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# Cover your high-adrenaline trip with an adventure sports rider

## EXTREME ADVENTURE SPORTS MAY ATTRACT A HIGHER PREMIUM

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**IF YOU ARE** embarking on an adventure trip, buy an adventure sports rider with a travel insurance plan. It will protect you against high medical costs in case of any injuries, including hospital stays and transportation facilities, particularly if the incident happens in remote locations.

It is essential to check whether the chosen activities, especially extreme adventure sports, are covered under the base policy and consider an appropriate adventure sports rider where required. A standard travel insurance policy typically excludes injuries arising from certain adventure sports such as base jumping, deep-sea diving and snowboarding.

Some insurers do provide coverage for adventure sports as part of their base travel insurance policies. Some policies may also offer coverage for accidental death benefits, and personal liability.

### Pricing of cover

The cost of an adventure sports rider varies depending on the nature and risk level of the activities covered. Factors such as the type of sport, level of risk involved, destination, duration of participation, age of the insured, and the extent of coverage opted for can influence the cost of the rider. Activities marked as extreme adventure sports carry higher risk of injury and may attract a higher premium or specific coverage conditions compared to soft adventure activities.



**ASSESSING RISKS**

- Check if your chosen activity is covered under the base policy. If not, go for rider
- Soft adventure activities may be covered under certain travel insurance policies
- Type of sport, level of risk, destination, duration of event, age of the insured, extent of coverage influence the cost
- Participation in adventure sports in violation of local rules or safety requirements may lead to claim rejection

Soft adventure activities, such as guided trekking, hiking, camping, or cycling, may be covered under certain travel insurance policies either as an in-built benefit or at a relatively lower additional cost. "Extreme adventure activities generally involve a higher degree of risk and may require enhanced coverage, resulting in a higher premium," says Rakesh Kaul, chief distribution officer, Retail Sales, Bajaj General Insurance.

### Exclusions

The exclusions include participating in adventure sports under the influence of alcohol or other intoxicating substances or engaging in activities without the supervision of a qualified professional. "As exclusions vary across insurers and policies, travellers should carefully review to understand the specific conditions and limitations of their coverage," says Manas Kapoor, business head, Travel Insurance, Policybazaar.

Coverage may not be available for activities that are specifically excluded under the policy terms and conditions. Some insurers may restrict coverage to a specified percentage of the sum insured or impose sub-limits on claims arising from adventure sports. It is important to carefully review the policy wording, coverage limits, and exclusions before opting for such a rider.

Injuries resulting from illegal activities are not covered. Participation in adventure sports in violation of local rules or safety requirements may lead to claim rejection. "Travellers must understand the requirements relating to expert supervision before participating in an activity," says Dev Karvat, founder & CEO, Asego, an insurance service provider.

### Claim process

In the event of an accident or medical emergency, the insured should immediately contact the insurer or the designated emergency assistance provider and seek necessary medical treatment. Preserve all relevant documents, including medical reports, hospital bills, discharge summaries, police reports (if applicable), and proof of participation in the covered activity.