

**EXPEDITION
INSURANCE &
HEALTH
GUIDANCE**

A group of seven people are in a black canoe on a river. They are all wearing life jackets and smiling. The river is surrounded by lush green trees. A large green diagonal banner is overlaid on the left side of the image.

INSURANCE INFORMATION

Each Participant is required to get adequate insurance for Expedition

Raleigh International does not provide insurance for participants and does not accept responsibility for any costs or expenses not covered under their insurance policy. It is the sole responsibility of the participant to obtain adequate insurance cover for their needs, with the below serving only as a recommendation of potential risks they may be exposed to.

INSURANCE ADVICE

We advise your insurance covers the following (however, which provider you select is your own personal decision):

Before Expedition:

(From booking to departure)

Trip cancellation / deferral due to:

- Injury or illness (i.e. broken leg)
- Conflict, war, political instability, or civil unrest
- Government travel restrictions or advice changes
- Visa refusal or cancellation
- Family medical emergencies (that prevent you from travelling)

Reimbursement of costs:

- Expedition
- Flights
- other expenses

During Expedition:

(From the departure to return home)

- US\$10 million for medical care (Incl. hospitalisation)
- Accident cover
- COVID-19
- Repatriation and emergency evacuation
- Disability
- Death
- Emergency return home (i.e. family emergency)
- Trip cancellation and curtailment, including cover for Expedition costs if you need to return home early due to illness, injury, or other insured circumstances

Additional considerations:

- Insurance should cover your specific Expedition country (Costa Rica, South Africa or Borneo)
- If your existing medical insurance include international cover and meets the above recommendations, you may only need to purchase travel insurance.
- Confirm how your insurance wants to be notified of an incident. For example: some insurers require you to phone the emergency line before being admitted to a hospital.
- Look for volunteering and work abroad policy

Check activities covered:

- Manual work on project sites – look for permitted manual work policy – you will not be above 2 meters or using heavy machinery, and will have all safety equipment and PPE required, whilst being supervised by a professional and working with an organisation.
- Hiking – this will not be above 3000meters.
- Animals – you will be working on project sites in close proximity to animals however you will not be in contact or working directly with them.

MOST POPULAR INSURERS AMONG VENTURERS

These are some possible insurance providers – however it is ultimately up to you which provider you use based on your individual needs and judgement.

- Big Cat Travel
- Axa
- Your credit card company or bank

WHAT RALEIGH DOES NOT COVER

Unless these are covered by a separate agreement, you are solely responsible for purchasing and/or obtaining:

- Medical insurance
- Personal equipment
- International flights
- Cost associated with travel, such as Government required quarantine
- Costs associated with you not adhering to Raleigh International's requirements of participation
- Vaccinations (read below)
- Medical checks, test or certificates
- Background checks (e.g.DBs)
- Medicine for pre-existing conditions
- Additional insurance if required
- Visas (if applicable)



HEALTH INFORMATION

HEALTH REQUIREMENTS

Full medical disclosure is required

You must provide complete and accurate information about your:

- Physical health
- Mental health
- Pre-existing conditions
- Medication

This must be disclosed:

- On your Raleigh Health Form
- To your insurance provider

Medical clearance

Before booking flights, travelling or taking part in the Expedition, you must:

- Complete your health form
- Receive medical clearance from Raleigh International

Additional medical checks may be required at your own cost.

Medical Support on Expedition

If you require medical care:

- You will be supported by Raleigh staff or Venturer Managers
- You will be accompanied to medical facilities
- A translator will be available if needed

All medical costs remain your responsibility and must be covered by your insurance.

**FAILURE TO DISCLOSE
ACCURATE HEALTH
INFORMATION MAY
RESULT IN
WITHDRAWAL FROM
THE EXPEDITION OR
INSURANCE CLAIMS
BEING REJECTED**



If you have any
questions please get in
contact.

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