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Adrenalin junkies need insurance ‘safety net’ while on foreign soil

Backpackers who want to enjoy the thrills of bungee jumping, sky-diving or other adrenalin-fuelled activities must ensure that they are properly protected in case things go wrong.

Each September many young adults choose to defer their place at university to embark on a gap year abroad and adventure activities are often part of that experience. Not-for-profit campaign group the Association of Personal Injury Lawyers (APIL) has urged them to check the small print of their insurance documents to ensure they are covered for hazardous activities.

“Some standard backpacker insurance policies won’t cover travellers for potentially dangerous activities, so it’s really important that people understand the risks and take out the additional cover if they need it,” said APIL president Karl Tonks.

“Of course, people should feel free to have fun and take risks while they are enjoying what is probably the trip of a lifetime. But it’s important that they have proper insurance in place to provide them with the safety net needed in case they are injured.

“The cost of emergency medical treatment and repatriation can be incredibly high for someone who is injured on foreign soil.

“And people who suffer injuries caused by someone else’s negligence may also require cover for legal expenses to pursue a claim to recoup the cost of their rehabilitation, future care and medical bills.



“Even if an activity doesn’t seem particularly hazardous, an insurance policy may still class it as such. So it’s vital that all backpackers take time to check the details.”

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Notes to editors:

- APIL (Association of Personal Injury Lawyers) is a not-for-profit organisation whose members are dedicated to campaigning for improvements in the law to help people who are injured or become ill through no fault of their own
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