

# INSURANCE – An Overview

## Emergency Medical and Emergency Medical Evacuation Insurance

We travel to remote places and require that all passengers for Adventure Canada expeditions have **emergency medical** and **emergency medical evacuation insurance** with a minimum of \$75,000 USD coverage per person. In case of a medical emergency, this insurance will assist to medivac you to a medical facility, possibly by helicopter.

If you do not have **emergency medical** and **emergency medical evacuation insurance** with the minimum coverage requirements, Adventure Canada can assist in purchasing these services. Adventure Canada quotes and provides Manulife Global Travel Insurance policies for our travelers who are residents of Canada. For those residents of the United States of America, CSA Travel Protection provides policy options that satisfy our minimum insurance requirements. Visitors to Canada insurance is available for clients living outside Canada. Passengers 75+ years of age may be asked to complete a medical questionnaire.

If you already have emergency medical coverage through another insurance provider, please check that they also include coverage for emergency medical evacuation, sometimes noted as air ambulance. Adventure Canada requires the name of your insurance company, your policy number, the type of insurance (medical or comprehensive), and your insurer's number to contact in case of an emergency.

## Cancellation and Interruption Insurance

While Adventure Canada does not require passengers to have cancellation insurance, we **strongly** recommend this coverage to protect their trip investment. **While many believe that cancellation and interruption insurance is not necessary, unexpected events such as an accident, or personal and immediate family illnesses do impact travel arrangements.**

Without proper travel protection, in the event of a delay, whether before or after embarkation, passengers will be responsible for all costs and expenses associated therewith, including without limitation, any additional food, lodging, transportation costs, or charge fees resulting from such a delay. Should the tour be interrupted for any reason, repatriation costs and expenses relating to prepaid travel expenses will be at the sole cost of the passenger. There will be no refund for any portion of the tour already taken. For further details, see the **Terms and Conditions** within the registration form.

Therefore, passengers should insure their trip costs before final payment, which is due 120 days prior to the scheduled departure. After this date, penalties for cancelling increase. At 90 days prior to the scheduled departure, the trip is 100 % non-refundable.