherwise choose to do, because they’re pushing outside their comfort zone, or someone in their family is asking them, ‘Are you sure that’s safe?’” Richards said.

“We provide the answer to that question. It’s a magical thing to combine earning a good living for you and your employees, and doing something that matters.”

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