



# Arch RoamRight®

## From the Archives: Epic Bike Crash in Rural Peru



**An unfortunate crash during a trip of a lifetime abruptly cut the enjoyment short. Travel insurance provider Arch RoamRight was there to ensure proper short term care, stabilization and evacuation to the right facilities.**

### How It Happened

In April 2017, the insured – a female in her fifties – was biking in a remote part of Peru. A wrong turn in rough terrain resulted in significant injuries, including several broken ribs and a collapsed lung. As if the injuries were not enough, the local healthcare facilities were not equipped to handle such a severe case and a potentially long term recovery.

### The Challenge

Injuries sustained in remote areas can present significant challenges in terms of stabilization, treatment and evacuation, if necessary. Local facilities are often not prepared for complex injuries or illnesses, making evacuation to more populous, well served areas a more pressing requirement. Travelers can be left stranded far from home with limited transportation options and support, facing exorbitant out of pocket expenses and the added stress of coordinating treatment and transportation.

### The Outcome

The insured's condition was deemed a covered injury requiring evacuation to a regional hospital with better treatment capabilities. Once stabilized and deemed fit for travel, the insured was transferred to her home hospital in the United States via air ambulance. The total cost of the claim, including local stabilization, regional treatment and required transport via air ambulance exceeded \$100,000.

### The Bottom Line

Fortunately, most travelers will not experience such a situation. However, for the rare occurrence of a significant medical emergency while traveling, the savings add up quickly.

### Arch RoamRight Travelers Are Prepared

Travelers who use travel insurance from Arch RoamRight have a number to call to get the help they need in these situations. Being a prepared traveler means knowing what to do in an emergency.

Call Arch RoamRight at 866-891-6614 or email [partner@roamright.com](mailto:partner@roamright.com) for more information.

## At A Glance

A bike injury resulted in a hospitalization and evacuation. Arch RoamRight was there for the traveler every step of the way, and helped her return home safely.

Cost of travel insurance policy: \$495\*

**Amount covered by  
travel insurance:**

**\$111,950**