



Insurance Policy Requirements

1. UK Courses, Expeditions & Programmes

All those attending a course delivered by Escape Routes (Cymru) are advised to take out an insurance policy to cover against any eventuality likely to exist during the course/programme.

2. European & Worldwide Courses, Expeditions & Programmes

You will need documentary evidence of your own insurance, which must provide adequate cover for medical expenses as well as for the cost of search, rescue and repatriation. The policy should allow for evacuation by any means, including helicopter, to be arranged under the authority of the expedition leader, without reference to the insurers, or their emergency assistance company, in the event of an emergency, which is covered within the terms and conditions of the policy. You must ensure that the expedition leader is authorised by your insurers to act on your behalf to arrange search and rescue without getting their approval first. Most policies insist that the insurers or their emergency assistance company are contacted in order to sanction any expense for which they may subsequently be responsible. If your insurers take this view, then the policy is not acceptable, bearing in mind the nature of the expedition, the difficulty of communication and the immediacy of action that will be required if an evacuation is needed.

3. Insurance cover for Expeditions MUST meet the needs of Trekkers & Mountaineers

If something goes wrong, insurers MUST provide professional, experienced assistance to help you. This will be overlay with Escape Routes own network of overseas agents to help you.

Effective Limits of Cover, for example:

- £3,000 for Cancellation and Curtailment
- £5,000,000 for Emergency Medical Repatriation and Associated Expenses Abroad.
- £50,000 for non-medical Rescue. Rescue as the result of injury is covered to the full extent of the Emergency and Medical Repatriation cover of £5,000,000.
- Personal money £250 - by which we mean cash (doesn't include travellers' cheques or credit cards, as these usually carry protection according to their terms and conditions)

Adequate travel insurance is important. Escape Routes recommends that you buy travel insurance that properly covers all your activities when you book. You MUST provide Escape Routes with details of your insurance in writing before travel. Insurers ought to be authorised and regulated by the Financial Services Authority.



The schedule of the cover below sets out the cover Escape Routes expects clients to take out:

Section		Sum insured per person	Excess pp
A	Cancellation and curtailment charges	Up to £3,000	£50
B	Emergency medical repatriation and associated expenses abroad	Up to £5,000,000	£50
	Hospital benefit	£20 for each 24 hour period to a maximum of £1,000	Nil
C	Emergency assistance in the UK	Up to £2,000	£50
D	Personal accident	Up to £25,000 (age limits apply)	Nil
E	Travel delay	£20 first 12 hours and £10 each subsequent 12 hours to a maximum of £100	Nil
	Missed departure	Up to £1,000	£50
	Missed connection	Up to £1,000	£50
F	Personal possessions	Up to £2,000	£50
	Delay baggage (after 12 hours)	Up to £100	Nil
	Travel documents	Up to £500	£50
G	Personal money	Up to £250	£50
H	Hijack	£50 for each 24 hour period up to a maximum of £500	Nil
I	Mugging	£50 for each 24 hour period up to a maximum of £500	Nil
J	Personal liability	Up to £1,000,000	£250
K	Legal expenses	Up to £25,000	Nil