



# Marvel Treks & Expedition Pvt. Ltd.

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

+9779851036079 / +9779851188551

Email : [info@Marveltreks.com](mailto:info@Marveltreks.com) | Website : [www.Marveltreks.com](http://www.Marveltreks.com)

## Travel Insurance & Emergency Rescue for Trekking & Mountaineering in Nepal

*A Complete Protection Guide for Your Himalayan Adventure*

There is a thin line between adventure and real danger. Trekking and mountaineering are exciting activities, but they also involve risks. Because things in the mountains can change quickly and unexpectedly, we strongly recommend that all our clients buy **complete travel insurance** before starting their trip.

Your insurance should cover **medical treatment, helicopter rescue, and trip protection**. Sometimes unexpected situations—like injury, illness, family emergencies, or work issues—can force you to cancel your trip either before it starts or while you are already on the expedition. Having good insurance helps you stay protected in such cases.

According to **Marvel Treks and Expedition Terms and Conditions**, the company is not responsible for extra expenses caused by emergencies or unexpected events.

Also, foreigners **cannot buy insurance inside Nepal**, so you must purchase a proper insurance plan from your home country. Make sure your plan covers things like **trip cancellation, evacuation, medical emergencies, lost bags, theft, illness, disasters, or even death**.

Here are some important tips to help you choose the right travel insurance before your trip:

### 1. Check your existing insurance

If you already have an annual travel policy or health insurance, ask your provider if they can add coverage for travel protection, emergency evacuation, or medical treatment for your trip. This might be cheaper, and you may not need a new policy.



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## 2. Travel Protection, Evacuation & Medical Treatment

Make sure your insurance includes:

- Emergency helicopter evacuation
- Altitude-related illnesses
- Medical treatment during the trip
- Lost baggage
- Delayed or cancelled flights
- Theft

Expeditions take place in remote areas, so medical and evacuation costs can be very high.

## 3. Level of Adventure

Check that the policy covers:

- The trekking or mountaineering activity you're doing
- The maximum altitude you will reach

Not all policies cover high-altitude or technical climbing.

## 4. Exclusions

Every insurance policy has items it does NOT cover. Read these carefully so you know what is excluded before you buy.

## 5. COVID-19 Coverage

COVID-19 cases still occur, so it is safer to choose a plan that includes COVID-related medical expenses.



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## Important Points to Remember

### Helicopter Evacuation

If you get sick or injured, you may need a helicopter rescue.

Travel agencies can help arrange the helicopter, but **they are not responsible for paying the cost.**

If they temporarily pay, they will ask you to reimburse them.

Without insurance that covers helicopter rescue, the cost can be extremely high.

### Medical Treatment

Medical care in high-altitude and cold areas is expensive. Sometimes a mobile medical team must fly with the helicopter, which increases the cost.

Make sure your insurance covers all possible medical needs.

### Explain Your Trip Clearly

When buying insurance, clearly explain:

- Your full itinerary
- The risks involved
- The nature of your adventure (trekking, mountaineering, alpinism)

This helps the insurance company understand your needs and makes it easier to make a claim later.

### Compare Multiple Providers

Talk to more than one insurance company before choosing a plan. Mountaineering has special risks, so make sure your policy clearly mentions **mountaineering or alpinism**.

### Trip Cancellation

Your deposits are non-refundable, so choose a policy that includes **trip cancellation coverage**.



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## **Share Your Policy With Us**

Please provide us with a copy of your insurance policy (or insurance certificate). This allows us to act quickly and correctly in case of an emergency.

### ***Recommended Insurance Providers***

#### ***Worldwide***

- World Nomads
- Generali
- IM Global

#### ***For UK Citizens***

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

#### ***For USA/Canada Citizens***

- Travel Guard
- IM Global
- TuGo
- Ripcord



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## ***For Europe***

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

## ***For Australia/New Zealand Citizens***

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

## ***For Malaysia/Singapore Citizens***

- *AIG Travel Insurance*
- *AIA Berhad*
- *Alpha Global Solutions*

## ***Important Note***

These are only recommendations. These companies usually offer plans that cover:

- Emergency evacuation
- Medical expenses
- Travel protection



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- Lost luggage
- Theft
- Accidents or death

Always check with the insurer to make sure your specific needs are included.

## ***Very Important***

Some providers only cover helicopter evacuation but do not cover medical treatment or search and rescue costs (such as manpower like Sherpas).

To stay fully protected, choose an insurance plan that includes:

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

This ensures there are no gaps in coverage during emergencies.

## **Helicopter Evacuation**

In the Himalayas, emergencies can escalate quickly due to altitude sickness, severe weather, terrain difficulty, injuries, or illness. When required, **helicopter evacuation is the safest and fastest way** to bring trekkers to lower altitudes and medical facilities.

We are **officially associated with Heli Rescue Nepal**, one of the most trusted rescue operators in Nepal.



**Heli Rescue Nepal**

<https://helirescueneal.com/>



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Through this partnership, we ensure:

- Rapid rescue mobilization
- Direct communication with pilots & rescue teams
- High-altitude-capable helicopters
- Certified & experienced rescue pilots
- 24/7 standby emergency response
- Coverage of remote valleys, passes & base camps

Your safety is our highest priority, and our coordination with Heli Rescue Nepal ensures smooth, fast, and professional rescue operations.

## High-Altitude Medical Treatment

After evacuation, immediate medical care is essential. High-altitude conditions can cause:

- Acute Mountain Sickness (AMS), HACE, HAPE
- Hypothermia & frostbite
- Dehydration & exhaustion
- Injuries from falls or accidents

To ensure proper treatment, **every rescued client is directly transferred to:**



**ERA International Hospital Pvt. Ltd.**

A leading emergency and high-altitude treatment center in Kathmandu.

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



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ERA Hospital provides:

- Emergency & trauma care
- High-altitude illness treatment
- Oxygen therapy & monitoring
- Full diagnostics (X-ray, CT-scan, blood tests)
- Specialist consultations
- In-patient treatment if required

This seamless chain—from mountain rescue to expert medical treatment—ensures complete and safe recovery for every client.