

## **IMPORTANT INSURANCE NOTICE FOR ALL YUKON RIVER QUEST RACERS**

The race insurer for the Yukon River Quest race requires that all racers must show proof of valid health insurance that will cover medical and transport costs in the event of an emergency during the race. You are travelling into some beautiful but remote parts of Canada. Everyone hopes to end up in Dawson City with memories of a fabulous race, but sometimes things don't always go as we wish.

It is your responsibility to prove to the race organizers that you have insurance to cover extra-ordinary medical transport costs, regardless of whether you have an extended healthcare plan as part of your employment, or you purchase this coverage yourself.

You could be injured during the course of the race, fall ill, or suffer a medical emergency. There are many stretches along the Yukon River where the only way to bring you to medical facilities will be by helicopter, and then that facility might be only a nursing station. You may then need to be transported by medi-vac air flight to a larger medical facility in Whitehorse, or to Edmonton, Alberta or Vancouver, BC. If you are badly injured or seriously ill, the decision may NOT be yours to make at that point.

Travel medical insurance is often very economical to buy BEFORE you begin your journey. It can usually be purchased through local insurance brokers or agents, or travel agents in your own community. Please ensure that your insurance will cover you during the race and that the limit will be high enough to cover the possibility of large medical transport bills, as well as to cover an extended medical stay in the event that you fall seriously ill or are badly injured. Travel medical plans may also cover the cost of having a family member or companion travel to be with you if you cannot travel home alone, though extended healthcare plans through work or another healthcare provider most likely will not.

If your home is outside Canada, but you wait until you reach the Yukon, you MAY be able to purchase coverage while you are here, depending on any pre-existing medical conditions. HOWEVER, most Visitor-to-Canada policies will cover only accidental injuries for the first three days. If you fall ill or suffer some other medical condition, you may be without coverage.

If you are a Canadian resident, please remember that your provincial healthcare plan will likely NOT cover medivac or ambulance costs. If you do not have an extended healthcare plan, Canadian residents should purchase out-of-province coverage before you leave your home province.

Since many travel insurance policies will not cover sickness during the first 2 or 3 days of your policy, we would advise that your policy begins as soon as you arrive in Canada or in the Yukon, rather than waiting to start coverage until you are on the river.

Many travel insurance companies require that they pre-approve and perhaps pre-authorize air evacuation. Please give a copy of your travel insurance documents to your support team, so they have the contact info readily available. Please also look at the cost of covering your support team too. We want all our racers and their teams to go home with good memories, not huge medical bills.