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Travel & Medical Evacuation Insurance

With over 30 years of experience sending anglers to worldwide destinations, we believe travel insurance is very important. Most of the destinations we represent require a substantial deposit and prepayment well before departure. In most cases payments are transferred to the operators, lodge owners, or outfitters on the day they are received. Many of these destinations have a short season with a strict “no-refunds” cancellation policy, regardless of the circumstances, unless a replacement is found.

The travel insurance information below and links to our preferred travel insurance providers are important and merit your review. The Fly Shop is not in the insurance business, but we offer this coverage with a desire to see your best interests protected. It is impossible to predict an unfortunate situation such as loss of luggage, equipment, illness in the family, or an accident before you depart on your trip. However, such things can and do happen, and travel insurance can provide a means of recourse against non-refundable financial losses.

We currently offer two different travel insurance plans, Travel Guard by AIG and Global Rescue. Both companies are proven partners of The Fly Shop and offer great services and coverage. Global Rescue has been our go-to for years when it comes to medical advisory and evacuation – some of our destinations require this coverage – and they have just recently added Signature Travel Insurance to their offerings. When it comes to medical evacuation, no company is better than Global Rescue and we have experienced the same with their travel insurance coverage; they are pros. We have been working with Travel Guard for close to two decades and they have been great to work with, and very responsive to our customer’s claims. There are differences in what each company offers in the way of coverage as well as their terms and conditions that you should review to fully understand. Honestly, we don’t think you can make a wrong decision in working with either one of these companies.

Cancel For Any Reason (CFAR) Insurance

In light of COVID-19, any other similar virus or a World Health Organization (WHO) declared pandemic, we do know that many standard trip insurance policies will not cover cancellations or offer compensation due to pandemics, epidemics or fear of travel, which is why “**Cancel For Any Reason**” policies are highly recommended. If you purchased Cancel for Any Reason (**CFAR**) coverage, you could be covered for a percentage of the loss, depending on the level of (CFAR) coverage purchased, and provided the trip is cancelled more than 48 hours prior to the scheduled departure date. Refer to your insurance policy (or Description of Coverage) for details. Please read and research all trip insurance policy details to fully understand coverage.

Please click on the links below to find out about the travel insurance companies we have worked with for years and the different travel insurance plans they offer.

- Travel Guard (AIG) [DELUXE](#)
- Travel Guard (AIG) [PREFERRED](#)
- Global Rescue (IMG) [TRAVEL & EVACUATION INSURANCE](#)

Appreciatively,
The Fly Shop® Travel Team





800.381.9754 | INTL. +1.617.459.4200 | WWW.GLOBALRESCUE.COM/THEFLYSHOP

Global Rescue Signature Travel Insurance

For more than a decade, Global Rescue has provided unparalleled response and evacuation services to travelers around the world. From minor medical issues to life-threatening situations, Global Rescue's critical services have been there when they were needed most. Travelers have trusted Global Rescue's medical and security travel services since 2004, and now you can secure the value of your entire trip with Global Rescue's Signature Travel Insurance.

Global Rescue and IMG have created one of the industry's most complete travel insurance products, integrating Global Rescue's advisory and evacuation services with the financial protection of a comprehensive travel insurance program. Available exclusively to Global Rescue members, Signature Travel Insurance guarantees that a trip abroad is covered no matter what happens.

Signature Travel Insurance policies start at just \$20, and are available exclusively to Global Rescue members. Global Rescue membership entails, including field rescue and medical evacuation from anywhere in the world, plus access to medical advisory services from physicians at the Johns Hopkins Department of Emergency Medicine Division of Special Operations.

About Global Rescue

Global Rescue employs hundreds of personnel, including numerous military special operations veterans, at eight operations centers in six countries across the world. We bring our members to safety, even if they're far from civilization or in a dangerous environment. We have performed more than 10,000 missions, bringing members from danger or injury to safety and comfort. When a member is injured or sick, Global Rescue's medical advisory services offer clear answers and smart advice about what to do next.

A great fishing trip shouldn't involve stress and worry if something goes wrong. A Global Rescue membership will give you the comfort of knowing that no matter what happens, you're getting home safely.

Global Rescue memberships start at \$119, with annual memberships for only \$329. Full family memberships are also available.

Global Rescue memberships include:

- Medical evacuation services to your home country hospital of choice
- Field Rescue services from the point of injury or illness
- TotalCare (SM) – 24/7 access to board-certified physicians, clinicians and specialists from Elite Medical Group and the Johns Hopkins Department of Emergency Medicine Division of Special Operations
- Face-to-face video consultations and advice about your diagnosis
- Prescriptions, lab work, diagnostic imaging
- Help determining the best possible treatment options
- Security extraction services from natural disasters, civil unrest and hostile environments
- Integrated mobile app technology for video consultation, GPS tracking and global intelligence reports





[To purchase Travel Guard Insurance Click Here:](#)

A travel insurance plan can cover you for unexpected costs incurred before or during your trip so costs are less likely to come out of your own pocket. A travel insurance plan can reimburse you for the pre-paid, non-refundable portions of a trip if you need to cancel or interrupt your trip for a covered reason. A travel insurance plan can also include medical evacuation coverage (the price of which may cost upwards of \$100,000) and medical expense coverage, plus reimbursement for lost, damaged or stolen luggage and personal effects. Most travel insurance plans also include 24/7 assistance services to re-book flights and hotels on your behalf and act as a personal travel assistant while you are away from home. As with all travel insurance plans, always carefully read each DOC (description of coverage) to learn the boundaries of your coverage before purchasing the plan.

IMPORTANT: In order to qualify for many of the significant benefits offered by Travel Guard Insurance and Assistance Plan (pre-existing medical conditions, unforeseen bankruptcy or financial default of travel providers) it is critical that you **enroll within 15 days** of making the initial trip deposit. **Day One** is the date the trip deposit/payment is made.



Do I really need to purchase Travel Insurance?

The simple answer is – if you can afford to take the financial hit if you are forced to cancel, then don't purchase the insurance. However, if you cannot afford the financial loss, then seriously consider purchasing the insurance.

Travel insurance offers travelers coverage for unforeseen problems, from a cancelled flight to a serious illness—or in rare cases, even an act of terrorism or the financial default of a travel supplier. If an illness, accident, or other covered unforeseen circumstance forces a traveler to cancel or interrupt their travel plans, they face two potentially major financial losses—money invested in non-refundable pre-payments and medical expenses that in many instances may not be covered by health insurance.

What's the difference between Medical Evacuation Insurance and Travel Insurance?

There is a difference between Medical Evacuation Insurance and Travel Insurance. Some of our most remote and wild destinations like Kamchatka, Bolivia and Brazil require that all guests have a medical evacuation insurance policy just in case of injury in the field and the extremely high costs of evacuation upwards of \$100,000 plus!

In general, travel insurance is all-encompassing and in some cases, covers some medical evacuation, in addition to travel delays due to weather or mechanical issues, lost or damaged luggage, re-booking of flights, reimbursement for the pre-paid, non-refundable portions of a trip, if you need to cancel or interrupt your trip



for a covered reason like injury or sickness. In contrast, Medical Evacuation Insurance only covers field extraction, medical evacuation, physician assistance and consultation, etc. In some cases it may be best to have both the medical evacuation insurance and travel insurance.

Can I purchase Travel Insurance through The Fly Shop?

The Fly Shop is not in the insurance business and you cannot purchase your travel or evacuation insurance through us. However, we have a strong relationship with the two insurance companies we recommend and feel they are some of the best in the industry.

When do I need to purchase the travel insurance?

That all depends on what you want to insure against. If you want to cover pre-existing medical conditions, the unforeseen bankruptcy or financial default of the travel provider then in some cases you must purchase the trip insurance within 15 days of making your initial trip deposit. It is best to give Global Recue or Travel Guard a call, toll-free, before making your initial deposit payment and inquire as to what benefits there are in purchasing a policy early in the reservation process.

What exactly does the insurance cover?

The list of inclusions and exclusions for each of the travel insurance companies we recommend is extensive and often confusing to our clients – and us. Please contact your preferred company and ask for their full description of coverages and read it thoroughly. If you have any questions, give the company a call on their dime and ask. It's better to be well-informed and comfortable with the coverage before you purchase.

Do I need to purchase travel insurance to cover the full amount of the trip?

The answer is no. You are free to purchase the dollar amount of coverage you like. For instance, if you are using mileage awards for your flight accommodations, you may opt not to cover the expense of this and only cover the fishing package amount of your trip. The decision is yours.

It's also worth noting that you are free to purchase only enough coverage to protect your deposit and then later purchase more coverage to protect your final payment, airline accommodations, hotel reservations, etc. By opting for this option you will save tying up a significant amount of money in insurance cover right from the start, before you are wholly invested in the trip.

What happens if I need to make a claim?

The first thing to do is contact your chosen travel insurance company and let them know that you want to initiate a claim. This will start the process and the company will contact us and we will provide them with the information and documentation they request in order to process your claim.

Additionally, you should let us know you are making a claim, so we can prepare the documents needed to facilitate timely service.

