



Marvel Treks & Expedition Pvt. Ltd.

G.P.O. Box: 8717 | Lekhnath Marg, Thamel, Kathmandu, Nepal

+9779851036079 / +9779851188551

Email : info@Marveltreks.com | Website : www.Marveltreks.com

Expedition Insurance & Emergency Rescue in Nepal

Complete Protection Guide for High-Altitude Expeditions

There is a thin line between adventure and real danger—especially during **high-altitude expeditions**. Expeditions involve extreme terrain, unpredictable weather, technical climbing, and prolonged exposure to altitude. Because conditions can change rapidly and emergencies can escalate quickly, **comprehensive expedition insurance is mandatory for all participants**.

Your insurance must cover **medical treatment, helicopter rescue, search and rescue operations, and expedition-specific risks**.

Unexpected situations such as serious injury, altitude sickness, illness, family emergencies, or unforeseen circumstances may force you to cancel your expedition before departure or abandon it midway. Proper insurance ensures protection against these financial and medical risks.

According to **Marvel Treks & Expedition Terms and Conditions**, the company is **not responsible for additional costs** arising from emergencies, evacuations, medical treatment, or unexpected events during an expedition.

Important: Foreign nationals **cannot purchase expedition insurance inside Nepal**.

Insurance must be arranged in your home country before arrival. Your policy must explicitly cover **high-altitude expeditions, mountaineering, rescue operations, medical emergencies, evacuation, trip cancellation, equipment loss, theft, natural disasters, and accidental death**.



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How to Choose the Right Expedition Insurance

1. Review Your Existing Insurance

If you already hold annual travel or health insurance, confirm whether it can be extended to include:

- High-altitude expeditions and mountaineering
- Emergency helicopter evacuation
- Overseas medical treatment in remote regions

Many standard policies do **not** cover expeditions unless upgraded.

2. Medical Treatment, Evacuation & Rescue Coverage

Your expedition insurance must include:

- Emergency helicopter evacuation
- Search and rescue operations (including manpower such as Sherpas)
- High-altitude and altitude-related illnesses
- Medical treatment during and after evacuation
- Emergency repatriation
- Lost or damaged expedition equipment

Expeditions operate in remote Himalayan regions where **rescue and medical costs can be extremely high.**

3. Level of Expedition & Altitude

Ensure your policy clearly states coverage for:

- The specific expedition activity (mountaineering, alpinism, peak climbing)
- The **maximum altitude** of your expedition

Many insurance policies exclude technical climbing or limit altitude coverage.



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4. Policy Exclusions

All insurance policies have exclusions. Carefully read these sections to understand what is **not covered**, particularly regarding:

- Technical climbing
- Solo climbing
- Extreme weather rescues
- Pre-existing medical conditions

5. COVID-19 & Infectious Disease Coverage

COVID-19 and other infectious diseases can still disrupt expeditions. Choose a policy that includes:

- Medical treatment
- Quarantine or hospitalization costs
- Expedition interruption due to illness

Critical Expedition Insurance Points

Helicopter Evacuation

During expeditions, helicopter evacuation may be the only safe rescue option.

- Expedition operators can help arrange rescue
- **They are not responsible for evacuation payment**
- Any temporary payments must be fully reimbursed by the client

Without proper helicopter evacuation coverage, rescue costs can be extremely high.



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High-Altitude Medical Treatment

Medical treatment in extreme altitude and cold conditions is expensive. In many cases:

- A specialized medical team must fly with the helicopter
- Oxygen systems and emergency equipment are required

Your insurance must cover **all medical and evacuation-related expenses**.

Clearly Declare Your Expedition

When purchasing insurance, clearly declare:

- Full expedition itinerary
- Maximum altitude
- Nature of the expedition (mountaineering, alpinism, peak climbing)
- Associated risks

Accurate disclosure ensures smooth claim processing during emergencies.

Compare Specialist Providers

Expeditions require **specialist insurance providers**. Always confirm that your policy explicitly mentions:

- Mountaineering or alpinism
- High-altitude expeditions
- Search and rescue coverage

Expedition Cancellation Coverage

Expedition deposits are **non-refundable**. Select insurance that includes **expedition cancellation and interruption** protection.

Share Your Insurance Policy

Clients must provide **a copy of their expedition insurance certificate** before departure. This allows rapid coordination in emergencies.



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Recommended Expedition Insurance Providers

Worldwide

- World Nomads (with expedition upgrades)
- Generali (adventure plans)
- IM Global

United Kingdom

- British Mountaineering Council (BMC)
- DogTag UK
- Campbell Irvine

USA / Canada

- Travel Guard
- IM Global
- TuGo
- Ripcord

Europe

- Europ Assistance
- IHI Bupa
- AXA Insurance
- TCS (Switzerland & France)

Australia / New Zealand

- Cover-More Travel Insurance
- Ripcord Rescue Travel Insurance
- 1Cover Travel Insurance



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Malaysia / Singapore

- AIG Travel Insurance
- AIA Berhad
- Alpha Global Solutions

Very Important – Avoid Coverage Gaps

Some providers only cover **helicopter evacuation** but exclude:

- Medical treatment
- Search and rescue manpower (Sherpas, guides)

For full expedition protection, your policy must include:

- Medical expenses
- Helicopter evacuation
- Search and rescue operations, including manpower support

Helicopter Rescue Support in Nepal

Expedition emergencies can escalate rapidly due to altitude sickness, extreme weather, terrain difficulty, injuries, or illness. Helicopter evacuation is often the **fastest and safest rescue option**.

Marvel Treks is officially associated with **Heli Rescue Nepal**, one of Nepal's most trusted helicopter rescue operators.

<https://helirescuenepal.com/>

Through this partnership, we ensure:

- Rapid rescue mobilization
- Direct coordination with rescue pilots and teams
- High-altitude-capable helicopters
- Certified and experienced pilots
- 24/7 emergency readiness
- Coverage of remote expedition routes, passes, and base camps



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High-Altitude Emergency Medical Care

After evacuation, immediate medical attention is critical. Expedition-related conditions may include:

- Acute Mountain Sickness (AMS), HACE, HAPE
- Severe hypothermia or frostbite
- Extreme dehydration and exhaustion
- Serious injuries from falls or accidents

All rescued expedition members are transferred directly to:

ERA International Hospital Pvt. Ltd.

Kathmandu, Nepal

<https://era-hospital.com/>

ERA Hospital provides:

- Emergency and trauma care
- Specialized high-altitude illness treatment
- Oxygen therapy and monitoring
- Advanced diagnostics (X-ray, CT scan, blood tests)
- Specialist consultations
- In-patient care when required

This integrated rescue-to-treatment system ensures **maximum safety and recovery** for all expedition members.