



Buyer's Guide: Travel, Rescue, and Medical Evacuation Insurance

Christophe Noel / August 14th, 2017

It's an unexplained phenomenon, but as soon as people set out on a vacation they assume they're shielded from harm by an invisible bubble. That couldn't be further from the truth. As an adventure travel guide for a decade, I told my clients before every outing that even romantic diversions like cycling through French vineyards can end in disaster. I know I shared that warning with a client right before she rode her bike into a brick wall.

Many travelers don't fully understand travel insurance, rescue and medical evacuation services, or how to best prepare themselves for a dire emergency away from home. After 2 years of research, I uncovered a number of reoccurring themes: The majority of the travelers I

interviewed not only didn't know what type of emergency resources were available where they were traveling, they didn't know if they were financially obligated to pay for those services if rendered. Even more unsettling was the number of people who had purchased some form of travel protection not realizing what it covered—and what it did not.

The most common misconception was that active health, home, and auto insurance would fully cover a policy holder in the event of an emergency in another country. While some coverage may overlap, most of it will not. Lastly, an alarming number of travelers just assumed if tragedy intersected with their trip, emergency response resources would be available. That—is never a given. In some cases, your rescue is fully in your hands. Are you prepared for that outcome?

I researched multiple rescues facilitated by Global Rescue and was impressed by their ability to patch together resources at a moment's notice. From the Himalayas (pictured here) to the Bolivian jungles, they are very experienced. Image: Global Rescue

All travel insurance is not the same, and it's often not insurance at all

For those of us prone to push beyond the all-inclusive resort, travel protection is of paramount importance. Our staff at Overland

International has been on trips where fellow travelers have broken bones, required surgery, and had to scramble to rearrange unhinged travel logistics. We travel with insurance, not because we've seen it all—but because we haven't.

If you start shopping for trip protection services, chances are you will be overwhelmed with choices. Most of them are designed to cover basic travel headaches in the event your trip is stymied by bad weather, delayed flights, lost luggage, or other conventional woes. Those policies, cheap as they are, won't help much when you wrap your motorcycle around a llama in an Ecuadorian cloud forest.

Like all industries, individual companies provide their own menu of coverages, some more comprehensive than others. It's also worth pointing out, just because a particular company offers a given service, it may not be their strong suit. To best select the company right for you, it helps to understand what individual benefits and services are available, and who does them best.

Membership service vs. insurance policy

It's important to delineate between companies providing a service, and others providing insurance coverage. One program is designed to assist you during a serious travel jam, the other structured to make you financially whole at the end of your ordeal. A few will do both and not only coordinate your emergency logistics but

pick up the tab in the process, albeit with some limitations and stipulations.

Basic travel insurance

Travel insurance is often cheap, but will only cover hotels, airfare tickets, and other expenses cancelled due to a wide range of mishaps. Some companies have strict outlines as to what constitutes a botched trip, whereas others don't bother to ask. Most travel insurance policies will offer limited coverage for emergency medical and dental expenses, and sometimes medical transport, but with low dollar limits. Air evacuation can exceed \$100,000 and many travel insurance policies top out at \$25,000. Travel insurance usually covers lost or damaged personal items, and even rented equipment. Few traditional policies will have accommodations for search and rescue logistics or reimbursements. Simply put, travel insurance, even a good policy, may not be enough.

Medical advisory resources

If you find yourself with a serious injury or malady and only moderately prepared medical personnel (if any) at your side, some companies will have advanced medical advisory resources you can consult. The key here is having the ability to connect to those services. This requirement of reliable communications will reappear throughout this discussion. It's also important to note, good medical advisory services play a critical role in evacuation assessments and logistics.

Interpreters

This goes hand-in-hand with the challenges of dealing with any emergency in a foreign land. The best companies will provide translators to help communicate pertinent information, and your own wishes, to medical, security, and rescue teams.

Security advisory and extraction assets

Many of us travel to places with modest amounts of inherent peril. That could come in the form of a natural disaster, or something more nefarious like a kidnapping, or state-ordered evacuation due to civil unrest. Some companies are staffed with experienced military personnel and regional security experts who understand how to get their clients out of a sticky situation. As I said above, the ability to have two-way communications with these advisors is of paramount importance.

Legal advice

It seems unlikely, but it does happen. Travelers sometimes find themselves involved in a police matter, the victim of a crime, or wrongfully detained. Some of the more sophisticated organizations have legal advisors on call. If you need a liaison between consular authorities and local government, these advisory assets can be priceless.

In most parts of the world, field rescue services are well developed and often do not result in

any cost to the individual. In other parts of the world, emergency response resources are limited or nonexistent. It's up to you to know what to plan for.

Field rescue and medical transport

This is the most important aspect of travel and rescue services for the adventure traveler. Whether in the jungles of Cambodia or the high peaks of the Himalayas, the ability to have a properly executed rescue could be the difference between life and death. Here again, two reoccurring themes pop up. One is your ability to communicate the emergency to your protection provider. The other is relative to their ability to coordinate the rescue and extraction.

Some companies will cover the costs of a rescue, but they lack the ability to coordinate or initiate it. Other companies with far more experience and resources can make all of the necessary arrangements to dispatch aid to your side. This is a critical point in your selection process. If you roll your vehicle in Surinam, but your travel protection company has no way of helping you outside of financial reimbursement, that's of no help. Likewise, other companies provide very elaborate rescue services, but may not absorb all of the costs associated with that effort. You need to inquire about the specifics of the coverage and rescue services you may require. If the provider covers their arranged rescue, but not the expenses of someone else's arranged rescue,

you might find yourself saved, but facing a big invoice. Do your research and read the fine print.

Another key component to rescue and transport services is the length at which a given company will go to get you to the medical treatment you need and want. Some insurance policies don't provide any logistics at all, but will cover expenses, or they'll have you dropped off at the nearest clinic and let you fend for yourself.

Other companies like Medjet Assist, Global Rescue, and Ripcord will facilitate your medical evacuation and transport you to an appropriate medical center. They will also deliver you to the hospital of your choice, wherever that may be. For many plans that service is fully covered with no cost to the member.

While speaking with the customer service agent at Ripcord, she was quick to point out that should they need to dispatch medical assistance to be at your side during your treatment and for a commercial flight home, they can do that too.

Additional benefits

The more robust services will include additional benefits like up-to-date travel alerts, GPS tracking of individuals and family members, and app-based communications to their travel advisors. Many hospitals in foreign countries demand payment at the time of service, and companies like Medjet Assist can facilitate cash withdrawals (as an advance) up to \$50,000 to cover

immediate medical bills.

Memberships

Virtually all of the rescue and evacuation companies I have used and researched sell their services through annual or short-term memberships. These are not insurance policies. If in the heat of an emergency you solicit help not provided by your membership, and that incurs expenses, you will not be reimbursed for those expenditures. With membership programs, travelers can purchase plans for trips as short as a week and often add family members for a discounted rate. Annual plans almost always constitute the better value, and don't forget, you can still use many of these services within your home country, so it might be a good layer of coverage to have anyway.

One of my friends was in Kathmandu during the 2015 earthquake and had to be evacuated to the U.S. Her flight would have cost \$137,000 had she not purchase a rescue membership. Her basic travel insurance helped fill the gaps of coverage which included recouping her cancelled trip expenses.

Warning flags

Before you pull the trigger on an annual or short-term policy, it is critical to read all of the fine print, and you can bet there is a lot of it. I've spent days reading fine print. Below are just a few things to investigate fully.

- **Qualified coverage scenarios:** A few companies will come to your rescue, or reimburse your expenses if you ask them to, and with no hesitation. Others, particularly with regard to security-based scenarios, will have defined criteria that needs to be met before they'll dispatch aid. You may feel unsafe as armed rebels storm your hotel, but some policies won't initiate an extraction until government entities make an official declaration of instability. When you send out the message, "My wife has been kidnapped," the last thing you need is a response saying, "Prove it."

- **Required hospitalization for transport:** Some medical evacuation companies include a stipulation of service requiring a need for hospitalization, not necessarily medical treatment. Others may not let you determine your need for medical transport, but will make that call themselves.

- **Pre-existing medical conditions:** As a newly diagnosed type 1 diabetic, this is of particular concern to me. I recently learned my condition was not covered by a policy I purchased. It would have covered me if I broke a bone or got deathly ill, but wouldn't cover any emergencies relative to my diabetes, which ironically is the one emergency I'm most likely to face.

- **Activity exclusions:** This is also something to watch for. World Nomads is a company with a long history of insuring travelers by activity.

They'll cover all sorts of things from scuba diving to motorcycle touring. Other policies have vague exclusions for certain activities.

- **Subjective exclusions of coverage:** While reading through one policy, it said it would cover a wide range of adventuresome pursuits, but not stupidity. That gave me pause as it's subjective reasoning for a company to not honor your claim. It would be too easy for the insurance company to deny your claim because they felt riding a horse in Mongolia was an unacceptable and ill-advised risk.

- **Poor infrastructure and bad reputation:** Like any product, you should do your research before making a purchase. Some companies have been chided for sub-par response times, failure to reimburse expenses, or poor customer service. I did my best to vet the services listed below, and have used many of them, but don't take my word for it. A little homework could be time well spent.

You probably don't want to have an extended stay at a hospital in Pakistan, nor do you want the decision to be flown to your personal hospital left to someone else. Go where you want to go with a provider that gives you that choice.

The author's disclaimer: *Before we dive too deeply into the specifics of each company, let me preface this with an important disclosure. This is not*

a review of each entity, but an overview of their unique products and how they best serve the traveler. In the 2 years I spent compiling this editorial, I spoke with each company at great length, multiple times, researching as many positive and negative user experiences as I could. In nearly every case I found both satisfied and dissatisfied users, some seemingly justified in their opinions, many less so. I would suggest you do your own investigations and before you make a purchase, first make a call. All of these organizations have helpful, and easily reached service departments. – Christophe Noel

Medjet Assist, \$270 Annual Membership

Medjet Assist is calculated in their avoidance of the word, insurance, as they qualify their business as a membership organization. That might sound like an innocuous detail, but it means they don't require a deductible, nor is there a lengthy process for filing a claim. They also will not reimburse expenses incurred outside of the scope of their service.

More specifically, the best way to describe Medjet Assist is to say it is **hospital-to-hospital transport**.

Medjet Assist is well respected in the medical transport industry and call their catalogue of benefits travel protection. Under that definition,

their menu of products is broad, but built primarily around medical care and transport. With a wide variety of memberships ranging from 8-day plans to family and corporate programs, there is an option for every traveler.

Key benefits

- Medjet Assist will transport you to the hospital of your choice anywhere in the world
- There are no expense caps for transport
- No deductible or claim process
- Medical Advisory and translation assistance available
- Communications resources available to keep family aware of fluid emergency situations
- Optional security advisory and extraction teams
- Extensive global network of medical resources
- The member determines the need to use the transport tools, not Medjet
- Assistance for passport and other travel documents should they be lost or stolen
- \$50,000 cash withdrawal (advance) to cover immediate medical bills
- Medjet Assist coordinates all transfer resources with no cost to the member
- They can help transport other travelers and family members

Noteworthy limitations and considerations

- Medjet does not cover medical costs of

any kind

- You must be transported to a hospital with road access in order to use Medjet Assist
- They do not provide any additional travel insurance coverage for travel logistics
- They do not offer field rescue or extraction, or search and rescue efforts

Summary

Medjet Assist is a great plan to have, but it's ideally only beneficial in dire situations where you are likely facing hospitalization and require specialized medical transport to a facility near your home, or of your choosing. They can make arrangements for commercial travel with medical assistance, so a dedicated medical aircraft may not be necessary. Medjet is ideally intended for scenarios whereby the patient has been extracted from the scene of their emergency and brought to a first response center or hospital.

For transport beyond, that facility must have road access and be within proximity of an airport capable of receiving a Medjet contracted aircraft. Many people have purchased a Medjet membership assuming it will cover medical costs or include field rescue, which it does not. It is worth noting, there are half a dozen other medical evacuation and air ambulance services available, but by my research Medjet Assist is the standard setter. www.medjetassist.com

Medjet Assist example scenario: You crash your motorcycle in a remote corner of Peru. You contact Medjet Assist and they instruct you to get to the nearest hospital with reliable road access and one nearest to an airport suitable for a Medjet aircraft. The closest is in the capital city of Lima, an 8-hour drive away. You are then at the mercy of local first responders and medical services. You are on your own to convince someone to transport you to Lima. Once there and in the sphere of services provided by Medjet Assist, you are in superb care. Once you get there.

Global Rescue, \$329 Annual Membership

First established in 2004, Global Rescue has a resume of over 15,000 successful operations—as listed on their website. Like Medjet Assist, they are cautious not to label themselves as an insurer, but rather a membership program with optional travel insurance products.

With many of the same medical transfer functions offered by Medjet, Global Rescue is far more comprehensive and particularly more useful to those inclined to venture off the trodden path. They offer field rescue operations to a large number of destinations around the globe. If you break your leg in Nepal, Medjet won't be of any help until you get to a hospital in

Kathmandu, whereas Global Rescue can likely assemble the pieces necessary to come to your aid, even in the most remote locations. They will even cover the costs of your rescue up to \$500,000.

The key to maximizing a Global Rescue membership, particularly in remote environments where accidents happen, is being able to establish two-way communications with their dispatch office. That means you will most likely need a satellite phone, inReach two-way messenger, or other device.

Like Medjet Assist, memberships can be purchased in short-term or annual plans for individuals or families. Optional travel insurance can be purchased to cover specific travel dates, but it should be made clear, Global Rescue travel insurance is provided by a third-party provider, only sold through the Global Rescue signup form.

Key benefits

- Field Rescue services available in most areas of the world
- Global Rescue will transport you to your hospital of choice
- The expense cap for transport services is high at \$500,000
- No deductible or claim process
- Medical Advisory and translation assistance available
- Communications resources available to keep family aware of a fluid situation

- Optional security advisory and extraction team
- Extensive global network of medical and security resources
- The member does not have to be hospitalized to be field rescued
- A full compliment of travel insurance features can be added to the plan
- Legal and travel document assistance included with membership
- Global Rescue coordinates all transfer resources with no cost to the member
- They can help transport other travelers and family members in some scenarios
- Pre-existing conditions do not limit coverage

Noteworthy limitations and considerations

- Optional travel insurance is comprehensive but moderately expensive at \$175 for 14 days
- Must have two-way communications to best use field rescue assets
- Medical expenses included only with optional travel insurance package
- Security features are impressive, but nearly double the price of the membership

Summary

If you travel often and for long periods of time, the add-ons get expensive, but it is a comprehensive system. Before you purchase a Global Rescue membership, it would be advisable to contact their office and inquire

about the rescue logistics available in the area of the world you plan to visit. For those concerned about a lack of two-way communications, satellite phones can be rented for reasonable rates. www.globalrescue.com

Global Rescue red flag: In the 2 years since starting this project, I have scoured the internet and made dozens of calls to get the skinny on Global Rescue and their track record. I have determined they have some recurring shortcomings. Reviews within their workforce are not encouraging, and accounts of services poorly rendered are not uncommon and have been published in various outlets. There are glowing reviews whereby Global Rescue has saved the day, and discouraging stories of individuals left hanging in the wind.

Global Rescue example scenario: You roll your truck while driving a remote road in Mexico. You contact Global Rescue via satellite phone and they begin to make the arrangements to come to your rescue with a leased helicopter and their own first responder team. They transport you to a hospital in Mexico City where you are subsequently transported via a medical evacuation jet and flight crew to the hospital of your choice. You incur no costs for rescue or transport, but if you do not purchase additional travel insurance with medical coverage, you will be responsible for medical bills incurred.

Ripcord Rescue Travel Insurance, \$314 Annual Membership

As their website outlines in detail, Ripcord is part of the Redpoint Resolutions entity which covers more than 10 million individuals around the world. With their foundations in risk management, emergency rescue, and evacuation, Ripcord is their portal into an extensive network of resources suitable for the traveler. Their rescue, transport, and extraction services are sold as memberships, with their travel coverages falling under the auspices of traditional insurance policies.

Unlike other organizations, they offer a full compliment of company-directed resources for field rescue and medical transport, as well as security extractions and their own in-house travel insurance. That insurance coverage is not added through a third-party entity, but offered through Redpoint Resolutions, creating a seamless blanket of coverage with no gaps, overlaps, or confusion.

Key benefits

- Field Rescue services available and coordinated by Ripcord's logistics center

- They will transport you to your hospital of choice
- The expense cap for field rescue and medical transport is \$750,000
- No deductible, only membership fees
- Medical Advisory services available
- Optional security advisory and extraction services
- Extensive global network of medical and security resources
- A full complement of travel insurance features can be added to the plan
- Ripcord coordinates all transfer resources with no cost to the member
- Medics can be dispatched to your location to oversee care and transport
- Includes funds for wrongful detainment and other legal issues
- Financial allocations available to cover search expenses for lost travelers
- Lost passport and travel document assistance
- Travel logistics assistance available for trip disruptions and cancellations
- Pre-existing conditions are not excluded

Noteworthy limitations and considerations

- Must have two-way communications to use field rescue services to full potential
- Medical expenses included only with optional travel insurance package

Summary

For those looking for the most comprehensive

membership, Ripcord offers an extensive book of features. Their diverse team includes medical specialists, travel experts, security and intelligence operatives, and their customer service staff is one of the most informative and helpful I have yet to experience.

If you notice similarities with Global Rescue, that's likely due to the fact Ripcord principles Thomas Bochnowski and Ted Muhlner were both instrumental players in Global Rescue's upper echelon. They teamed up with Dr. Paul Auerbach of Stanford University's School of Medicine to create an improved product with the full support of Redpoint's resources. Bochnowski and Muhlner are former military special operations professionals with more than a decade of experience with rescue and extraction logistics around the world. Although a relatively new company, they have accrued a growing list of successful missions.

www.ripcordtravelinsurance.com

Ripcord example scenario: *You break your leg in Lesotho in a motorcycle crash and you're laid up in a small village. You contact Ripcord via satellite phone and they begin arranging rescue services with local agencies. They facilitate your transfer to a local hospital. Your injuries are serious enough to warrant the dispatch of a medical professional to your side to oversee treatment and transport. Because you purchased the optional travel insurance, medical treatment is covered and transport to the hospital of your choice is arranged*

at no additional cost. Other costs due to the trip disruption are reimbursed under the travel insurance.

GEOS Alliance, \$17- \$179 SAR Annual Membership

Most People know of GEOS as the emergency dispatch center at the other end of the SOS buttons on SPOT and Garmin/Delorme inReach satellite communicator devices. That is the organization's principle function, to dispatch rescue services once the call has been received, but they also offer their own rescue membership. This is not to be confused with insurance, although this gets complicated quickly.

GEOS offers a few different annual membership options but none of them are very well defined. The program coverage is mired in legalese and poorly explained, but it is not very expensive. The individual plan is only \$29 and the High Risk plan, which isn't very well explained at all, is \$179. There are limits to the rescue expenses the programs will cover, most of them capped at \$100,000. That should be sufficient to cover most emergency extractions and transport to a proper medical facility, but it is important to note that no

medical coverage is included. Nor is there any travel insurance provided.

During my research, I uncovered the fine print attached to the GEOS plans and it was rife with limitations. I don't want to say it is unnerving, but it is enough to give me pause. Simply put, they have worded their disclosures to all but eliminate any situation whereby they might be on the hook for your rescue bill. In short, they'll pay if they want to.

I have confidence that should I ever push the SOS button on my inReach, GEOS will answer the call and work miniature miracles to save my skin, but should a bill come due, I wouldn't be surprised if they stuck it to me. Their fine print gives them ample authority to do so. (On the upshot, most rescues do not result in a bill. Ambulance transport and/or medical flights usually will, which should be covered by your health insurance.)

Key benefits

- The GEOS rescue network is ideally suited for use with SPOT and inReach devices
- The cost is low
- Plans available for individuals, families, expeditions, and businesses
- GEOS has a comprehensive global rescue network with a proven record
- Optimal integration with satellite communicators supported by GEOS with a direct connection

Noteworthy limitations and considerations

- No healthcare coverage included or available
- No additional travel insurance coverage included or available
- No medical transport available beyond the nearest emergency center
- No additional medical advisory resources
- The fine print and declared coverage exclusions are concerning

GEOS Alliance Medivac

Much like Medjet and Global Rescue, GEOS offers a comprehensive medical evacuation membership, although it is a feature purchased at an extra cost to the user. Membership fees start at \$129 for annual coverage. As is the case for the rescue services, fine print abounds.

Summary

There is a simplicity to the GEOS coverage I find refreshing. It's intended to offer financial protection for the rescue services summoned by the SOS button on GEOS enabled devices. GEOS has facilitated rescues in 130 countries, so it is well proven for the rather short period of time it has been in existence. For \$29 for the plan with \$100,000 per incident coverage, it's probably worth having, provided you own a GEOS device with an active service plan.

www.geosalliance.com

The GEOS Alliance red flag: If you read the

disclosures, GEOS spells out how their membership coverage is executed and it smacks of insurance with the use of words like “filed claim,” and verbiage about financial reimbursements and what qualifies as acceptable indemnity. That’s insurance speak, for sure.

GEOS example scenario: *While hiking in the Sierras you get stuck in a major snow storm. You push the button on your GEOS enabled inReach device and the GEOS dispatch center begins contacting resources tasked with rescue in your area. They determine you were foolhardy and should not have been trekking in a storm and you’re given a bill for the rescue. Does your GEOS membership kick in to cover those expenses? Possibly. The disclosures provide sufficient reasoning for GEOS to deny your claim.*

World Nomads, \$175 for 14 Days (priced per trip)

This is an insurance company I have used multiple times over the years, although I have never had to file a claim. It is a true insurance company dedicated to the adventure traveler

with the focus of their policies aimed at trip cancellation and modest medical treatment and transport solutions.

Within the terms of their two major plans, World Nomads can cover the cost of emergency rescues, but they will most likely not make any of the arrangements for those efforts, nor will they initiate them. You're somewhat at the mercy of the rescue resources available where you are traveling. If the medical experts on the scene determine you need care, should be evacuated to a hospital, or need to be repatriated to your home country, those costs will be covered, but will likely be expenses—reimbursed. You will need to file a claim, which means you could be on the hook for a big bill until then.

It is worth noting, World Nomads maintains a 24-hour emergency hotline to help their policy holders through a medical crisis. They can assist with care and transport arrangements and should you require those resources, it would be important to keep World Nomads in that loop so as to ensure you are operating under their policy coverage.

As is the case with other insurance companies, World Nomads also covers some rental car damage expenses as well as modest lost bag costs, albeit limited. The price of the individual policy varies by destination, traveler's age, and even by virtue of your travel pursuit. A policy for a bird watcher will be less than it would be for a base jumper, which is actually listed on their site. My one deal-breaker is the inclusion of pre-

existing conditions. As a diabetic, that rules out any claims I might have as a result of my chronic condition.

Key benefits

- Trip cancellation insurance is included for hotels, flights, and other bookings
- Will cover rescue and medical transport expenses
- Includes repatriation to your home country if medically necessary
- 24-hour emergency center

Noteworthy limitations and considerations

- Will not cover pre-existing conditions or emergencies linked to them
- All medical services and transports only covered if deemed necessary by local professionals
- Incurred expenses will be reimbursed but seldom paid at the time of service
- World Nomads does not coordinate rescues
- No additional travel resources like document or passport assistance
- Coverage can be denied if World Nomads assesses you exceeded reasonable risk

Summary

It's not unlike many other travel insurance offerings, although it does cover a few activities some companies might deny. It would be a good addition to an international trip with GEOS

rescue resources available, or complement Medjet Assist as it fills those gaps.

Some of the negatives to World Nomads are not exclusive to their particular company, but travel insurance in general. If you find yourself in need of field rescue you're likely on your own to initiate those services. More precisely, you're at the mercy of what is available. If bills for those services are forthcoming, you'll most likely have to deal with them as they come. That's not assured, but likely. Then you'll need to prepare yourself for what could be a lengthy reimbursement process.

www.worldnomads.com

World Nomads example scenario: *You rented a truck for a self-guided overlanding trip in Tanzania. On day two you get seriously ill. You contact the World Nomad 24-hour emergency office and they help coordinate your next steps for appropriate medical attention. They advise you where to go and help with the logistics of your return home. After you have recovered, you file a claim to recoup the lost expenses for your trip and for any medical bills incurred out of the country.*

Other Travel Insurance
companies worth
researching

Travel Insurance dot com is a site with comparative evaluations of leading travel insurance companies. It makes for a nice source for policies best suited for your individual needs.

One of only a handful of companies to cover pre-existing conditions, AIG Travel Guard also permits flexible and personalized plans to meet your individual needs. Navigating their variable plans takes time and is worth a phone call, but my previous experience has been positive, although I cannot speak to claim processing or reimbursements.

Contested overlapping coverage

Within my investigations of customer experiences and complaints, I encountered a few scenarios whereby insurers denied claims citing overlapping coverage with secondary or primary insurance policies. These sticky wickets of the insurance industry have caused many headaches for people thinking they were doing the right thing by doubling up on insurance. The individual situations I reviewed were too nuanced to use as clear-cut learning examples, but suffice it to say, be aware that overlapping policies can produce their own challenges.

The wrap-up

The author in the Peruvian Andes covered by a Medjet membership. Had I fallen off that rock, I would have needed to figure out how to get to a hospital in Lima, an 8-hour drive. Ripcord or Global Rescue would have rescued me on the spot and delivered me to the hospital of my choice and picked up the tab for the whole event.

As a solo traveler, particularly one newly diagnosed with type 1 diabetes, I often pine over which of these options best meets my needs. I have concluded I have often purchased the wrong plan for a given adventure. At the recommendation of a friend a few years ago, I bought a Medjet membership for a motorcycle trip to Ecuador where it would have been of minimal help unless I crashed my bike into the front doors of a major hospital. Likewise, World Nomads would have left me high and dry had I suffered complications from my diabetes while in Peru.

The other reality of these services is that they're expensive. Travel insurance is affordable for a few weeks, but stretched out over a month or more, begins to cost a fortune. Memberships are not cheap either, but an annual Global Rescue or Ripcord plan is well worth the cost if you travel far, or participate in higher risk pursuits. The added expense of a two-way communication device is another factor to consider. I use an inReach communicator, although a rented sat phone may be the way to go for higher risk adventures.

After years of research, phone calls, note taking, traveler interviews, and reading of fine print, I have concluded one inescapable fact: No plan is perfect. Some users of every program I researched have fallen through the cracks, or been faced with unexpected expenses. Others have had plans far exceed their expectations and quite literally saved their lives. This is not to say it's a crapshoot, but like everything in life, there are no guarantees. One thing is certain, some protection is far better than none. – CN

Research notes and anecdotes

Global Rescue

In the most successful scenarios, people found in an emergency situation first contacted Global Rescue to alert them of the situation. Global Rescue response teams then determined if they were best suited for the rescue, or should local authorities have been notified, which they can often facilitate. In regions of the world with very robust and skilled rescue teams (Alps, Moab, Rockies), it is unlikely Global Rescue is best suited for the job. In many of those scenarios, people rescued seldom face a bill.

Other scenarios outlined instances whereby Global Rescue and the members on the scene

worked collaboratively with local flight crews to extract members. The costs of the extraction was negotiated by Global Rescue and the members on the ground. It is not like calling your local fire department, but rather a private service that may require your assistance to help organize your own rescue, but with the full support of Global Rescue. This is why two-way comms are essential.

Uninformed consumers and unwarranted complaints

The majority of the complaints I uncovered were easily dismissed under the auspices of lazy consumers who failed to understand what services they had purchased. This is most common with the regular comparisons I encountered between Global Rescue and World Nomads. They are entirely different services with only modest overlap. People who bought World Nomad policies expecting rescue resources simply didn't read their policy before buying it.

I also uncovered innumerable complaints whereby people needed a rescue, waited for it to arrive, were handed a bill for it, then expected Global Rescue or Medjet to pay up as would an insurance company. But they are not insurance companies. Had they been contacted first, they would have executed the rescue with their resources as covered within the membership program. Again, uninformed consumers levying complaints with no merit are common. If you

search the forum-sphere, you will uncover dozens of complaints easily attributed to good old-fashioned ignorance.

I interviewed one traveler with a complaint I found almost silly. She went to India, became horribly sick as people there often do, and expected her medical evacuation company to promptly dispatch a doctor, or a jet, to her hotel.

Legitimate complaints

I interviewed a few customers who purchased a plan, tried to use it, and were patently disappointed. In a couple of those instances I agree the complaint was warranted. Emergency scenarios are so nuanced, it is very easy for expectations and promises to become misaligned.

One traveler I spoke to badly injured their leg during a trek in South America. The rescue service they used to cover their trip failed to respond in a timely fashion, leaving the victim to arrange for their own remote extraction and medical transport to a major city. Such stories are not uncommon, even with highly reputable rescue agencies. Simply put, getting hurt or sick in remote corners of the globe is never good, regardless of the insurance you buy.

World Nomads

Although I uncovered a lot of positive feedback for World Nomads, I encountered a handful of seemingly valid negative reviews as well. In many cases the complaints can be dismissed as

consumers unaware of what they purchased. In a few cases there were legitimate complaints of reimbursements challenged or not paid in a timely manner. A smart policy holder would prepare themselves for pushback in the event they need to have a claim honored.

One of the common loopholes World Nomads is accused of using to deny claims is relative to overlapping insurance coverage provided by secondary insurers. That could include World Nomads denying a rental car claim asserting it is covered under an individual's auto policy, or a medical bill for similar reasons. As much as World Nomads is there to protect the traveler, I would advise doing what you can to protect yourself from World Nomads. And sad as it is, I think that applies to all travel insurance resources.

Unreliable customer reviews

If you search for reviews of the above companies, in many cases you'll see rave reviews, but they only refer to the signup process, or initial customer service received. I wonder how their experience would have changed if they got hit by a bus and needed to rely on the products they purchased. Be skeptical with the reviews you find on an given company.

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