CONDE NAST TRAVELER

Why You Should Consider Splurging for Travel Insurance

Written by Eric Jordan • August 07, 2015

It’s all fun and games until they have to call an ambulance.

Whether you’re a thrill seeker or simply intrepid, if you want solid travel insurance on your next trip, here are a few ways to go.

A couple of weeks ago, I discussed some of the shortcomings of travel protection, specifically in the medical realm. One of the ways to fill in a potential gap is a yearly or short-term membership with a medical evacuation specialist. I mentioned Medjet Assist, but there are others, such as On Call International, or, if you’re a real adventurer, Global Rescue, which provides field rescues and security extractions, as well as medical evacuations, advice, and coordination. There’s also Ripcord, which combines multiregion travel protection with evacuation and rescue services.

WHAT KIND OF ASSISTANCE DO YOU NEED?

I have friends who ski, mountain bike, backpack, or surf much more radically than I do (in point of fact, I’m a body surfer, not a board surfer). Still, even though I’m not an adrenaline junkie, I have found myself in some interesting predicaments: upside down in brambles after flipping over the Charlotte Track in New Zealand, dragged across coral by a wave in Fiji, or could be concussed while mountain biking a remote section of the Queen of the South (a climber about to attempt a new route on Denali, or a straightforward traveler about to explore a new part of the world, getting the right travel protection, from medical coverage, to cancellation reimbursement, to evacuation services, is a personal choice. You can’t make that choice effectively without taking the time to read and understand the plans available to you.

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