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Does your travel insurance cover adventure sports?

Check policy exclusions, sub-limits, deductibles and age restrictions before buying a cover

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Once Chennai resident Ganesh M, 25, completed scuba-diving training in the Andaman Islands, he decided to insure himself for recreational dives.

While diving requires strict safety protocols, "if something goes wrong, the consequences are quite nasty," he said. Unable to find an Indian insurer offering comprehensive deep-sea diving cover, Ganesh bought a policy from DAN Europe, which specializes in diving insurance. DAN, or Divers Alert Network, operates through subsidiary IDA Insurance Ltd, an insurer registered in Malta. Its policies are available to people of different nationalities, including Indians, and cover accidents in Indian waters. "Just to avoid any possible scenario that can go wrong, insurance is a must in my opinion," he said.

As more Indians take up adventure sports in India and overseas, they should consider separate adventure sports cover (ASC) where available. In India, a standard health policy should cover basic medical expenses from an adventure-sport accident, but may not cover specialized costs such as an air ambulance from a remote diving site. Adventure sports cover can pay such costs, but options are limited. Bajaj General Insurance offers Bharat Bhraman travel insurance policy that allows customers to add adventure sports for extra cost, including air ambulance. Adventure cover is "included by default in our eligible overseas travel insurance plan," said Rakesh Kaul, chief distribution officer, retail sales, Bajaj General Insurance.

However, Indian insurers typically offer adventure sports cover as an add-on to international travel insurance. It can be useful for activities such as snorkelling, sailing or biking, which insurers classify as adventure sports.

"We should buy travel insurance that includes adventure sports as an option as the default travel insurance will not include it," said Krishna Rath, a Sebi-registered investment adviser, insurance broker and co-founder of Zenisk Insurance Brokers in Bhubaneswar. The activity list classified as adventure sports is extensive, such as speed-boat rides, ATV tours, Segway rides, kayaking, rafting, rock climbing, paragliding, deep-sea diving, wildlife safaris and trekking above 6,500 feet.

Growing demand
Awareness about adventure sports insurance is growing. "More people are doing this kind of travel, so its use is increasing," Amit Chhabra, chief business officer at PolicyBazaar.com, said. Popular insurers offering such cover for international travel include ICICI Lombard General Insurance, Tata AIG General Insurance, Bajaj General Insurance, IndusInd General Insurance, Zurich Kotak General Insurance and Care Health Insurance. Tata AIG offers adventure sports cover as add-on, while ICICI Lombard and IndusInd offers it in high-premium travel plans.

"The cover cannot be added during an ongoing trip," said Priya Deshmukh, head, health products, operations and services, at ICICI Lombard. It must be selected when buying the TripSecure policy. Coverage varies by insurer and activity. Travellers must check whether their planned activity is covered and understand the exclusions.

Adventure sports: know your cover

From eligibility and age limits to deductibles and coverage caps, check the fine print before buying adventure sports cover.

Essential facts

- It's either an add-on to or embedded in an international travel insurance policy offered by an insurer.
- Snorkelling, hot air ballooning, marathon running and tours in a light electric vehicle are among the activities defined as 'adventure sports'.
- To be eligible for claims, the adventure sport should be done on a non-professional basis, under professional supervision.
- Check with the insurer for age limits and restrictions on the particular sport you wish to do.
- Check with the insurer and understand any deductibles and coverage caps that may apply.



Cost of adventure sports cover

A price illustration of adventure sports cover (ASC) for a 30-year-old individual travelling to Thailand for seven days, under an international travel insurance policy with a sum insured of \$100,000.

Insurance firm	International travel insurance plan	Standard travel insurance premium (₹)	Premium with adventure sports cover (₹)
ICICI Lombard General Insurance	Trip Secure+	1,255	2,865
Tata AIG General Insurance**	Silver International Plus	619	2,168
IndusInd General Insurance	Travel Care Individual & Family Plan	844	1,126
Bajaj General Insurance#	Travel Ace Silver	863	863
Zurich Kotak General Insurance	Excel Plan	396	792*
Care Health Insurance	Explore Asia Plan	369	476

*Data from the company's website; **Data from the company's customer helpline; #Premium includes a 25% online discount

Adventure sports cover is included in the standard international travel insurance plan

Note: Some plans may come with coverage restrictions and deductibles. Compare prices along with exclusions and restrictions

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Age limits also apply. Tata AIG offers adventure sports cover to 15-60 year-olds. IndusInd's Travel Care Individual and family plans cover 14-55 year-olds.

Know the limits
"The ASC is intended to cover sports or other activities which are part of their leisure trip," said Chandrakant Said, vice president of consumer underwriting at TATA AIG. Ice skating during a European holiday would be covered, for instance, but competing in an ice skating event would not. "It has to be a non-professional activity under the supervision of a professional person," Said said. "These two conditions need to be met."

Activity-specific limits may also apply. An adventure cover may cover a trip to Everest Base Camp, at about 5,300 metres or 17,600 feet, but not a climb of Mount Everest. "Beyond base camp, it's difficult to cover them because it becomes too hazardous," Said said.

Check what is covered with the insurer beforehand. "If there is a specific purpose for which you're purchasing the policy, in that case, it's important for the customer to inform the company," Said said. This can be done by email or recorded phone call.

Read exclusions

Insurers also distinguish between travelling to high-altitude locations and hiking there. A visit to Mount Kailash, whose peak is above 19,500 feet, by flight or road is covered under standard international travel insurance. But a pilgrimage walk or 'parikrama' around the mountain is considered an adventure sport or hazardous activity. "ASC cover is required even if the traveller is undertaking a pilgrimage walk, such as to Mount Kailash," said Deshmukh.

ICICI Lombard's policy provides for emergency transportation and evacuation, subject to policy terms. Travellers should check sub-limits and deductibles—the amount they must pay before insurance kicks in.

For example, ICICI's TripSecure+ policy offers a \$100,000 sum insured, but limits adventure sports-related medical expenses to \$10,000. Care Insurance caps its adventure sports cover at 25% of the hospitalization bill. Zurich Kotak General Insurance covers up to the full sum insured but has a \$100 deductible, said a spokesperson.

These policies also provide standard travel insurance benefits. IndusInd's Travel Care includes overseas medical

expenses, trip cancellation and interruption, missed connections, baggage cover, cash assistance, personal liability and political risk evacuation.

Claims matter
Foreign insurers such as DAN and World Nomads, owned by US-based insurer International Medical Group, also sell adventure sports travel insurance to Indian citizens and residents. Since these firms operate overseas, information on claims settlement can be difficult to obtain. "It's only through word of mouth and through the community," Rath said.

Indian insurers also do not publish official data on adventure sports claims paid, leaving consumers to assess insurers themselves. Rath suggested checking claims ratios for other products, such as health insurance, as an indication of how the insurer may handle adventure claims. Despite the limited information, Rath said adventure sports cover makes sense for overseas trips. "The cost of hospitalization outside India can be very high," he added.



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