



Travel Insurance

Adequate travel insurance is mandatory for participation in our African safaris.

It is worth noting that although some credit cards do provide what they refer to as travel insurance, this insurance is rarely comprehensive enough. It will cover loss of possessions and some medical expenses, but may not cover the risks associated with sports or activities.

Why do you need it?

Emergency Medical Cover

When you are at home, you are almost always within easy reach of pharmacies, doctors and medical facilities. When you are travelling overseas in developing countries the facilities are unlikely to be as good as those you enjoy at home. Therefore you need to make extra provisions.

Activities

If your travels include activities where the risk of an accident is above average, you will need to make sure that your insurance policy covers this. Most companies have add-on packs to cover activities such as ski-ing, mountaineering, white water rafting, scuba diving, shark cage diving etc. Even seemingly ordinary activities like trekking will require additional cover if you are going to exceed certain altitudes.

Cancellation or curtailment

In an ideal world, travel plans would go without a hitch. However, in almost any situation there are things outside of our control.

A good travel insurance policy should provide compensation if you are forced to cancel your travel plans due to unforeseen family illness or death, or you cannot make it to the start point of your holiday due to adverse weather conditions.

What should it cover?

Many people are surprised to learn that the primary purpose of travel insurance is not to cover your luggage and belongings while you are travelling. If you are a home-owner these items are almost certainly covered as part of your house contents insurance.

Travel insurance is for circumstances that are not a part of your usual routine but which are more likely to arise when you are on holiday or travelling.

Emergency Medical Expenses

A good travel insurance policy should cover any emergency medical expenses that may arise either from illness or accident. They should cover costs incurred for any local medical treatment or hospitalisation and also the cost of repatriation to your home country if necessary. There may be circumstances where getting you home as quickly as possible is the best course of action.

Check that the amount of cover your policy will provide is sufficient to cover most eventualities. It is common for policies issued in the UK to include cover up to £10 million.

Please note that almost all travel insurance policy cover is for medical costs incurred overseas and the insurance company will no longer pick up the bills once you get home.

Activities

Insurance companies are notorious for finding ways to minimise the amount they pay out. It is essential therefore that you check the details of your policy to make sure it covers any unusual activities you will be doing. Ski-ing, hiking, canoeing, river rafting, bungy jumping, helicopter flights and other similar activities may not automatically be covered.

Similarly if your holiday is going to take you to high altitude you will almost certainly need some additional cover on top of the basic policy.



Cancellation or curtailment

It is worth taking out your travel insurance policy at the same time as you book your holiday arrangements. Your policy should cover you in the event that your holiday is cancelled, even before it starts.

This cover should ensure that if your holiday is cut short whilst you are overseas, you will not be left stranded but will be repatriated to your home country.

Note that this will not include cancellation of flights; flight cancellation is considered to be an operational decision by the airline and any recompense will need to be sought from them.

Personal Liability

Your travel insurance policy should include cover in case you become legally liable to pay damages in the event of you causing accidental injury to a third person or damage to property.

Be Prepared

Vaccinations

Do some research before you travel to find out what vaccinations you should acquire. Don't leave it until the last minute as some of these may need to be administered several weeks in advance. Others may require more than one visit to the doctor/clinic.

Pre-existing conditions

If you have any pre-existing medical conditions it is essential that you inform your insurer at the time of taking out your policy. Failure to disclose such information may invalidate your policy.

You should also inform us at the time of booking. This is so that the members of our team who will be looking after you are prepared.

A typical example of this would be if you are allergic to any common medications or treatments or perhaps if you suffer from occasional bouts of epilepsy. It is vital that staff know where to find your epi-pen.

We ask that you also check with the lodge/camp manager and your guide in each location that they have been made aware of your condition.

Prescriptions

If you regularly take any medication that is only available with a prescription, make sure you bring a copy of the prescription with you.

This is important because (a) you may need to acquire additional supplies of the medication during your travels and (b) your medication may contain some ingredients that are prohibited in certain countries. A copy of your prescription should be sufficient proof that you are entitled to be carrying the medicine.

If you have a favourite pain killer, anti-inflammatory or headache remedy, check to make sure it does not contain any ingredients that may be prohibited.

This is usually as straightforward and doing an online search along the lines of "can I take ??? into country X?" For example: Nurofen Plus, a popular pain killer available in the UK contains codeine. Codeine is a prohibited substance in several countries and discovery of tablets containing codeine in your luggage can cause difficulties and, in extreme cases, imprisonment.

This is quite a good summary

[What is covered and what is not](#)