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BIKINGCR · OUT IN THE OPEN CR S.R.L.

Mandatory Travel Insurance Requirements

At BikingCR, the safety and well-being of our participants are a priority. Because mountain biking involves inherent risks and takes place across varied terrain and changing outdoor conditions, **comprehensive international travel and medical insurance is mandatory for every participant.**

Each rider must purchase an individual insurance policy before traveling to Costa Rica and ensure that it remains valid for the entire duration of the trip.

1. Required Medical Coverage & Emergency Evacuation

Your insurance policy must provide adequate coverage for:

- Emergency medical expenses resulting from illness or injury during the trip.
- Hospitalization, medical consultations, diagnostic tests and emergency treatment.
- Emergency transportation, including ambulance services, where required.
- Emergency medical evacuation and repatriation, if medically necessary.

Participants should verify that their policy provides appropriate coverage for medical treatment and evacuation in Costa Rica, including in rural or remote areas where access to medical facilities may be limited.

2. Trip Cancellation & Interruption

Your policy must include trip cancellation and trip interruption protection for covered medical reasons, including:

- Cancellation before departure due to an unexpected illness or injury.
- Interruption of the trip due to an illness or injury during the journey.
- Medical circumstances require you to return home earlier than planned.

We strongly recommend reviewing the policy's coverage limits, exclusions, deductibles and documentation requirements before purchasing.

Please note that insurance reimbursement is subject to the terms and conditions of your individual policy. BikingCR cannot guarantee that an insurer will approve a claim.

3. Specific Coverage for Mountain Biking on Mixed Terrain

> **This requirement is particularly important.**

Your insurance policy must explicitly cover recreational mountain biking on mixed terrain, including:

- Paved and secondary roads.
- Gravel roads and rural tracks.
- Dirt roads and off-road trails.
- Uneven surfaces, climbs and descents encountered during guided mountain biking activities.

Some travel insurance policies classify mountain biking as an adventure sport or exclude off-road cycling altogether.

Before purchasing your policy, contact your insurance provider and obtain confirmation that the specific type of mountain biking included in your BikingCR itinerary is covered.

A policy that only covers ordinary recreational cycling on paved roads will not meet this requirement.

4. Proof of Insurance & Participant Responsibility

Every participant must:

- Purchase and maintain valid international travel and medical insurance covering the entire trip.
- Verify directly with their insurance provider that mountain biking on mixed terrain is covered.
- Provide BikingCR with proof of insurance before the trip begins, including the insurance provider, policy number, coverage dates and emergency assistance contact details.
- Carry their insurance information and emergency contact details while traveling.
- Be responsible for contacting their insurer and managing any medical or insurance claims, with assistance from BikingCR where reasonably possible.

BikingCR reserves the right to request additional documentation or clarification if the insurance coverage provided does not appear to meet these requirements.

> **Participants who cannot provide evidence of the required insurance coverage may not be permitted to take part in the mountain biking activities.**

5. BikingCR Does Not Provide Personal Travel Insurance

Travel and medical insurance is not included in the BikingCR trip price. Each participant is solely responsible for purchasing and maintaining their own policy.

BikingCR does not act as an insurance provider, broker or claims administrator and cannot assume responsibility for insurance coverage, claim approvals, reimbursements or policy exclusions.

We strongly encourage all participants to read their insurance policy carefully and confirm coverage directly with their provider before departure.

Our Recommendation

Do not assume that a standard travel insurance policy automatically covers mountain biking. Confirm that your policy specifically includes guided mountain biking on gravel roads and off-road terrain in Costa Rica.

Having the right coverage in place allows you to enjoy the journey with greater confidence and peace of mind.

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