

RESCUE 411

EVACUATION COVERAGE SHOULD BE AN ESSENTIAL
COMPONENT OF YOUR EMERGENCY PROTOCOL

By Melissa Gervais

A few summers ago, I was stern tied in Montague Harbour on Galiano Island. My anchor was out with lots of chain and a side tie on my port and starboard. We had been there for three incredible nights when things went sideways. I was down below making my morning coffee when I heard, "Missy, start your engines! We have to move now!"

I ran upstairs in my pajamas to see that a huge gust of wind had shifted us into four feet of water only inches away from the rocks. We were all good boaters—we remained calm, the engines were started, the stern line cut, and we moved forward. There was a minor collision, and in the chaos, my starboard friend had stepped on the stainless trim around the swim grid and had a near-deadly bleed on the bottom of his foot. We elevated the leg, dug deep into

our first-aid training, and made our way to Ganges on Saltspring Island, where the Coast Guard arranged moorage at their dock and a taxi to the hospital. He received many stitches, and we were grateful that it all worked out.

At the time, our cell coverage was spotty, and we relied on the VHF for communication with Coast Guard. We had a debrief with our friends afterwards to talk about what happened and my friend Glenn asked, "Aren't you glad we weren't

at the top of Knight Inlet?" His question made me wonder what would have happened if we had been offshore. Or, how would we get emergency medical attention in a different country? How would we get home if we required extensive treatment? What happens to the crew or the boat? Not to mention, how much would a medical emergency like this cost?

Most responsible boaters have a fully stocked medical kit on board. Many offshore sailors and world travelers un-

Left: Helicopter air ambulances are essential and you may need one – but they don't come cheap and aren't often covered by medical insurance. According to the National Association of Insurance Commissioners (NAIC), the average cost of an air ambulance flight is between \$12,000 and \$25,000.

dergo extensive certification to be fully prepared for any medical emergency. If all else fails, our reliable Coast Guard will come to our rescue. Correct? Sadly, a severe medical emergency such as a heart attack, stroke, or broken back will require far more than these precautions to get you home safely and quickly. Keep in mind that the first 24 hours of treatment in a serious medical emergency determines the outcome and can be the difference between life and death.

Make Sure You're Covered

Remember, medical evacuation insurance is not the same as travel insurance. So, where to start? A quick google search revealed several different options like Global Rescue, Peakmedevac, SkyMed, Aeromedevac, Medjet and DAN Boater. They all claim to provide traveler emergency coverage on almost every ocean and continent, but what exactly is included?

To get answers, I reached out to my friend and author, Pamela Bendall, who wrote *What Was I Thinking, Adventures of a Woman Sailing Solo*.

Two hundred nautical miles off the coast of Central America, Pamela was struck by lightning and she tells the story in her book. At the time of the strike, an extensive smoke fire engulfed the engine room, frying the wiring throughout the entire boat, and all the electronics attached to it. Her limbs lost all feeling, and her skin began to break out in chickenpox-like welts caused by the toxins in the melted wiring. She used her compass and charts to navigate 200 miles and 36 hours to the closest port in El Salvador.

Pamela had evacuation coverage at the time of the accident, but admitted that she never read the fine print. She soon

discovered that the evacuation company would only “take her to the closest place that could treat her,” which from El Salvador was the United States. But she is a Canadian citizen with Canadian health care coverage, which does not cover travel in the U.S. This would be a costly option. The evacuation company required her to pay upfront (and be reimbursed) to the tune of approximately \$50,000. She also had a dog and boat which she could not instantly abandon. Eventually, boat and dog sitters were arranged, and she flew home; however, not without significant emotional, medical, and financial scars. “You don’t want to discover the deficiencies of your insurance policy after your medical emergency has taken place,” she shared.

Pamela is an adventurer and assumed that evacuation coverage was for evacuations. She decided to investigate and even had a few lawyers attempt to interpret the ambiguous fine print in her policy as well as other companies offering evacuation services. She was shocked and intrigued by the complexities of evacuations, and discovered why it is so important to think through the policy and whether it works for your situation. Thankfully, few people will cash in on evacuation coverage.

However, if you ever need it and don’t have it, that exotic holiday will come to a crashing halt and could change you and your family’s lives forever.

Carol and Harry were sailors who spent a good deal of time in La Paz, Mexico. On a trip into town, Harry slipped on some wet tiles and cracked his skull. He was lucid upon arrival at the hospital, but he fell unconscious during the three days it took to coordinate enough funds for the air ambulance, which is an upfront cost usually between \$50,000 and \$100,000, depending on distance and severity of the medical emergency. While still in a coma, Harry and Carol were evacuated home to California after three challenging days in the La Paz hospital. They were getting older, and had evacuation insurance on their to-do list, but they didn’t know where to start, so it never got done. Harry passed away three months later.

During a severe medical emergency, most people want to be at home surrounded by their loved ones, their familiar medical team, and using their health insurance. Having a fully stocked medical kit and access to the Coast Guard will only get you as far as the closest medical facility from wherever you are in the world.

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Below: Coast Guards will generally only take you as far as the nearest hospital. This Canadian Coast Guard chopper is seen arriving in Victoria B.C.'s inner harbour.

Right: Ambulances are costly and may be required to transit you to and from flights or facilities.



Right: Wherever you're traveling, you'll be using local emergency services at first – including services like this ambulance in Puerto Vallarta, Mexico. Evacuation coverage is designed to take you the next step and get you home. (Photo: Elena Mirolyubova)



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Commercial airlines are very restrictive, and will not allow people with many types of medical conditions – let alone a serious situation—to fly. Most people don't think clearly during a crisis, and the logistics of coordinating a cross-country, cross-border air ambulance under stress is daunting, expensive, and timely. Evacuation companies have experience in handling the logistics and repatriating you to your closest hospital efficiently, professionally, and expeditiously.

The Fine Print

When choosing evacuation insurance plans, it's essential to look at the fine print. Here are some questions to consider in this process:

- Who decides whether you are suitable for emergency evacuation? YOU should be able to decide, and your significant other in case you are not capable. Most policies stipulate that the Hospital Administrator (who will want to keep you there for financial reasons) or the Insurer (who will be reluctant to spend funds for evacuation) makes the decision, so be wary of this policy.

- Who pays for the coverage? Do you pay upfront and get reimbursed, or does the evacuation company cover all costs? This is important because some insurance companies make you pay upfront and use the time to uncover excuses for not paying, such as pre-existing conditions or other conditions exempt from your policy.

- Where will they fly you? You will want to go home. Many policies take you

to "the closest place that can treat you," but you will want to ensure that it's your "hospital of choice." Also, check if the flight has a medical escort.

- Where are you traveling? Ensure that your policy covers your specific geographic location.

- Who will be at your bedside? You will want your next of kin. Many policies don't pay for next of kin for a hospital stay of fewer than seven days.

- What will you do with your boat, family, pets, and other assets while being treated? Your policy should look after these considerations, whereas most only look after the patient.

- What happens to your insurance premiums as you age or if you suffer a pre-existing condition? Generally, insurance companies offer annual plans that are renewed each year. Every renewal application will ask whether you have received medical treatment during the year. If you mark YES, then travel as you know it will change forever. Once you are red-flagged for either pre-existing medical conditions or fall into a higher age group, your travel medical insurance becomes restrictive and costly.

Before I began writing this article for

Northwest Yachting magazine, I was blissfully ignorant about evacuation insurance coverage. I don't know why I thought it didn't apply to me. I decided to ask a couple of my friends if they had ever considered it? I promised not to use names, but one friend, in her mid-forties, said, "I don't need it yet." One of the first things Pamela shared during our conversation was, "No one can forecast their medical emergencies, and the world is full of people who woke up in the morning thinking that it would just be another ordinary day."

Another girlfriend I talked to felt that she couldn't afford it. I looked into the costs of policies that are available and realized that these costs differ between companies and types of plans, so it wasn't easy to estimate premium costs as apples to apples. Some policies start at \$500 per year, so if you compare that to the cost of an evacuation, which can be somewhere between \$50,000 to well over \$100,000, it's not hard to justify the premium. Also, review the maximum amount that the company will pay out. The limits vary from \$50,000 up to \$1 million, but remember that the higher the coverage, the higher the premium.

I also asked about pandemics. The

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Right: Commercial airlines are very restrictive about passengers with medical emergencies. Therefore, many evacuation flights (particularly if time is of the essence) are done on chartered jet air ambulances like this Learjet 31A. Before you travel, make sure your policy specifies how and where you'll be transported. (Photo: Alex Kwanten)



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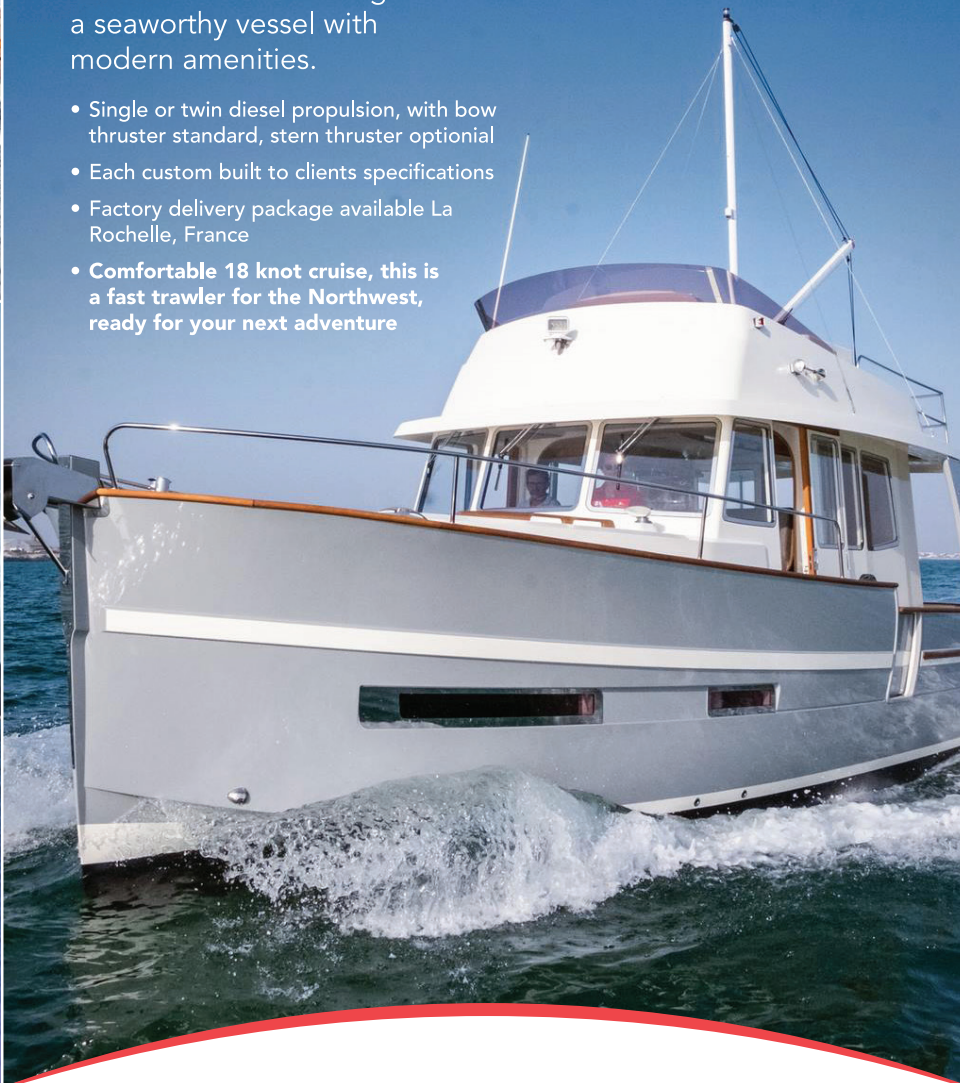
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Left: Evacuation insurance plans don't cost much, and they're worth it if you need an emergency evacuation. They not only help you save money, but they save you from the hassle and worry of having to coordinate logistical issues while you're ill or incapacitated. Don't leave home without it.

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COVID-19 crisis has initiated a great variety of insurance company responses and has left many people stranded without travel medical insurance. Most companies state that their insurance coverage is void during a pandemic and recommend that you return home immediately.

My conversation with Pamela was fascinating and I learned a lot, so I had to ask which company she recommends. After extensive homework, she shared that she signed up with SkyMed. In fact, she loved the company so much that she became a representative and helped to design the SkyMed nautical division. She now travels the world with her Canadian medical coverage along with her SkyMed membership and no longer worries about travel health care coverage.

"After researching every evacuation company," Pamela said, "I selected SkyMed because their services and philosophy make every attempt to make a disastrous medical emergency as seamless as possible: emotionally, logistically, and financially." She went on to say, "SkyMed has thirty plus years of experience, and they're really good. They will evacuate you and your partner to your home, in addition to your children, grandchildren, pets, vehicles, boat, donor organs, or even your remains in the event of death. They also will return you back to where the accident originally occurred by commercial air travel when you are fully recovered so you can resume your holiday or vacation. All this, and you will never need to requalify medically or worry about your rate chang-

ing due to age or your medical condition." The cost of membership is about \$1.00 per day, depending on the plan.

Choosing an emergency evacuation company is not a time to be frugal, uninformed, or indifferent. Whatever company you choose, ask the right questions. Above all, whether you are traveling by boat or on land, it is essential to include evacuation coverage into your planning protocol so that you will never experience a dreadful and unexpected medical emergency that turns a holiday into a nightmare. **NWY**



Missy grew up boating with her family in the Gulf Islands. She works for a yacht services company based in Vancouver, B.C. and boats most weekends from April to October. A self-proclaimed weekend warrior, she enjoys blogging about everything cool for women who boat at missygoesboating.com.

Pamela Bendall has first-hand experience sailing around the world and will happily answer any questions you might have. Contact her at: pamela.bendall@skymed.com.



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