

6 MEDICAL INSURANCE

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Expeditions, almost by definition, seem rarely to have sufficient funds for their true objectives, let alone the “luxury” of insurance. This can easily result in failure to insure adequately. Do not under-insure. Always bear in mind that, if you cannot afford the premium, you are even less likely to be able to afford the potential loss.

Without doubt, the most important thing to remember when arranging insurance is that the law requires the person insuring to disclose all material facts to the insurers whether or not the information is sought by them. Failure to comply with this fundamental tenet of insurance (no matter how unfair it may appear) can have the effect of completely invalidating the insurance contract. For instance, if part of your expedition involves white-water rafting or mountaineering it is important to declare this.

What facets of insurance do expeditions need to consider when arranging expedition medical insurance?

Expeditions should consider the following broad categories of insurance cover.

Medical and additional expenses

This is a most important insurance cover. It usually covers medical and travel expenses for each member of the expedition following accidental bodily injury or illness. These expenses may vary from a doctor’s visit through to major surgery and after-care. The UK has reciprocal National Health arrangements with some countries (see below). This category of insurance should include the following:

- a) Emergency assistance and repatriation including air ambulance or air transport costs.
- b) Emergency dental treatment.
- c) Travel and accommodation expenses for people who have to travel to or remain with or escort an incapacitated insured person.

d) Local funeral expenses or transportation of the body to the UK.

- Medical conditions known to exist before the start of the expedition may not be covered. This exclusion may not apply, provided the insured person has been without medical treatment or consultation during the previous 12 months. Expedition members who are in doubt about this exclusion should consult their insurance adviser before departure and/or obtain a medical certificate from their doctor stating that they are not travelling against medical advice. This may satisfy the insurance company's requirements.
- It is important if your travel policy has a 24-hour emergency telephone number for hospitalisation or repatriation that this number is used when an accident or illness occurs. Professional advice may be available about hospitalisation, repatriation or alterations in any travel plan.
- Do not totally rely on the insurer's emergency assistance rescue company; expeditions visit isolated and remote areas and there are no guarantees there will be sufficient local resources. Be sure to have a contingency evacuation plan agreed and arranged beforehand. Insurance companies are no substitute for a sound crisis management plan.
- If foreign nationals are on the expedition they may need to be repatriated back to their own country instead of the UK. Insurer agreement needs to be obtained to this before the expedition commences.
- Cover normally excludes claims associated with HIV-related illness. It is possible to obtain separate "Dread Disease" insurance for nurses, doctors and health workers where a benefit is payable should a person test HIV positive.
- All travel insurance policies have geographical limits. Premiums are lower if cover is restricted to Europe instead of worldwide; however, careful consideration needs to be given to the insurer's definition of Europe.
- No limit less than £2,000,000 per person should be accepted for journeys to the United States. Travellers are recommended to carry proof of medical expenses insurance cover at all times in the United States in case the authorities do not provide treatment.
- Any action taken by the expedition in the field without consultation with the emergency rescue company/insurers may have to be justified to the company afterwards. A diary of events should therefore be kept.

Personal accident

This covers death and disablement following accidental bodily injury. An amount is paid in the event of loss of use of an eye or limb, permanent total disablement or death. Cover should include disappearance, and death or disablement by exposure. The amount paid will be additional to any other personal accident or life assurance that individual members of the expedition have arranged for themselves.

- Benefits should be payable for disability from usual occupation as opposed to any occupation.
- Note that cover should be accidental bodily injury; avoid insurance policies that restrict cover to violent visible or external means.
- Make sure cover is on a 24-hour basis, includes commuting to and from the expedition departure point, and is not restricted to certain activities.
- As expedition members can change, make sure cover is on an unnamed basis for all members, as opposed to named individuals.
- The lower age limit should be carefully checked, because the death benefit will be restricted to a nominal amount for minors below 16 years of age. Some insurers will try to apply the nominal amount to members aged 16 and 17.
- If your insurance policy is a group policy for all expedition members, the insurer may try to apply a limit of liability in respect of more than one individual being injured on an aircraft or other conveyance. Larger expeditions should check the policy wording to make sure any aggregate conveyance limit is adequate.

Public/personal liability insurance

All members must have adequate insurance against any legal liability in the event of an incident occurring, and that includes liability to other members of the expedition.

The legal necessity for public or third-party liability varies greatly from country to country (care should be taken to comply with local laws). This type of cover should include liability for bodily injury or illness caused to anyone. Cover should also include damage to other people's property other than property in the care, custody or control of the expedition. Warning: do not admit liability in the event of an incident, as you may prejudice your rights.

Leaders have greater responsibilities than other members. Leaders of school expeditions should ensure that the school's liability policy extends to include the teachers'/leaders' liability in full and in the region to be visited. If the school's insurance cannot be extended to provide this cover then some other form of liability insurance should be arranged. Check with your insurer that cover also extends to expedition organisers.

- If the logistics of the expedition are being arranged by a commercial company, special tour operators' liability may be necessary.
- Cover will exclude mechanically propelled vehicles – this includes water-borne craft and aircraft. Separate liability policies will be necessary for all water-borne craft and motor vehicles.
- If hiring a car in the United States or Canada, the indemnity limits will be low; separate top-up cover is normally necessary.

Replacement and rearrangement

You can insure additional travel and accommodation expenses for a replacement expedition member following the death or disablement of an insured person. In addition, this type of insurance would cover the cost of returning the originally insured person to complete the expedition following recovery.

Further points to consider when arranging insurance

1. If you hold insurance in your own name (for example, life, personal accident, all risks) you should notify the destination and details of your expedition activities to your insurers. If you do not, your policy could be invalidated.
2. When relying on an “umbrella” policy (for example, a school or association policy) check that the cover is adequate. Insurance provided by a school’s policies will not usually cover boys or girls who left school at the end of the term before the expedition.
3. If you hire local labour, make enquiries about your responsibilities before the expedition starts. In many countries something equivalent to the UK employers’ liability insurance, normally known as workers’ compensation, may be needed. In most cases this can be arranged locally, before engaging local labour, and exact requirements can usually be confirmed from the host country’s embassy. In addition, many expeditions work with local scientists and helpers who should be included in the expedition’s liability insurance.
4. Read the insurance policy details carefully, and explain them to all members of the expedition.
5. Take some claim forms with the expedition to complete while the incident is still fresh in your mind. *It is absolutely essential that any claim is reported to the insurer immediately, as an insurance policy may time bar a claim if notified late.*
6. Be careful to declare separately to the insurer any holiday taken after the expedition has finished. Separate cover may need to be arranged as a separate risk from the rest of the expedition.
7. Check your policy will not expire if your expedition is delayed beyond the planned return date, due to circumstances beyond your control. It may be impossible to contact your insurer from the field.
8. Some insurers will try to exclude any cover arising from “war risks”. This should be strongly resisted as expeditions often work in politically sensitive areas. A more acceptable wording is an exclusion of war risks by major powers only. If you are in any doubt about the stability of the area you are working in, check with the British Foreign Office or equivalent body overseas and declare the facts to the insurer for written agreement.
9. Insurance Premium Tax (IPT)/VAT. When obtaining a quotation make sure the price you are quoted is inclusive of Insurance Premium Tax. The present IPT rates are as follows: Personal Travel Insurance, 17.5%; Travel Insurances as part of Employment, 5%.

Medical treatment abroad

There are over 40 countries outside the EU with which the UK has reciprocal health-care agreements that entitle British visitors to emergency medical treatment. A Department of Health leaflet *Health Advice for Travellers* provides vital information on obtaining emergency medical treatment abroad and contains details of how to use Form E111, the passport to free or reduced-cost emergency medical treatment in most European countries. This is an important and complex process and the leaflet is essential reading. To order a copy, phone the Health Literature Line on +44 800 555777 any time, free of charge. Orders for more than ten copies should be placed with the Department of Health, PO Box 410, Wetherby LS23 7LN.

Where to get insurance

Aon Limited organise the official RGS–IBG Expedition travel insurance scheme which is designed to meet the specialised needs of scientific and educational expeditions. Details can be obtained from the Expedition Advisory Centre at the RGS (see Appendix 5), or contact Aon Risk Services Ltd, Richmond House, College Street, Southampton SO14 3PS, tel. +44 238 060 7500, fax + 44 238 063 1055; email: expeditions@ars.aon.co.uk.

Few insurance consultants are qualified to arrange expedition insurance, but among those who have shown an interest in insuring expeditions are:

Campbell Irvine Ltd, 48 Earls Court Road, London W8 6EJ, tel. +44 20 7937 6981, fax +44 20 7938 2250. In the first instance, please submit brief details of the expedition in writing.

Harrison-Beaumont Insurance Services, Witney Bay, Witney, Oxon OX8 6BE, tel. +44 1993 700200, fax +44 1993 700502, email: info@hbinsurance.co.uk, website: www.hbinsurance.co.uk

If obtaining quotations from any other insurance intermediaries, make sure the insurance broker is a Member of the General Insurance Standards Council.

Many clubs and associations have special insurance schemes arranged for their members. These range from mountaineering and hang-gliding to canoeing and caving, and are designed to provide insurance cover for specialist high-risk activities. Beware, some of these schemes have restricted cover.

For mountaineering expeditions

British Mountaineering Council, 177–179 Burton Road, Manchester M20 2BB, tel. +44 161 445 4747, fax +44 161 445 4500, website: www.thebmc.co.uk

For winter sports

Snowcard, Freepost 4135, Lower Boddington, Daventry, Northants NN11 6BR, tel. +44 1327 262805, website: www.snowcard.co.uk

The “Snowcard” is popular with skiers. It provides a “card” in your pocket for proof of insurance, with access to the Assistance International 24-hour telephone service for everyone insured under Snowcard’s Flexi-Option Insurance, in case of a serious medical problem. This policy has since been adapted for trekkers and river rafters.

For general insurance

Endsleigh Insurance Services, 3 Kings Street, Watford WD1 8BT, tel. +44 1923 218438, fax +44 1923 218458, website: www.endsleigh.co.uk

Endsleigh’s ISIS insurance includes a range of policies from the “Backpacker” to the Premier World-wide policy designed for the specific needs of the independent traveller.

Professional indemnity insurance

Doctors and other medical professionals must not assume that their professional indemnity insurance will provide all the necessary insurance cover for their care of expedition participants or host-country nationals. It is therefore important that expedition doctors discuss which countries they will be visiting with their insurers. In some cases this may require an additional premium.

It is also prudent to ensure that your employers are aware of your plans and have no objections. This is particularly important for doctors employed by the NHS on full-time contracts, as working overseas may not be covered by their insurance.

Specialist insurance cover can usually be obtained for student medical electives, on short- and long-term medical practice overseas.

Medical Defence Union, 230 Blackfriars Road, London SE1 8PJ, tel. +44 20 7202 1500, email: mdu@the-mdu.com, website: <http://www.the-mdu.com>

Medical Protection Society, 33 Cavendish Square, London W1G 0PS, tel. +44 20 7399 1300, fax: +44 20 7399 1301, email info@mps.org.uk, website: www.mps.org.uk

Finally, if you are dissatisfied with an insurer’s service you can ask the Insurance Ombudsman to review your case. His offices are at: City Gate One, 125 Park Street, London SE1 9EA, tel. +44 20 7928 4488. If you contact the above body in respect of complaints, this will not affect any legal right of action you may have later.