

# 5 Insurance Coverages for Backcountry Activities



## Life is full of surprises and so is **adventure travel.**

That's why preparing for your backcountry pursuits should go beyond packing your safety gear and determining backup plans — it should also include securing customized travel insurance that will cover the distinct risks associated with your activity.

These five travel insurance coverages can help you explore the great outdoors with peace of mind.

### **1** Emergency Medical Insurance

No matter how prepared you are, misadventures can still occur. Emergency medical insurance helps cover expenses such as hospitalizations, surgery, prescriptions, emergency transportation to a hospital or home (i.e., ground and air ambulance), sickness and more.

There are limitations to emergency medical insurance, and backcountry enthusiasts typically must add additional protection (called a sports coverage rider) to ensure their activity is covered.

### **2** Sports Coverage Rider

Standard travel insurance policies do not cover popular backcountry activities such as mountaineering, rock climbing, ice climbing, backcountry skiing, downhill mountain biking, snowmobiling and more.

Fortunately, a sports coverage rider supplements your travel emergency medical insurance to provide protection if you are injured during your backcountry activity.

### **3** Remote Evacuation Benefit

Backcountry travel presents a risk of becoming stranded in the wilderness, such as when weather rapidly changes for the worst, or you become lost.

The remote evacuation benefit can kick in and help offset expenses related to an evacuation or rescue effort when you are stranded but are not under medical distress.

### **4** Accidental Death or Dismemberment

While death or life-altering injuries are rare, backcountry activities are riskier than a leisure vacation.

Adding accidental death or dismemberment to your travel insurance policy will allow you and your loved ones to focus on what truly matters should the worst happen.

# Be certain.

## 5 Trip Protection

Unforeseen circumstances can disrupt your adventure or prevent you from embarking on your backcountry pursuits entirely. There are two common coverages available to protect your trip investment:

- **Trip cancellation/interruption**, which will cover prepaid non-refundable travel costs should an unexpected event interrupt or cancel your backcountry adventure, such as sickness, injury, wildfire or missed connection.
- **Cancel for any reason**, which provides an additional layer of protection and offers coverage no matter what may disrupt your travel plans.

**Note:** Cancel for any reason coverage is only available to travelling Canadians and must be purchased within five days of booking a trip.

## Provincial Healthcare Limitations

Did you know that Canadian provincial healthcare plans cover less than 10% of medical expenses when you are out of the country? You can even incur significant medical expenses within Canada if you're injured and treated outside of your home province. This underscores the importance of adding emergency medical insurance to your travel provisions.

**Acera Insurance arranges coverage for over 70,000 days of adventure travel each year — discover why backcountry enthusiasts turn to us for their insurance needs.**

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