

Emergency Evacuation Insurance - Is What You are Offered Real Insurance?

John Arnold August 12, 2013



Emergency Evacuation Insurance

Emergency evacuation and coordination of medical care can be the critical factor in a severe injury or illness. Global travel insurance carriers not only cover but manage emergency medical situations worldwide 24/7 in many languages.

(Newswire.net -- August 12, 2013) Chicago, IL -- Emergency evacuation insurance has become a must-have for US travelers and citizens worldwide.

More and more people are becoming aware of how critical it is to have insurance that not only covers but expedites the medical transport and care of an injured or ill person.

There are different types of medical transport and evacuation insurance coverage provisions. These include:

- emergency medical evacuation
- political evacuation
- ground ambulance
- medical helicopter
- medical jet
- commercial airline with medical support
- medical return to the US after release from treatment

One of the most important things.

In an injury or illness it can be critical to be taken to a medical facility that can provide the proper care. The first thing that would happen is [medical transport](#) to the closest medical facility for immediate evaluation and treatment. Often when traveling that medical facility may not be equipped to handle a severe injury or illness. Arrangements need to be efficiently, effectively and quickly made to transport the injured or ill person along with their spouse or family to a facility that can properly handle the medical situation.

That facility may be within the area or country where the person is traveling or the facility may be in another country including back in the US or other country. Having the proper care including the proper diagnosis can be the difference between full recovery and paralysis, a debilitating condition, infection or even death. Situations like this are not common but when they occur they are extremely serious. Proper care is the difference between serious impairment potential paralysis or even death.

This can happen even in countries where excellent medical care is available.

This was the situation with Natasha Richardson, Liam Neeson's wife when she had a head injury while skiing in Canada. The local medical facility did not have the proper diagnostic equipment to determine the extent of the injury and due to delay in her being taken to a facility with the proper equipment Natasha Richardson her condition was not diagnosed in time to potentially save her life.

There is a common misconception amongst US travelers.

This is that trip coverage will take care of medical expenses and anything associated with that such as emergency medical transport. Trip coverage and real travel health insurance are not the same thing. Trip or travel insurance purpose is to cover in the event of certain losses the cost of your trip. It may have incidental coverage for medical expenses and those may not cover and will not be sufficient to cover any kind of emergency medical evacuation as his medical evacuation often is in the tens of thousands of dollars.

Common to these plans is the requirement is the traveler pay and be reimbursed by filing a claim when they return home. The predicament people find themselves in is that medical providers and emergency medical transport requires payment on the spot or prior to treatment. A person can find themselves injured on a Caribbean cruise, taken to a local island facility, find that the treatment they need is in a US hospital and medical transport there costs \$20,000 or more. Unlike in the US the medical transport company will not transport without payment in advance.

Travel health insurance is not the same as trip insurance.

Travel health insurance is offered by insurance carriers and can only come from an authorized insurance agent that specializes in international travel and health insurance. International travel health insurance plans are offered by insurance companies. These are the only plans that are real insurance and regulated as insurance. Travel health insurance policies can vary a great deal as well. Verify that the plan you are getting is insurance.

The emergency medical evacuation coverage in a policy should state it will cover and have a sufficient amount of coverage (\$100,000 to \$500,000) to

- cover emergency air transportation to an airport nearest to the hospital where the member will receive treatment
- cover ground transportation to the hospital or medical facility where the member will receive treatment
- cover transport for a pre-existing condition
- cover In the determination that an emergency evacuation is necessary if there is significant risk of death or serious impairment to facility with appropriate care
- cover the medical return of the insured to their residence or to a hospital near their residence
- cover the cost of a person designated by the insured to be brought to the insured if the insured is to be hospital more than seven days

In an emergency the insurance administrator needs to coordinate the transport the facilities and expedite the proper care of the injured or ill person and not [leave you stranded](#). Selecting the proper insurance carrier and plan is a key

part of any travel plan.

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