



Do I need Insurance?

This is a big question for many travelers, no matter what trip they are going on, from a family visit to a Himalayan trek. If you are going on an Embark trip, the answer is yes, you need insurance - but only a certain kind of insurance. And even with that, there are still things to consider.

Insurance can be a confusing topic that seems overwhelming at first. We are going to try and get you started in this document.

Types of Insurance

You will often hear the phrase “Travel Insurance.” It is so vague that it is confusing and almost useless. There are, in fact, several kinds of insurance available to the traveler, and we will discuss them here:

- Trip Cancellation/Interruption
- Medical
- Evacuation
- Baggage

Another term you will hear is “Comprehensive Insurance,” which essentially means something that covers all of the above. Of course, there are still details to consider, and Embark requirements to meet.

So let’s go through the types of insurance.

Trip cancellation insurance will reimburse you for lost expenses if you have to cancel or interrupt your trip because of a covered reason, such as illness, death of a loved one or travel partner, the tour company going out of business or cancelling the trip, or missing a flight because of something that wasn’t your fault. Note that some companies’ policies don’t cover all airlines, so make sure you have a match there.

Note that some credit cards offer some of this type of coverage; an airline-branded credit card, for example, might help with a cancelled flight. Some cards also offer insurance on a rental car if you pay for it with their card.



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The coverage limit for this form of insurance is often expressed as a multiple, such as 1.5 times, or a percentage (perhaps 150%) of the cost of the trip, and often, you will need to purchase this insurance within two weeks of sending us your deposit. Be sure you don't miss this deadline if you purchase this insurance!

Medical insurance, which Embark requires, covers medical costs you incur because of injury or illness during the trip. In some cases, your medical policy back at home will cover some of these costs, with an additional policy filling in the gaps; for example, a policy just for your trip might cover the deductible on your home policy. Another advantage of a trip-specific policy is that the medical clinic or doctor caring for you during your trip might work with that insurer directly, so you don't have to spend out of pocket and then go to your home carrier for reimbursement.

It is important to note that some places and activities are not covered by trip cancellation or basic medical insurance. For example, the U.S. State Department keeps a list of countries considered too dangerous to offer coverage (Embark doesn't travel to any of these at the moment, but it's something to keep an eye on). Some policies will also have limitations on hazardous activities or locations, such as rock climbing or whitewater rafting, or exceeding an altitude limit, such as 15,000'.

Evacuation insurance, also required by Embark, is coverage to get you to a place where you can receive necessary medical care. For example, if you break your leg on a trek in Nepal, you will need to get to Kathmandu, probably via helicopter. That will be very expensive, making evacuation insurance a requirement for Embark trips.

Note, also, that in the broken-leg scenario, all of the above policies work together: evacuation insurance to get you to the hospital, medical to get you care, trip interruption to reimburse some of the lost expenses since your trip ended early.

It is very important that your medical and evacuation policy for an Embark trip does not include an altitude limit or an exception for any activity you will be participating in, such as trekking or mountain climbing. Read the fine print and ask the carrier detailed questions! You might need a supplemental policy to cover these activities.

Baggage insurance is actually a supplemental policy that adds to other coverage you already have. For example, the airline you fly with will have a liability policy for your checked luggage - ask them what the limit is - and additional coverage can be bought for more valuable luggage or equipment. Likewise, your homeowner or rental insurance probably



covers your possessions wherever they are, but only up to a certain limit and with a deductible. In both of those cases, buying baggage insurance will add to the protections and help with deductibles.

Baggage insurance is also typically included in a comprehensive policy.

More on Embark Requirements

Given the remote destinations and conditions encountered on many Embark trips, and the fact that random things can happen that are beyond anyone's control, we require that everyone who tours with us have travel insurance.

This means that you are responsible for personal travel insurance on all Embark tours. You are responsible for arranging this insurance and ensuring that you are in possession of private travel insurance for the full duration of the tour that covers at least medical expenses, injury, death, and repatriation, with adequate benefits. **Be sure there are no exclusion clauses limiting protection for the type of activities (or altitude) included in your tour.**

Your policy must include the following:

- \$50,000 emergency medical evacuation, including repatriation
- \$50,000 medical expenses
- For those engaging in high altitude hikes or summits, such as Mt. Kilimanjaro or Everest Base Camp treks, the policy must not exclude hiking at high elevations and have no exclusion for activities such as mountain climbing.

It is important that you make sure to that your individual policy *not have* the following exclusions:

- Limits on the elevation at which coverage will terminate
- Limits for trekking of this kind. It is okay if the policy has limitations on using special gear like ropes, etc. because we do not do any sort of technical climbing, but trekking with a guide service cannot be excluded from coverage.

Submit full documentation of the policy to Embark at least 90 days prior to the start of the trip date.



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Trip cancellation insurance is not required for Embark journeys, but we highly recommend it. Again, remember that these policies have a deadline for purchasing them, often 10 days or two weeks after sending us your initial deposit.

Some Companies We Have Worked With

Embark has worked with [TripAssure](#) and [Berkshire Hathaway](#) supplemental insurance agencies. Both have created an Embark-specific page on their website, and here are some tips for using that page to get your insurance.

From their page, enter this information, as requested by the site:

- Home state
- Type of trip (Adventure Sports)
- Dates
- Age
- Cost of trip (include Embark's cost, your airfare, and other personal costs)

This will get you to a quote page showing their different plan options. You will need to pick the option that covers our minimum medical requirements, making sure that there are no altitude restrictions and that there are no exclusions that pertain to the type of activity we are doing -- usually long-distance trekking.

Go through all the benefits, comparing the plans and noting that some are fixed amounts and some are percentages of the trip cost. You can also adjust the trip cost if you'd like, perhaps not including the airfare or other personal costs beyond what you're paying Embark. This will bring down the quote but, obviously, reduce the coverage you receive.

In fact, to see the absolute minimum coverage required by Embark - medical and evacuation - you can enter "0" as the trip cost. The fixed amounts of medical and evacuation coverage will not change, but the price will come way down - and all the percentage coverages will go to zero.

Click on "Quote Details" under each plan to see more detailed information. Make sure, also, to check the Coverage For Your Activities section, as you might require their Sports Coverage optional benefit to cover all activities during your trip.

Finally, once you have decided on which policy to purchase, print a copy of the declaration page, usually page one of the document, and carry it with you during your trip. This will allow you to have at your fingertips a quick summary of the coverages you have purchased, and

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importantly, the toll-free number with which to contact the insurer in the event of an occurrence for which you may need pre-authorization, such as evacuation, medical treatment, or hospitalization.

Remember, you are free to choose an insurer other than our partners and as long as our minimum coverage requirements are met, it is up to you to determine which insurer and policy is the best choice for your needs.

What Will Insurance Cost?

Obviously this varies quite a bit, depending on factors such as the nature of the trip, country you're going to, activities, coverages chosen, and your age. In general, you can expect a comprehensive policy that meets all of Embark's requirements and gives you peace of mind to cost anywhere from 5% to 12% of your total trip cost.

Of course, all of these supplemental insurance companies are available to answer your questions, via the toll-free number on their site. You should also start with a call to your medical and homeowner/rental insurance companies to see how their coverages will help.

And, as always, we at Embark are happy to discuss our requirements and suggestions with you. [Just give us a call or shoot us an email!](#)