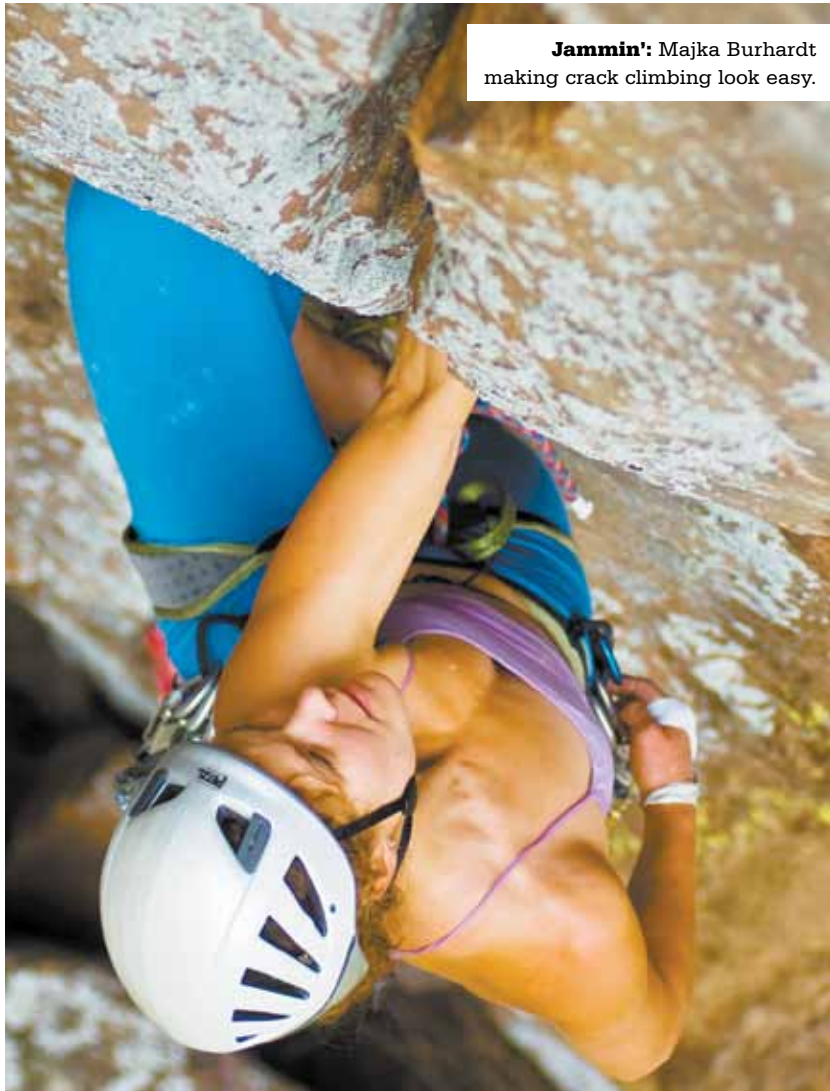


Underwriting ADVENTURE

Want health insurance to protect yourself on your next climbing expedition? Think about applying for Polish citizenship. ■ BY MAJKA BURHARDT



Jammin': Majka Burhardt making crack climbing look easy.

JAMES Q. MARTIN

is rugby, but we Americans cannot participate in international Sleigh Rides. Canadians, however, can. Only the British have almost as tough a time as we do, though for some reason *they* are allowed to play American football when abroad.

No matter. I'm going to Namibia to climb granite. I also realized, after a bit of research, that I might be doing some Quad Biking (a.k.a. ATV-ing). In total, I'll be engaging in 17 percent of World Nomads' restricted activities. With two weeks to go until my trip departure, it is too late

to change my country of residence. I tried. I tried just after I sent an email to World Nomads asking how many Omanis have purchased travel insurance this year.

It has been two days and I still have no reply. I have a follow-up email waiting.

Dear Sir, I am trying to make sense of your rules. But they make no sense at all. Is it your goal for us all to be restricted from the sports that we enjoy most? But then why do the Spanish still get to run with the bulls? Is this some sort of adventure profiling?

There is insurance out there for those of us who climb. The American Alpine Club has it as a benefit for their members, or at least evacuation insurance—a type of AAA for climbing. But I wanted additional insurance for Namibia, and I wanted to safely add in my newfound love of quad-biking, and World Nomads did say they were the insurance for the "Adventurer."

I am not a lawyer. I am a climber, a writer—and a guide. As a guide, I deal with liability on the other side of the fence. As a guide, I have learned to read the fine print so that I understand what I am asking my clients to sign away on. The fine print for travel insurance for adventure activities, I have learned, is that the sporting activities offered up as tantalizing nuggets of quality adventure are only covered if you are (a) of the right nationality, and (b) partaking in the activity provided by a company that is regulated or licensed where required.

By the time I uncovered this second stipulation, I was far removed from any chance of getting my Namibia coverage. I have, however, as a guide, found a new market. Now I just have to get my materials

printed and distributed in Azerbaijan, Uruguay and Tahiti, and I will never be out of work. I could advertise that my new clients could climb anywhere in the world with me and always be insured.

If you are a climber, insurance is not a topic you normally worry about let alone readily discuss. If you are a normal, non-climbing person, however, coverage is often one of your first questions. When I chose to pursue climbing full time at the age of 18, I decided I would be smart about something nonclimbers perceived as dangerous: I would get insurance, and I would get a guide. I joined the American Alpine Club and took a four-week mountaineering course in the North Cascades, because I wanted to learn how to climb, the right way, fast. The combination of those two criteria was important to me back then. None of my friends seemed to either know the right way or to want to take the time to teach me the right way, and I didn't want to spend four years looking around for a casual acquaintance who might know when I would want to use a double figure-eight. Fourteen years later and now fluent in the ways of the rock, that same 18-year-old who wanted to be safe is still in me.

I don't pretend that what I do isn't dangerous. As a climber and adventure writer, I try to be as safe about the risks I take as I possibly can—while still taking them. As a guide, I recognize I represent this same safety to my clients. In fact, many of my clients are climbers in their own right who want to spend their day getting more pitches, harder pitches and safer pitches than they could on their own. These are some of my favorite clients. Sometimes, if I am lucky, those with whom I work who are beginners come back, years later, in the same form. Of course, now I should tell my American clients I do them less good, legally, than Bahraini citizenship could. I'll work on that when I get back from Africa.

As for my adventure-traveling plans, given the current circumstances, I am thinking of applying for Polish citizenship. I'm first generation and this should help me in my application. The Poles, like many of the other lesser non-G8 country citizens, might have had a hard time with borders, war and general international exploitive experiences, but at least they can get insurance for 100% of adventure.

*Zorbing: the activity of sphering, zorbing or globe-riding is the recreational practice of humans rolling downhill in a sphere, generally made of transparent plastic.... •

Majka Burhardt is the author of Vertical Ethiopia: Climbing Toward Possibility in the Horn of Africa (Shama, 2008) and Coffee: Authentic Ethiopia, due out in 2010. You can read about her adventures in Namibia at The Liminal Line (majkaburhardt.com/liminal-line-blog).

Two weeks from today, I head to Namibia. In fact, by the time you read this, I will likely be in Namibia doing something for which I'm not insured. Technically, because I live in the USA.

I'm going to Namibia to climb—or at least, that's not the whole reason. I'm also going to spend 34 nights in a tent under the African sky to travel to the northwest corner of the second least-populated country in the world, and to keep pushing my understanding of how adventure and culture might mix.

I wanted insurance to do so.

World Nomads prides itself on "helping travelers who like to get off the beaten track." So when I started researching providers they were at the top of my list.. Three fields into their application, however, I made a crucial mistake: I selected my country of residence. It turns out that the moment you pick "USA," your off-the-beaten-track vacation adventure gets exponentially riskier.

It's not just that I cannot go climbing in Namibia, technically, and be covered by World Nomads, but I cannot even go Quad Biking in Namibia. I didn't even know I wanted to go Quad Biking (or even what it was) until I realized it was one of my crossed-out options. Other activities not covered, when you are from the USA, include: stilt walking, zorbing*, bobsleighting (not sledding), American football and, of course, climbing.

If you're lucky enough to have been born in Romania, South Korea or Oman, however, you are covered for everything—including "fly by wire." Abseiling is permissible regardless of nationality, as