



A Guide to Paragliding Travel Insurance

1

Overview

If you have an accident, you need to be financially covered from Search And Rescue (SAR) through medical evacuation and recovery at a hospital in your home country. Here are the recommended insurances and what they cover:

Garmin SAR High Risk. Covers initial SAR to a safe location if not hurt, or the nearest hospital if hurt.

Global Rescue. Covers transportation from where SAR ends to the nearest "well-equipped" hospital, or if necessary, to a hospital in your home country. Use abroad. Get High Altitude Evacuation option if landing above 4 600 m / 15,000 ft is possible.

IMG. Travel insurance in the typical sense, not related to rescue. We only have a recommendation for non-competitors; most travel insurance has exclusions for competition-related travel.

2

Device Choice

In all cases, get **both** SAR insurance on your GPS device (unless you are *certain* your health insurance covers it with no HG or PG exceptions) **and** the recommended insurance from the flow chart in ③, if any.

For **SPOT**, get FocusPoint, but know that they only cover, "... search & rescue expenses **or** medically necessary evacuation to nearest appropriate hospital, whichever benefit has been provided first," (**but not both!**). Read [here](#).

For this large gap in coverage, we **actively recommend *against*** using SPOT for paragliding.

For **Garmin SAR** (formerly GEOS SAR), get the High Risk Plan. This covers paragliding-related SAR in all but a few places, and covers both SAR **and** transport to a hospital if injured.

Rescue from restricted places [here](#) (p. 13) is still possible, but is your financial responsibility.

Supported devices are listed [here](#), but SPOT devices are no longer supported.

3

Flow Chart

Are you traveling internationally to fly?

No

Make sure you have adequate health insurance with no PG / HG exceptions **and** Garmin SAR High Risk.

[Click for Garmin SAR High Risk](#)

Yes

If you get injured, are you **certain** your health insurance will cover SAR, evacuation, and medical costs from wherever you are?

Yes

This is **exceptionally** unlikely.

If you're certain all steps of your rescue and recovery are covered, go reread your insurance documents, then restart this flow chart. Ensure you are a member of a helicopter evacuation service like Life Flight at least, so an accident doesn't bankrupt you.

Are you traveling for a competition?

No

Yes

No

1. Get Garmin SAR High Risk.
2. Get Global Rescue for medical evacuation. Annual or trip plans available.
3. Conduct your own due diligence for travel insurance, as most have exclusions if the insured is traveling for competition.

[Click for Garmin SAR High Risk](#)

[Click for Global Rescue](#)

1. Get Garmin SAR High Risk.
2. Get Global Rescue for medical evacuation. Annual or trip plans available.
3. Get IMG Signature for travel, an add-on to Global Rescue.

[Click for Garmin SAR High Risk](#)

[Click for Global Rescue](#)

[Click for IMG Signature Insurance](#)

If you have questions, call the specific company:

Garmin: 1-888-460-4554
Global Rescue: +1 (617) 459-4200
IMG: +1 (317) 655-9796