



A PRIMER ON

EMERGENCY EVACUATION



good neighbor insurance

EMERGENCY EVACUATION:

An elderly man building a house in Latin America had a wall fall on him. He has no medical evacuation insurance. His family members each had to max out their credit cards to get him back to the USA.

A young man was hiking in China. He decided to go over an embankment to get a better view. He only fell a few feet, but broke his ankle. He had no medical evacuation insurance. Finally enough money was found to get him to Hong Kong.

Five teenagers in Central America were thrown out of a truck when it lost its brakes going downhill. All had serious injuries, but they had medical evacuation insurance. Within hours, five specially equipped planes were on the tarmac waiting for them. Within 24 hours they were in hospitals back in Texas.

International Medical Evacuation (also called emergency medical transportation) provides coverage for emergency transportation costs to the nearest center of medical excellence in the event that the treatment is not available locally.

What does it cost? For a young person, \$1 to \$1.50 a day. The plane ticket alone for a week-long trip may cost you \$1200. Choosing travel insurance with medical evacuation, \$15-\$20 more. That's a really good investment!

The price for not having insurance? \$36,000 for the hospital stay and \$36,000 for the evacuation? *"I didn't care if I had to mortgage the house,"* Erin said. *"I knew I needed to get him home."* With a language barrier, uncertainty over the quality of care, and the knowledge that a long rehab was ahead, the Catanias had no choice. Read more at <http://www.reuters.com/article/uk-travel-medicevacuations-idUSLNE-80J01H20120120>

Cruiseships? It's even worse if you have to be rescued at sea. Potential costs are very high for someone with a serious illness who is forced off a cruise ship that is in transit. Even if you are in the Caribbean or Mexico, You could pay less than a hundred dollars (for a policy) to get a \$30,000 helicopter ride out of there, or pay the \$30,000 yourself for the helicopter and crew, or more for an emergency jet.

Political evacuation? The insurance carrier will get you on the next transport out at no cost, but will not be sending SEALs to secure your hotel or to escort you through the hordes of people at the airport when the country's government has just collapsed. They will get you a flight out so you don't have to bribe half a dozen local agents to "locate" a ticket.

Political evacuation is not covered if the country in question has a State Department travel warning in effect. Medical coverage would still pay if you are hurt there, but they won't pay for political evacuation if you were warned before traveling. When something unexpected happens, this purchase will seem like the smartest decision you ever made. ■

What is emergency evacuation?

Emergency Evacuation is not "Search-and-Rescue." At the least, you need to know your location on a map/GPS. Usually, first responders are going to be first on the scene, followed by local medical transport to a care facility or hospital. Travel insurance should cover the costs.

Usually emergency evacuation is from one medical facility (not equipped to save your life or treat your condition) to the nearest facility that is equipped to handle your care.

In an emergency you don't want to spend 10 hours in the air, when you need life-saving treatment fast.

However, we do offer specific plans that will bring an injured member back to the USA to the hospital of their choice.

Emergency response staff at the insurance carrier also make arrangements with air traffic controllers, file flight plans, deal with customs and border patrol, and much more. Things rarely considered when you have an accident overseas.

They also help with translation assistance, and on-staff doctors can consult with local physicians regarding your care. They also recommend hospitals and local care providers so you don't end up in a dirty hospital ward being treated by someone with questionable medical qualifications.

Evacuation costs?

Without insurance, evacuation costs can quickly add up if a chartered plane is required (or removing rows of seats), or a helicopter is necessary. \$30,000 is typical. \$100,000 is not unheard of based on your situation.

How much should I choose?

It depends where you are going and your medical condition.

“Do You Need \$1 Million in Emergency Evacuation?”

No. Probably not. An automatic \$250,000 limit should be more than enough for emergency evacuation. Some policies have \$500,000 in emergency evacuation.

This benefit should be separate from your medical maximum limit, so you could buy a \$50,000 or \$100,000 policy and still receive the \$500,000 emergency evacuation benefit.

So don't think you need a plan with multi-million dollar emergency evacuation coverage.

Considerations:

Medical transport costs are going to increase the farther you are away from home, and how remote you are. Getting someone home from a resort near the U.S. may only cost \$20,000. At the other end of the scale, evacuating someone from a cruise ship in Antarctica to a hospital in Argentina, or to the United States, could total hundreds of thousands of dollars.

Choose the amount of medical evacuation insurance based on your destination and type of trip:

Adventure Sports? **Get more.**
Common trip overseas as a tourist? **Less.**

Missions trips or volunteering somewhere more remote? **Somewhere in the middle depending on your destination** - \$100,000 to \$250,000 should be adequate.

How to search? How to choose?

Generally overseas insurance can be divided into either **individual** or **group plans**; and either **shorter trips** (travel insurance) or **longer stays overseas** (international health insurance over one year).

Typical travel insurance plans are for a year or less although some are renewable year-after-year. If you are planning to be abroad over a year, consider a long term career/expatriate health plan.

If you have a group going overseas for less than a year, consider a team travel plan. That way you can apply once for everyone versus applying one at a time. We can even bill or invoice an organization, or each person can pay for themselves, whatever is more convenient.

A team or company or organization working overseas or sending staff overseas might consider a group/employer health plan. There are definite benefits to securing group health insurance and we can help even if you have as few as 3-5 staff overseas.

Ask the right questions to find the right plan.

Will you be covered if you scuba dive, if you rent a scooter, if driving a rental car? If you can't reach an agent, will you know for sure?

Defining terms:

Some sites offer very expensive **trip cancellation insurance** with minimal medical as “*travel insurance*.” There is a need for trip cancellation plans if you are required pay a large, unrefundable deposit up front and think you may not go on your trip. **Trip cancellation** protects your finances. Travel medical insurance protects your health.

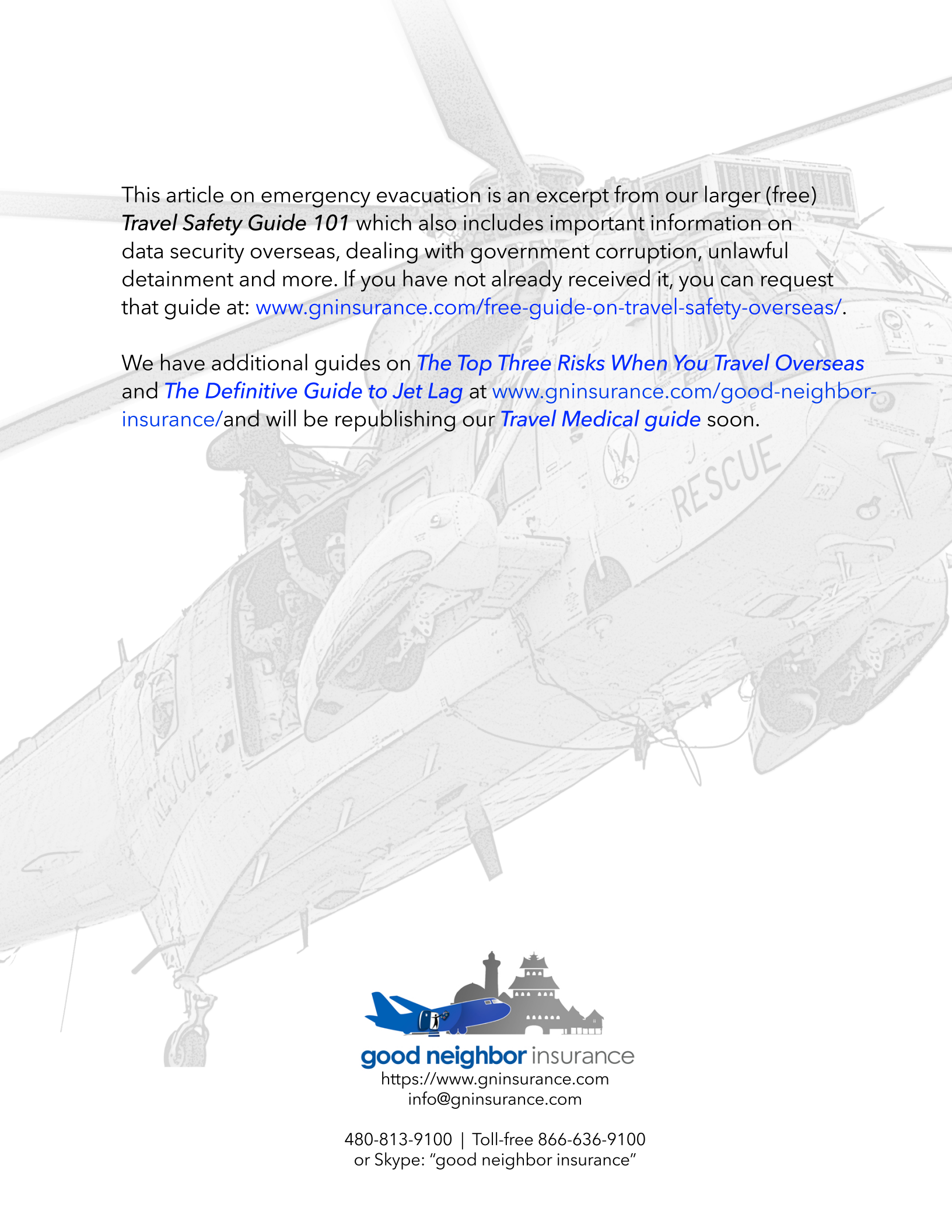
Flight insurance is simply a death benefit or an Accidental Death and Dismemberment policy for the duration of the flight and only if the plane itself has trouble or crashes. Travel plans usually include it.

How much do you need?

This depends on your age, your health, if you have domestic health insurance, and the risk (Your destination, local conditions, remoteness). For short-term travel, we generally recommend \$250,000 and maybe a \$250 deductible (before the insurance pays). When you get quotes, you can check rates for a \$0 deductible or \$100 deductible. You may find it is only \$5 more. So ask before you choose. Call us for help if you are going overseas for more than a year and we can help you based on your destination and needs.

How to select?

Do you want more protection (“worry-free plans”) and are not worried if it costs \$50 more? Looking for the most affordable option even if it means cutting some corners/offers less benefits? A good site or company will point out these differences, so you know what you are getting. Canadians/Non-U.S. do not need U.S. coverage unless going to the USA. They can save by choosing plans without U.S. coverage.



This article on emergency evacuation is an excerpt from our larger (free) *Travel Safety Guide 101* which also includes important information on data security overseas, dealing with government corruption, unlawful detainment and more. If you have not already received it, you can request that guide at: www.gninsurance.com/free-guide-on-travel-safety-overseas/.

We have additional guides on *The Top Three Risks When You Travel Overseas* and *The Definitive Guide to Jet Lag* at www.gninsurance.com/good-neighbor-insurance/ and will be republishing our *Travel Medical guide* soon.



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