

2. Assess the skills as well as the physical and mental stamina that will be required of you for the trip. Carefully evaluate your level of preparedness. Consult your physician and provide details about what you plan to do. Respect your personal capabilities. Your body will already be under stress from time and climate changes, unfamiliar food and a different environment. If needed, upgrade your skills. If that is not possible, don't go.
3. Talk to people who have similar interests and similar physical abilities to your own, and who have experience with this kind of travel.
4. Choose a company experienced in the type of adventure travel you're interested in. Such companies should:
  - Provide rating systems indicating the difficulty level and the risks.
  - Employ good risk management practices.
  - Have a good cancellation policy.
  - Offer guides who speak the local language and are trained in first aid.
5. Find out if your destination is dangerous in either physical or political terms. In many countries there is political instability, police and judicial

### **Supplemental health insurance**

Do not rely on your provincial health plan to cover the costs if you get sick or are injured while you are abroad. At best, your health plan will cover only a portion of the bill.

**It is your responsibility to obtain and understand the terms of your supplementary insurance policies.**

Some credit cards offer health and travel insurance. Do not assume the card alone provides adequate coverage.