

Adventure Travel Insurance: What Kind Of Coverage Do You Need?

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I'm a consumer advocate. I write about customer service.

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Adventure travel needs insurance to match. CORBIS VIA GETTY IMAGES

Travel is an adventure—now more than ever.

It isn't just that travelers are looking for the next adrenaline rush. Travel hasn't been this dangerous, at least for Americans, since the start of the pandemic.

Last month, the State Department [issued a rare worldwide warning for U.S. travelers](#), saying that "increased tensions" in various locations around

the world had upped the potential for terrorist attacks against Americans.

At the same time, our appetite for adventure has grown. The latest membership survey by the [Adventure Travel Association](#), a trade group, finds a 213% increase in travelers in 2023 compared to the previous year.

"Adventure travelers should be very careful," advises Curt Carlson, a senior vice president at [Trawick International](#).

That's true. In a minute, I'll tell you about my own adventure on an expedition cruise to the Antarctic and why getting the right travel insurance policy is so important. Believe it or not, there are a lot of travelers in the same boat, and that might include you.

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What's An Adventure, Anyway?

"Most standard travel insurance plans exclude coverage for activities deemed to be dangerous," says Stan Sandberg, co-founder of travel insurance site [TravelInsurance.com](#).

But the definition of "adventure" can be tricky. It includes high-risk activities like skydiving and backcountry skiing. But it can also include scuba diving beyond a recreational depth or mountain climbing above a certain altitude. Never assume you know the definition until you read it in the policy, Sandberg advises.

Adventure Travelers Have Leveled Up—And So Have Insurance Companies

"Travelers have kicked it up a notch," says Elad Schaffer, CEO of [Faye Travel Insurance](#). That's prompted travel insurance companies to turn up

the volume on their policies.

Faye already covers more than 80 sporting activities in its base policies, including skiing, snowboarding, scuba diving, jet skiing and wakeboarding.

But that wasn't enough for some policyholders. So, Faye recently introduced an Adventure & Extreme Sports add-on, which covers medical and transportation coverage if you become injured while participating in an adventure or extreme sport, like skydiving or bungee jumping. The add-on provides coverage for accident and illness expenses, up to \$250,000 on international trips and \$50,000 on domestic trips.

Is Your Adventure Activity Covered?

If you're planning to do something adventurous—or even think you might—you need to read your travel insurance policy carefully, say experts.

"One of the most common mistakes adventure travelers can make when buying travel insurance is purchasing a plan that doesn't cover high-risk travel activities," says Carol Mueller, a vice president at [Berkshire Hathaway Travel Protection](#) (BHTP). A policy like BHTP's AdrenalineCare plan includes coverage for activities such as skydiving, rock climbing, bungee jumping, hang gliding, ziplining and parachuting. And here's the thing: If it isn't specifically mentioned in the policy, it's almost certainly not covered. So make sure it's there.

But Do You Have Enough Coverage?

One common mistake adventure-seekers make is underestimating the amount of coverage they need, according to Chris Carnicelli, CEO of [Generali Global Assistance](#). "Your standard travel protection plan might not offer sufficient protection for extreme sports, trekking through rugged terrain, or embarking on a high-altitude expedition," he says. "You have to ensure that your travel protection plan is finely tailored to provide the coverage you need to help safeguard against unforeseen events."

For instance, some of Generali's winter destination plans offer coverage that specifically targets winter sports equipment or potential travel delays to and from your mountain resort. Yes, that's how detailed the newest plans are.

Will Your Travel Insurance Policy Work Where You're Going?

Not to split hairs (though we *are* talking about insurance), but adventure travel insurance policies and add-ons may not cover every activity in every instance. "One big mistake adventure travelers can make is assuming that their plan will cover every activity in every location," explains Narendra Khatri, principal of [Insubuy](#).

But that's not always true. For instance, many plans can cover mountain climbing, but only up to a specific altitude. Others have Arctic region exclusions that leave you without coverage above or below a certain latitude. The good news: There may be optional riders you can get for coverage in these places, but they usually aren't included in the base plan. So be sure to do your research first.

Does Your Insurance Cover Adventurous Transportation Methods?

It's not just activities but also modes of transportation that can be considered adventurous by an insurance company. That trips up many travelers. "For example, many travelers in Southeast Asia don't think twice about hopping on a moped taxi because it's a typical way of getting around," notes Angela Borden, a product strategist of [Seven Corners](#). "As far as your travel insurance is concerned, however, riding a moped, scooter or motorbike could be excluded from standard coverage." (I have interviewed many travelers who found out about the motorcycle exclusion too late.)

Borden says the best way to avoid an unpleasant surprise is to talk to a licensed agent and explain the types of activities you plan on doing during your trip. "They can then advise you on the best plan and if there are

optional benefits you can add to cover you during those activities," she adds.

Does Your Travel Insurance Company Have A Track Record Of Covering Adventure-Seekers?

Travel insurance companies are not all the same. Some have a reputation for covering their travelers even when they don't have to. For example, when the pandemic hit, most companies were quick to restrict their Covid-19 coverage. Trawick, which has a reputation for covering adventure travel activities, decided to cover Covid-19 on all existing policies. Moving forward, it added coverage on select policies for travelers who were going further and potentially getting exposed to the coronavirus.

The lesson is clear to adventure-seekers who are assessing the risks of travel in 2024. "It's more important than ever to read and understand the policy you are considering," says Carlson, the senior vice president at Trawick.

How To Buy An Adventure Travel Policy

Buying insurance for an adventure trip is easy—if you know which questions to ask. I asked Carnicelli, the CEO of Generali, for his best strategies. Here's what he told me:

- **First, assess your needs.** Think about the nature of your adventure—each trip comes with its own set of risks, and your travel protection plan coverage may reflect those specific challenges.
- **Then plan out the trip.** Don't leave purchasing travel protection as an afterthought. Secure your coverage as soon as you book your trip. This ensures you can help protect yourself from certain unforeseen circumstances that may arise before your departure.
- **Read and understand the terms and conditions of your policy.** This will provide clarity on what's covered and what's not.

Pay special attention to exclusions and limitations, because they can vary between policies.

- **Finally, don't forget trip cancellation coverage.** In today's unpredictable world, this additional protection can provide peace of mind, allowing you to recover some or all of your nonrefundable trip expenses if circumstances force you to cancel your plans.

"By understanding your needs, planning ahead, and reviewing policy details, you can embark on your adventure with the confidence that you have adequate coverage," says Carnicelli.

He's right. Last year, I embarked on an adventure when I took an Antarctic expedition cruise. Interestingly, the cruise line set certain minimums on coverage, such as medical evacuation. And these were not theoretical. Halfway through the Drake Passage, one of the passengers slipped and broke her leg.

The crew considered an evacuation, but we were too far from land, so the ship turned around and headed back to Ushuaia. Had we been in the Antarctic, an evacuation would have cost hundreds of thousands of dollars, which is enough to bankrupt the average cruise passenger.

Bottom line: If you're planning to do anything high-risk, you need the best travel insurance—now more than ever.



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[Christopher Elliott](#) is the founder of [Elliott Advocacy](#), a 501(c)(3) nonprofit organization that empowers consumers to solve their problems and helps those who can't. He's the author of... **Read More**