

Trip Insurance

September 24, 2011 found me leading out on the Cockscomb Ridge of Mt Baker, Washington. It was day seven of the AMGA Alpine Exam. I had been short roping relatively steep, firm snow and we had arrived at the crux of the route. Below us was a gapping bergshrund, above a steepening slope capped by a wall of pumice stone. The upper left skyline provided our exit. I had chopped out some stances, placed a snow pig, clipped us in and was transitioning to pitching when the rock hit me. None of us saw nor heard anything, yet I felt as if I had been hit by a baseball bat in the elbow when I wasn't looking. Multiple expletives left my mouth as I reeled in pain. Initially I wasn't aware of the extent of my injuries. Somewhat like getting kicked in the shin while playing soccer, I thought that I'd be able to continue after a few minutes, until I saw the blood. I had a very small nick in my soft shell jacket and noticed a tinge of red. As I rotated my arm to get a better look, blood began pouring out of my sleeve and I felt my glove had also filled up too. It was time to bail.

Six hours later I was in the Bellingham Emergency Room. The ER Doc cleaned the wound and stitched me up. Then they took x-rays. Turns out I had a grade 2 open fracture of my humerus - which translated to a 3 cm long bone chip in my elbow. They booked me for surgery that night in order to clean the wound thoroughly in an effort to prevent a bone infection. The chip was held in place by soft tissue and would not require any hardware, but the concern was infection. I went through surgery that night and remained in the hospital the next day. The candidates and examiners visited. Turns out the forecast for the last two field days of the exam was 100% chance of rain, even on the east side. It was decided that the exam get cut short and the examiners put their heads together to determine if they had seen enough from everyone. Two days later I attended the final debrief bandaged up and in a sling.

You might say that I was unlucky to get hit by spontaneous rock fall on my Alpine Exam. True, but the reality is that I was lucky in so many ways: Had that rock hit me in the head I most likely would not be here today. Unlike an average day of guiding, I was with professionals at the time of the incident who took charge of the situation. Also, the fact that the final days of the exam were forecast for rain meant that I had just as much time in the lead as the other candidates and would be scored as such. And lastly, although not luck at all, but foresight, was the fact that I had purchased trip insurance. My hospital bills totaled over \$14,000! Health insurance was only going to pay a fraction of that. Although the paperwork and admin took a while on my part, in the end I did not have to pay anything out of pocket. Trip insurance covered everything my health insurance didn't. So, when Henry suggests folks purchase trip insurance for courses and exams, I would highly recommend it. There are an infinite number of possibilities that could interrupt a course or exam, and why risk paying more for certification?

Epilogue: My elbow healed perfectly with no complications. The doctor took extra care to line up my tattoo to the point where the scar is hardly noticeable. And I did pass my Alpine Exam.

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