

Backcountry Lodges of BC Newsletter

The backcountry beckons! Perhaps your guests are rock climbing, upgrading skills in a course or hiking the Alpine. As a backcountry enthusiast they're prepared and probably have several back up plans. Those plans should include travel medical insurance and evacuation coverage.

High Risk Activities

Backcountry activities such as ice climbing, mountaineering, canyoneering, or backcountry skiing are classified as high risk sport activities and may not be covered by insurance. How can you ensure your guests have coverage?

As a broker with access to all carriers, we know the policies and how the various carriers will interpret each of these activities. We can guarantee coverage for these adventures at the lowest possible cost available in Canada.

For travellers practicing these sports as professionals the market becomes even tighter! This is valuable for individuals already employed in the industry and upgrading skills. Be sure course fees and your own personal adventures are insured!

Ambulance and Evacuation and Emergency Transportation – What's the difference in an insurance policy?

Many of your guests will be concerned about evacuation from the backcountry in a medical emergency. Most insurance providers, (including Global Rescue through the American Alpine Club) require the traveller call in for pre-approval for helicopter ambulance. This can be difficult, increase rescue time and risk in the field. Once again, our insurance offer is a great solution! The initial ambulance from the scene of an accident or illness does not require pre-approval with the providers we use.

The Emergency Transportation benefit kicks in on the travel insurance policy once the patient is in hospital. Perhaps the patient needs to be moved to another facility for more advanced treatment. Or perhaps after a severe injury they're now stabilized and require evacuation to their home province or country. This level of transport does require pre-approval and is facilitated by the insurance company. The insurance company will:

- coordinate with the treating physician
- ensure the patient is stable
- secure a treating bed at their destination
- contract an air ambulance company and arrange the transport

They also coordinate passports and return of the guest's travel companions at the same time. International visitors may be transported to their home country.

Check out the blog from TuGo, our preferred insurance provider, and read the story of Bridget Milsom's accident and rescue while mountaineering in Nepal.

<http://blog.tugo.com/en/blog/mountaineering-in-nepal-bridget-milsoms-survival-story/>

What does an Ambulance cost?

The ambulance charge for BC residents requiring service in BC is \$80 - for ground or air service. Some easterly regions in BC are served by STARS Air Ambulance dispatched from Calgary, Grand Prairie or Edmonton. Patients served by STARS, within their service region, are not charged. (STARS rely on corporate, community and government funding).

All visitors to Canada and Canadians travelling outside their home province, will be assessed full air evacuation fees for helicopter ambulance services. They could expect a bill of up to \$2,700 for one hour of flight time.

Travel Insurance Link for your guests

Airlines, accommodations, tour operators, and course fees can add up. Guests will want to protect their investment in case an unexpected emergency or their own injury or illness, prevents them from taking their trip. Encouraging your guests to purchase Trip Cancellation/interruption also protects your business by redirecting the cancellation and refund risk to the insurer.

If you are already sharing the BCLBC travel insurance link out to your guests and encouraging them to protect their adventure with travel insurance, we thank you for your support.

If you'd like to add the link to your website or find out how you can add the emergency medical insurance to your daily rates, contact us at: travel@lifestylefinancial.ca or toll free at 1-877 542-8577.

Important Links

Would you like to read more on evacuation? Follow these links.

Evacuation

<http://blog.tugo.com/en/blog/when-and-how-does-air-evacuation-happen/>

Emergency Medical Helicopter and Air Ambulance Insurance

<http://blog.tugo.com/en/blog/emergency-medical-helicopter-and-air-ambulance-insurance/>