

New International Travel Health Insurance for Extreme Sports Athletes

John K Arnold November 20, 2013



Sports Insurance

Now there are travel health insurance, disability income insurance, AD&D and term life insurance plans designed for extreme sports athletes. If you are a pro or amateur there are new plans that cover your activities.

([Newsire.net](#) -- November 20, 2013) Chicago, Illinois -- Over the years the sports and activities that we call extreme have gone way beyond what we can imagine a few years ago. Today many people take part in extreme sport activities. There are the super elite that can solo free climb Yosemite Half Dome or rocket down the mountain in a wingsuit. There are those that helicopter ski down in deep powder.

These people break through any barriers or limitations that we feel are there. As the limitations fall away more and more people are going where and doing what few men or women have done before.

The athletes are doing superhuman feats.

Equipment has and is being created that help make people into superheroes. Their equipment has to be up to the task. Your dirt bike has to be working correctly to make your jumps. Your snowboard, surfboard, dive gear, parachute, hang glider and your [GoPro POV camera](#) all need to be working properly so you can enjoy and share the excitement. Everything needs to be designed for the activity.

Travel health insurance has caught up with the extreme.

Insurance plans needed to be designed that would cover athletes properly for the activities they are now and will be doing. Just as these athletes need secure equipment they can count on they need insurance plans they can count on as well. Insurance is there to provide benefits in the event of a possible yet not wanted event. When you need it to perform, it needs to perform.

In extreme sport activities there is a very real risk of injury or death. Precautions are taken. If there is an injury then the person will need medical services, possibly emergency medical services.

Medical services may include:

- Emergency medical transport
- Ground ambulance

- Medical helicopter
- Medical jet
- Emergency room care
- Hospital inpatient care
- Outpatient care
- Physical therapy
- Medical transport back home

Now that the medical costs and transport are handled we still might have some very serious losses. If the person is a pro-athlete, whether in the activity where injured or in another sport, he/she could lose their income. It might be direct income from winnings or salary and could be endorsement income as well. Proper [pro-athlete disability income insurance](#) needs to cover the pro-athlete based on their ability to perform in their own sport and more.

Complete the package.

Finally the athlete faces the risk of death, dismemberment or permanent total disability. Many [AD&D](#), accidental death and dismemberment insurance plans, are very limited. The plan might be limited in coverage time, place, activity, situation or activity. You need a plan that simply covers you.

Term life is also essential for those that have dependents such as spouses and/or children. Many people today with families are doing extreme activities. The activity may take the person to a location where they might be exposed to a virus or become sick from an insect bite. International term life is available for those needing plans.

Check all your essentials.

Just as you don't want to wakeboard with a weak tow rope, you don't want to find out your insurance breaks when you put it to the test. We can provide instant online quotes for most situations. The right protection for the situation provided with the same level of experienced expertise as all the other trip essentials. Check with us now..

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