

Willis's Walkabouts Insurance Guide – Updated April 2023

It may or may not still be against the law for any domestic travel policy sold in Australia to cover anything that could be covered by medical and/or ambulance insurance. That leaves a grey area for things like sprained ankles which might prevent you from continuing to walk and thus require an evacuation. We have had a few people make successful claims in similar circumstances but none recently.

There is now a domestic Australian Travel Insurance Policy that will specifically cover medical evacuations up to a total of \$50,000. Please see <https://www.nibtravelinsurance.com.au/plans/domestic>

To cover evacuation expenses, you need the 'Australian Travel Plan', not the 'Cancellation and Additional Expenses Plan'.

We have been told that one Australian Adventure company insists that all their clients have this policy.

If you are walking in Kakadu, an evacuation could cost up to \$2000 (my estimate based on food drop costs). In some of the places we walk in the Kimberley, it could cost well over \$5000. If there is a serious medical emergency, Care Flight (Top End of the NT) or the Royal Flying Doctor (Central Australia, Kimberley and Pilbara) **might** get you out at no cost. In 2022, the RFDS billed one of our clients for the helicopter part of their evacuation. They told us, "Our aircrafts are fixed wing only, we can only land on an airstrip. The helicopter is a chargeable cost and not covered under the RFDS transfer." That means that if you need to be evacuated from any of our trips where the RFDS provides transport, you will almost certainly be up for an extra cost.

I wrote something about this in my November 2018 Newsletter, "Join the Austrian Alpine Club and get free rescue insurance included, up to euro 25,000.

<https://www.bushwalkingholidays.org/newsletter98.shtml#evac>

No age, geographical limit, and long trip cover all at a very modest cost. If you are in your 60's & 70's if you can get any sort of commercial cover for some of these activities it is ridiculously expensive. Combine it with a normal travel policy and you are covered for just about everything, backcountry and off-piste skiing, mountain biking, rafting and well as walking."

The Austrian Alpine Club membership is for a calendar year. Whether you join in January, December or somewhere in between, your membership and coverage expires on 31 December.

The Austrian Alpine Club insurance is a supplement to normal travel insurance. It is not a substitute. You still need a normal travel policy.

Having said all that, the most likely thing is that something before the trip could force you to cancel. Our cancellation fees combined with airline cancellation fees can be quite expensive. Any decent policy should cover you for both. Evacuation is a grey area but airfares and cancellation fees are not. We've had people who have saved thousands of dollars by having travel insurance and others who have lost thousands by not having it. Your choice.

Post Covid Update, February 2023 – What If?

Airlines are still cancelling and changing flight times more than they did in pre-covid days. We've had people miss a trip because they missed a connection due to a delayed flight or had their flight cancelled with no replacement that would get them to the start on time. We can't refund your money if you can't get here. Your insurance needs to cover you for that.

What if? Australia still has a relatively high rate of new covid infections. What if you get covid just before a trip and have to miss it? You've lost the cost of the trip. What if our guide gets covid just before a trip and can't be replaced. If that happens, we will refund your money, but we cannot refund any accommodation or travel costs that you might have incurred. Your insurance needs to cover you against that.

Read the fine print. Every policy is different. You need to make sure that any travel insurance policy you purchase covers you against things like these.

Insurance By The Gram

There is more to insurance than just taking out a policy. After an incident in mid 2018, I put the following into my Newsletter 97.

Insurance is something we pay for but hope we never need. Mostly we pay in dollars but, for bushwalkers, sometimes **we pay in grams**. A few incidents on our trips show just how important this can be.

Rain

On two of the trips I did in 1986, the first year for Willis's Walkabouts, we had unseasonal rain. In Kakadu in July, the rain lasted for days and made the rivers look the way they do in the Wet. A plastic painter's drop sheet weighs less than 200 grams and can make an incredible difference to comfort if you do get an unseasonal rain.

ID

Accidents happen. We don't plan to have them, but some tiny thing goes wrong and suddenly there is a serious problem. On a Kimberley trip in 2018, one person slipped and broke her wrist. The Flying Doctor Service sent in a helicopter to bring her out. It brought her to Derby. They covered the cost of the evacuation, **but**

Her mobile phone and all her ID and credit cards were either back in Kununurra or in the car. Think about how you'd cope in a similar situation, thousands of kilometres from home, hundreds of kilometres away from your documents. It wasn't easy. Not having her mobile was a hassle, but that was nothing compared to no ID or credit cards. They weigh only a few grams. Why not be safe and bring them?