

## **Risky Behaviour Overseas Can Break The Bank**

*The costs of medical evacuation may not be covered if travelers engage in some adventurous activities, warns insurer RACV.*

December 6, 2010 (FPRC) -- ADVENTURE seekers are being warned they should not rely on their travel insurance to pay for a medical evacuation if they are engaging in extreme sports while on holiday.

RACV Tourism and Travel General Manager Neil James said various activities such as base jumping, motor racing, skiing or even running with the bulls in Pamplona may not be covered by travel insurance.

'It's a matter of risk. Some adventurers can push the boundaries and engage in activities that may be listed as exclusions under many travel insurance policies.

'Some people may be surprised at what is considered a dangerous activity. For instance, many policies exclude claims resulting from open-water sailing, hunting, playing polo, mountaineering or rock climbing, parachuting or hang gliding,' he said.

Mr James said travellers need to check what circumstances and activities are excluded from their policy. In some cases being a registered participant in the sport, such as having a scuba-diving certificate, may be required to be covered by travel insurance.

'Generally travel insurance will cover all your medical bills and evacuation costs but our members and all other travellers need to be aware there are rules and limits,' he said.

'It should also be noted that the Federal Government does not pay for a traveller's medical expenses overseas or medical evacuation costs'.

'If you have concerns about what activities or hobbies are covered on your next holiday, RACV's expert insurance consultants are available to help you with information and advice, or go to [racv.com.au](http://racv.com.au) for more details,' Mr James said.

Media enquiries: Pauline Zahra on (03) 9790 2717

--About The Royal Automobile Club of Victoria (RACV)--

The Royal Automobile Club of Victoria (RACV) is run to benefit members through high quality service, great value products and wide range of member benefits. RACV is committed to representing members' interests in areas such as road safety and mobility, through advocacy and sponsorship of community programs. It also offers a range of insurance policies from car insurance and home insurance to business insurance, with member benefits that include discounts and savings.

**Contact Information**

For more information contact Pauline Zahra of RACV Insurance (<http://www.racv.com.au/>)  
(03) 9790 2717

**Keywords**

[travel insurance](#)

[car insurance](#)

[home insurance](#)

You can read this press release online [here](#)