

<i>Mazamas Policies and Procedures</i>				
Title: Rescue Insurance				
Responsible Committee(s): Unknown		Document identifier: RISKMAN_0010		
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Scope

Applies to all members.

Rescue Insurance Overview

This service is offered free to all Mazamas members. This insurance provides reimbursement for rescue and evacuation expenses, including transportation, medical services and supplies, incurred while a member is hiking, climbing or backcountry skiing anywhere in the world, **subject to the restrictions outlined below**. This applies to official Mazamas trips as well as private trips.

Coverage Limits and Claims

I. Basic Rescue Coverage

Mazamas will pay any and all emergency rescue and evacuation costs and expenses for which a Mazama member in good standing may be legally responsible for emergency rescue and evacuation of such Mazama members anywhere in the world, subject to the following:

1. The maximum payment per Mazamas member is \$5,000.00 in any annual policy period (Oct 1 - Sept 30), the Mazamas FY. Emergency expenses for transportation, medical services and supplies necessarily incurred during the rescue and evacuation resulting from hiking, climbing, or backcountry skiing activities are covered. In addition, up to \$2,000.00 will be reimbursed for the costs of retrieving and transporting to the nearest international airport the body of a covered Mazama member who died while engaging in the above covered activities.
2. There is a \$250.00 deductible per Mazamas member per accident. This deductible shall not apply to evacuation of a body or bodies.
3. Emergency rescues and evacuations relating to trips to climb peaks over 6,000 meters are NOT covered, except as set forth in Section II below.
4. Such rescues or evacuations must be necessary for medical or safety reasons. At Mazamas discretion the emergency rescue and evaluation must either (a) be certified by a legally licensed physician to have been necessary for emergency injury or illness or (b) be certified by a mountaineering ranger or the mountain rescue office in charge to have been necessary under the circumstances to prevent likely injury. Rescues or evacuation for convenience only or otherwise not meeting the above criteria are not covered.
5. Coverage begins and ends at the trail head. Rescues or evacuations relating to accidents while traveling to or returning from the trail head are specifically excluded. Cost relating to searches for missing persons are specifically excluded.
6. Coverage is excess to any other valid collectible insurance which the insured person may have to cover any qualified rescue or evacuation. A claim for payment must first be made by the insured person to any health, travel or other insurance which the insured may have in effect that will pay

- all or part of the rescue, medical or emergency evacuation expenses.
7. There is a per-accident limit of \$10,000.00. If more than one Mazama member is involved in an emergency rescue or evacuation resulting from the same occurrence, the total amount payable will be no more than \$10,000.00. This amount will be pro rated to the persons insured in a proportion equal to their covered expenses. If a rescue or evacuation involves one or more Mazama members and one or more non-Mazama members, common rescue expenses will be paid on a pro rate basis for the Mazama member only, up to the per member limit of 5,000.00 and per accident limit of \$10,000.00.
 8. No more than \$30,000.00 in covered emergency rescue, evacuation and accidental medical expenses will be paid in any fiscal year for all Mazama members insured.
 9. The costs of military evacuation flights operated by the US Military, Air National Guard or US Coast Guard within the United States are not covered costs or expenses, unless the insured is billed for such costs by such entities.
 10. Claims must be made within 60 days of the emergency rescue or evacuation. Claims must be submitted in writing, together with appropriate supporting documentation, to:

Mazamas
 Attention: Rescue Insurance
 527 SE 43rd Avenue
 Portland, OR 97215
 503-227-2345

II. Optional Per-Trip Coverage

Mazama members in good standing may also obtain emergency rescue and evacuation coverage for trips to peaks over 6,000 meters as follows:

1. A separate application must be made on forms provided by the Mazamas. The application will at least contain the following information:
 - a. Name and address of the person to be insured.
 - b. Name, location and height of peak involved.
 - c. The expected or planned duration of the trip (trail head to trail head).
2. The insured person shall also pay per the following schedule at the time the application is accepted:
 - a. \$25.00 per week or part thereof for trips to peaks between 6,000 and 6,999 meters.
 - b. \$50.00 per week or part thereof for trips to peaks between 7,000 and 7,999 meters.
 - c. \$75.00 per week or part thereof for trips to peaks over 8,000 meters.

All of the provisions of Section I apply.

III. Definition

Emergency is defined as a sudden, unexpected happening; an unforeseen occurrence or condition; perplexing contingency or complication of circumstances; a sudden or unforeseen occasion for action.

Revision History:

Date	Author	Revision / Action
12 Feb. 2013	EC	Adopted by Executive Council without review. Copied from Members Policy area of website.

12 Nov. 2013	Gov. Docs.	Updated maximum payment per member – was \$3,000, is \$5,000.
20 Nov 2017	RMC	To Governing Doc for review