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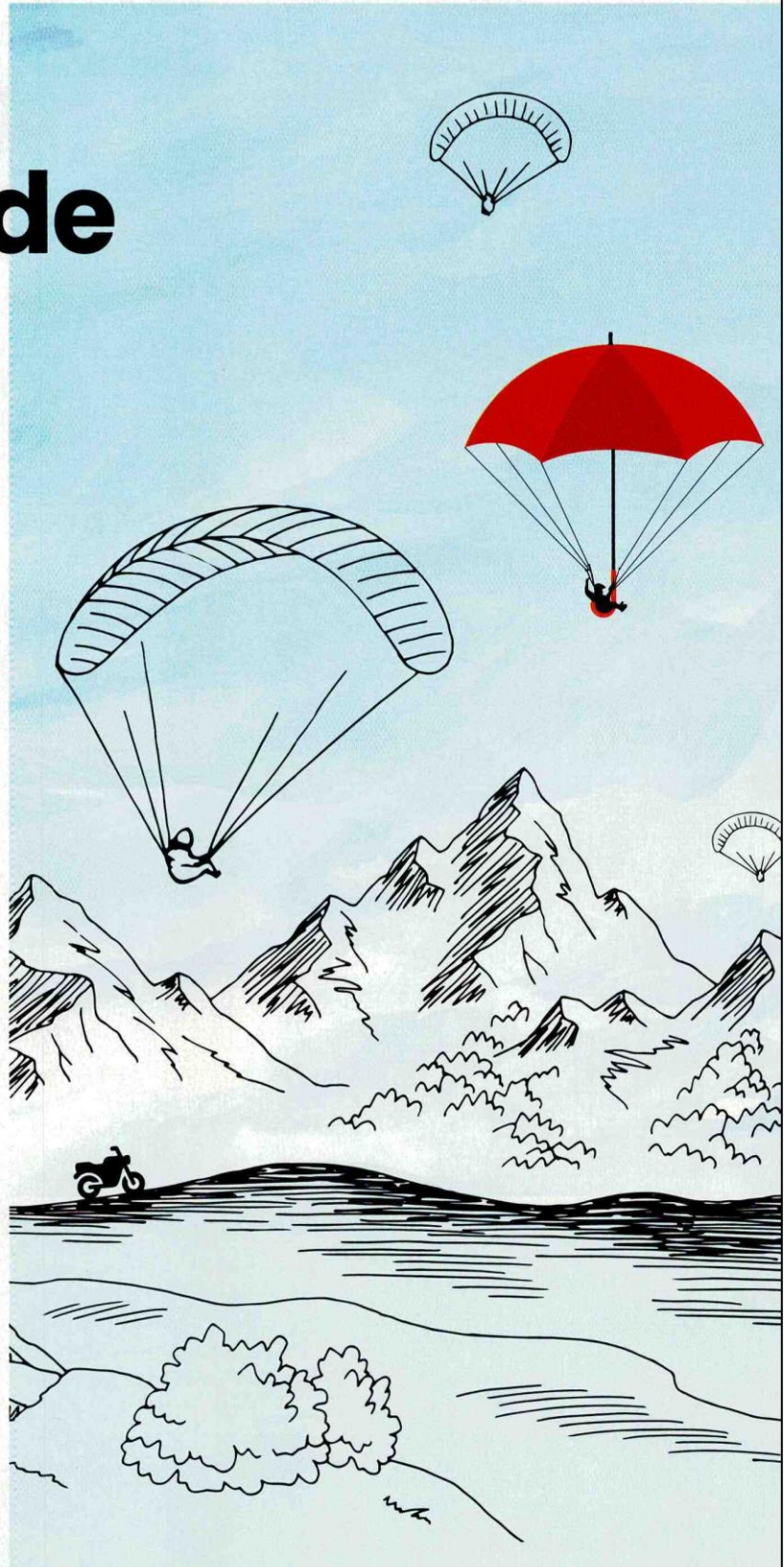
Protect Your Ride

Specialised adventure travel plans typically cover injuries, equipment damage, and other situations arising from high-risk activities. But keep in mind the exclusions and limitations. Sometimes, an adventure rider with a standard travel insurance may work better

📍 | Meghna Maiti

Adventure sports can be thrilling, unless they are not. One slip on a trekking trail, one wobble on a mountain bike, or one overconfident plunge into the water during river rafting can turn your adrenaline rush into serious injuries and steep medical bills. You may think your regular travel insurance will take care of those, but will it?

Imagine you are trekking in the high-altitude Himalayas approachable only through a helicopter and twist your ankle. You call for help but the helicopter evacuation bill is at least ₹2 lakh. That standard travel insurance may cover the medical bills once you reach the hospital, but you may have to bear the cost of transportation to reach the hospital.



Unless explicitly mentioned, typically, adventure sports such as biking, scuba diving, mountaineering, bungee jumping, river rafting, and others, are excluded in standard travel insurance as they are inherently high-risk activities.

"Usually, insurers define 'high-risk' sports as activities with a significantly higher probability of severe injury, disability, or death compared to conventional sports. These typically involve extreme physical exertion, unpredictable environments, specialised equipment, and elevated danger factors such as speed, altitude, or depth," says Parthanil Ghosh, executive director, HDFC ERGO General Insurance.

As more and more Indians lead the high-octane life, insurers are rewriting the rule book, adding specialised travel covers and riders for treks, dives, rides, and everything in between.

Says Amarnath Saxena, chief technical officer – commercial, Bajaj General Insurance: "The good news is that some players in the market offer adventure sports as part of their travel insurance policy. Many insurers offer a rider or add-on for adventure sports, which comes with an additional premium."

To ensure you are protected adequately, you will need to take a specialised travel cover or find out if you can add a rider to your standard travel insurance that covers adventure sports and meets your requirements.

Specialised Plan Coverage

Such plans are different from a standard travel insurance policy and specifically cover the requirements related to your adventure trip.

First, they offer medical coverage with doctor fees and medication costs resulting from injuries sustained during a high-risk activity that is covered under the policy.

For injuries, they cover

accidental bodily injury and their medical expenses, doctor fees, and hospitalisation resulting from accidents during the activity. Some plans also provide coverage for dental treatment, subject to a limit.

Second, financial compensation due to permanent disability or death during "included" activities is also usually covered, says Saxena.

Third, these plans cover transportation facilities or emergency evacuation back to a medical facility or your home location. This is useful when you meet with an accident in a remote location.

"It also funds the cost of evacuation from remote areas (like mountains or rivers), which can cost up to ₹20 lakh.

Insurers differentiate between "soft adventure" and "extreme adventure", which is usually not covered by specialised policies because of the limitations



It may also provide a payout in the event of a fatal accident or permanent disability caused by the sport," says Meet Kapadia, head of travel insurance, Policybazaar, an insurance aggregator.

Fourth, the cost of sports equipment after depreciation if they get lost due to theft, burglary, robbery, mugging, hold-up, or any similar incident during the policy period is covered in case these equipment are owned. Loss of equipment as checked-in baggage in a flight is also covered.

"If the equipment is rented, the cost of renting the same type of sports equipment and penalty charges imposed by the rental sports equipment company under the rental sports equipment hiring agreement is covered," says Hari Radhakrishnan, expert, Insurance Brokers Association of India (IBAI).

What They Don't Cover

Specialised plans, however, come with certain limitations. Saxena gives some examples. "Trekking or climbing may be covered only till a specific altitude. Likewise, scuba diving might also be covered up to a limited depth."

Keep in mind that insurers differentiate between "soft adventure" (like snorkeling and cycling) and "extreme adventure" (like skydiving and mountaineering), which is usually not covered by specialised policies because of the limitations.

General biking usually falls under the "soft adventure" category, but extreme mountain biking, downhill racing, stunt riding and so on fall under "extreme adventure".

Moreover, if you are a professional or a competitor in an organised event, you will not get covered. "These plans are for recreational participants only. They explicitly exclude anyone participating as a professional or as a competitor in an organised event," says Kapadia.

Says Dinesh Mosamkar, senior vice president (VP) - consumer underwriting, TATA AIG General Insurance: "In general, under indemnity-based health insurance policies, expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports are excluded."

Says Alok Agarwal, MD and CEO, Zurich Kotak General Insurance Co. (India): "My suggestion to every customer is that before zipping through Costa Rican rainforests or



river rafting in Rishikesh, one should check for common exclusions, such as hazardous activities, extreme sports (including skydiving, scuba diving, rock climbing, etc.) or recreational sports at high speeds or heights (like parasailing).”

There are some common exclusions, such as injuries or illnesses incurred under the influence of alcohol or illegal drugs. At the same time, certain unapproved activities, such as trekking over certain altitude may not be covered. Additionally, activities in restricted and unauthorised areas are usually not covered under specialised plans.

Claims can also be denied if the policyholder disregards specific safety guidelines issued by a recognised or accredited sports association or any other competent authority, or ignores government warnings or alerts for specific locations, or undertakes an activity without a certified operator or proper supervision.

These plans also do not cover incidents that occur due to the policyholder's negligence, pre-existing conditions, cosmetic treatments or non-covered situations, such as acts of war or terrorism. Besides, you must ask your insurer if it covers death or disability during an adventure trip; some do.

How Are Riders Different?

You can add an adventure sports rider to a standard travel insurance. Standard travel insurance plans can be tailored to include adventure sports coverage as an add-on, so you're protected against potentially massive out-of-pocket expenses.

These riders sometimes cover things that a specialised travel insurance may not cover. For example, a specialised policy may not cover mountain biking as it considers it “extreme adventure” but a rider with standard insurance may do that. This ensures coverage for costly medical treatment and, critically, emergency medical evacuation if you



MUST-CHECK

Sub-limits

- ✓ Limits on height or depth covered for various sports
- ✓ Medical expenses, doctor fees, diagnostics, room rent, hospitalisation



Coverage

- ✓ Emergency evacuation from remote areas
- ✓ Accidental death or permanent disability
- ✓ Loss/theft of owned or rented sports equipment
- ✓ Dental treatment



Common Exclusions

- ✓ Activities done under the influence of alcohol or drugs
- ✓ Professional participation (competitions, events, performances)
- ✓ Activities done without certified guides/operators
- ✓ Activities in restricted or unauthorised areas
- ✓ Claims where safety instructions were ignored
- ✓ Pre-existing medical conditions (unless mentioned)
- ✓ When war, nuclear risks, terrorism, and government travel advisories are ignored
- ✓ Missing documentation or unverifiable claims



suffer a severe injury (like a broken collarbone) on a remote biking trail. In such cases, the cost of evacuation by an ambulance or helicopter might cost you lakhs. If you are covered, such costs will be reimbursed.

However, the riders, too, only cover amateur, recreational riding. Injuries sustained during any form of competitive race, timed event, or professional sports are almost always excluded from the coverage.

For example, according to Policybazaar, a 30-year-old individual with no pre-existing disease (PED) can get a \$250,000 travel insurance cover for Thailand at an approximate premium of ₹700-800, with an optional adventure sports rider starting at ₹89 and going up to ₹1,200 or more, depending on the region, type of adventure sports and the number of days.

Processing Pangs

It is important to keep your documentation in place to get a cover for each of the above factors. In adventure-specific policies, due to unique documentation needs, additional time may be required to get all the papers together. Both kinds of policies require extensive documentation for reimbursement.

“Adventure-specific policies often include emergency response and partnerships in remote areas, which means that initial help or response would be fast; however, the subsequent claim might be handled by specialists who conduct a thorough investigation,” says Saxena. Usually, the processing time is similar, but it may differ due to the nature of the claim and the required details.

In short, do your due diligence in terms of getting the documentation right. But that comes later. The first step is to find out what is covered and what is not and what suits you best. Make an informed decision before going on that trip. ►OM

meghna@outlookindia.com