

**Travel Insurance - please note these are NOT recommended by Medex but represent information gleaned from an email Newsgroup used by doctors who hold the mountain medicine diploma. It is essential that your travel insurance covers helicopter evacuation and rescue to the maximum altitude you intend to visit.**

### **Medical Money Management**

Contact: Laura Taylor

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Laura has previously identified two insurance brokers who will provide travel insurance for individuals undertaking voluntary work overseas:

- 1) "**Banner**" (a travel insurance broker who allegedly specialise in providing travel insurance specifically for volunteers abroad. They are apparently willing to cover activities e.g. trekking at altitude but not mountaineering)
- 2) "**P J Hayman**" (an insurance broker known for providing travel insurance for activity and adventure holidays including those involving trekking and mountaineering at high altitude. They are also willing to provide travel insurance for individuals undertaking voluntary work abroad including cover for some work-related problems e.g. needle stick injury and for those planning extended overseas adventures)

### **World First**

Website: [www.worldfirstinsurance.com](http://www.worldfirstinsurance.com)

Telephone number: 08459080161

A travel insurance provider who is known to provide cover for activities e.g. trekking and mountaineering at high altitude, rock climbing, skiing (both on and off piste) and kayaking. They will allegedly provide cover for individuals working overseas and for those planning extended trips abroad. The provider will apparently take a medical history from individuals declaring pre-existing medical problems and will enquire about planned holiday activities (e.g. whether white water, sea or lake kayaking) before assessing risk and arriving at a decision regarding whether to provide cover and if so, at what cost.

### **Rothwell & Towler Specialist Insurance Services**

Contact: Colin Cuppleditch (Customer Services Administrator)

Telephone: 01392 287497

Known to provide travel insurance for individuals engaging in "at risk" activities.

### **Club Alpin Francais**

Website: [www.clubalpin.com](http://www.clubalpin.com)

Individuals would need to pay a €60 subscription fee and an additional €77 for world-wide annual travel insurance including cover for illness, injury and rescue. Reportedly a very reliable provider of travel insurance who is not known to impose any age or altitude limits. It would be important to check that repatriation (if required) would be to the UK rather than France!

Apparently most of the European Alpine clubs e.g. French Alpine Club, **Austrian Alpine Club** provide adequate travel insurance for "at risk" activities regardless of the altitude at which they are undertaken or with options for cover at different altitudes.

### **Personal experience**

Having previously held a BMC European "Alpine and Ski" annual multi-trip travel insurance policy, I had planned to take out a BMC world-wide "Alpine and Ski" annual multi-trip travel insurance policy to provide me with cover when travelling abroad on holiday or on expedition in my capacity as a volunteer doctor during a 12 month period. However, when speaking to a member of staff at the BMC, I discovered, by accident, that the BMC are unable to

provide travel insurance cover for doctors working in a voluntary (or remunerated) capacity whilst on expedition. Had I read the information available on their website, I would have learned that the "BMC Travel and Activity Insurance exclusively covers leisure trips" and that "no cover is available for any business trips, working holidays, or trips that include voluntary/casual work". The only exception is for "hill walking, climbing, mountaineering and ski guides and instructors where the "Professional" cover option has been bought."

I am aware that "**tagdirect**" (<http://www.tgic-online.com/ti/jsp/welcome.jsp?AccountID=0>) is amenable to providing travel insurance cover for IPPG volunteers. I have previously used "**Dogtag**" (<http://www.dogtag.co.uk/>) and "**Holiday Safe**" (<http://www.holidaysafe.co.uk/?vlsrc=gaw&gclid=COM6opPOqMICFarKtAodHzIA4g>).

N.B. It would be advisable for individuals to read the small print and clarify any shade of grey e.g. they should ensure that evacuation (if required) will be from the "point of incident/injury" and not merely from a medical facility!