



Insurance Protection in Risky Tourism Activities

Mohamad Zulfikar D. Yusuf,¹ Zamroni Abdussamad,² Mohamad Rivadi Moha³

¹²³ Faculty of Law, State University of Gorontalo, Indonesia.

Correspondence Email: Zulfikaryusuf67@gmail.com

Abstract: Insurance protection in risky tourism activities is very important, especially in areas with high potential and risky natural tourism, such as South Bolaang Mongondow Regency. This research aims to analyze the role of insurance protection in reducing the risks faced by tourists and tourism managers in the area. Using a qualitative approach, this research examines the different types of insurance applied in the tourism industry, including health, accident and property damage insurance. It also discusses the factors that influence the application of insurance in the tourism sector, the challenges faced by stakeholders, and the importance of socialization and education on the benefits of insurance protection for tourists. The results show that although some tourism managers have implemented insurance for tourists, there are still gaps in understanding and optimal implementation of insurance in South Bolaang Mongondow Regency. Therefore, there is a need for increased awareness and collaboration between the government, tourism managers, and insurance companies to create a more effective and efficient protection system for risky tourism activities in the area.

Keywords : Insurance Protection; Risky Tourism; South Bolaang Mongondow Regency.

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1. Introduction

Insurance serves as a safeguard against potential risks that may affect individuals, families, or properties in the event of an undesirable occurrence. In the tourism sector, accident insurance is a critical form of responsibility in the industry's development, aimed at enhancing the appeal of tourist destinations. Offering such insurance is one strategy to improve and advance the attractiveness of these destinations, potentially increasing the number of tourists, and enabling both the local community and government to reap the associated benefits. Therefore, legal responsibility and protection in the tourism sector are essential to ensuring the successful realization of ongoing developments and achieving desired objectives. Insurance in this context is primarily employed to boost tourist interest, which, in turn, contributes to strengthening the economy of the region or country.¹

The new paradigm in tourism development has led to ambiguity regarding the party responsible in the event of negligence, error, damage, or system failure, resulting in losses to others. Article 1365 of the Civil Code stipulates that "unlawful acts causing harm to others require the responsible party to compensate for the loss." Riduan Syahrani identifies four key elements in this article: (1) unlawful acts, (2) errors, (3) losses, and (4) causality. Additionally, Article 1366 of the Civil Code asserts that "everyone is accountable for losses arising from their actions, negligence, or lack of care."

Article 1365 of the Civil Code emphasizes that any unlawful act resulting in harm to another party obligates the wrongdoer to compensate for the loss. Liability for unlawful acts aims to protect individual rights, with legal provisions outlining the rights and responsibilities of individuals in actions resulting from either intent or negligence, leading to injury or loss to others.²

In civil law, liability arises from a contract or agreement stemming from actions that have the potential to harm another party, whether due to error or causal connection between the action and the resulting loss. This is recognized as an unlawful act under civil law, which includes the element of error and gives rise to civil liability. Error and risk form the core of liability in civil law, focusing on managing responsibility related to errors and losses.³

¹ I. Putu Andika Sanjaya, Anak Agung Sagung Laksmi Dewi, and Luh Putu Suryani, "Perlindungan Hukum Wisatawan yang Berkunjung ke Tempat Wisata Berisiko Tinggi di Bali," *Jurnal Konstruksi Hukum* 3, no. 2 (March 29, 2022): 371-76, <https://doi.org/10.22225/jkh.3.2.4839.371-376>.

² Ida Bagus Indra Brahmana and I. Gusti Ngurah Anom, "Perlindungan Hukum Bagi Wisatawan Pada Objek Wisata Tirta Arung Jeram Sungai Ayung Di Kabupaten Gianyar," *Jurnal Hukum Mahasiswa* 3, no. 1 (April 1, 2023): 626-40.

³ Dinda Ayu Fatikasari Sutimin, "Perlindungan Hukum Terhadap Pengguna Jasa Wisata Di Taman Laut Nasional Bunaken Di Sulawesi Utara," *LEX PRIVATUM* 13, no. 4 (July 15, 2024), <https://ejournal.unsrat.ac.id/v3/index.php/lexprivatum/article/view/56723>.

Negligence and errors leading to losses can impede the development of tourism in a region, potentially weakening the economic sector and diminishing the appeal of the area as an attractive and friendly destination for tourists. As tourists frequently interact with local residents, there is an increased risk of conflicts or issues arising between parties due to various factors. Consequently, tourism management must be executed with great care to ensure public safety and order are maintained. This ensures that both local residents and tourists can go about their daily activities comfortably, even in high-tourism areas.

Article 26 of Law Number 10 of 2009 concerning Tourism mandates that tourism stakeholders must: a. respect religious norms, customs, culture, and local values; b. provide accurate and responsible information; c. offer non-discriminatory services; d. ensure comfort, friendliness, and security for tourists; e. provide insurance protection for high-risk tourism activities; f. foster partnerships with local micro, small, and cooperative businesses; g. prioritize the use of local and domestic products and provide opportunities for local workers; h. enhance workforce competence through training and education; i. actively participate in infrastructure development and community empowerment programs; j. prevent activities that violate morality or the law; k. maintain a clean, healthy, and beautiful environment; l. preserve the sustainability of natural and cultural environments; m. uphold the image of the Indonesian state through responsible tourism practices; and n. comply with business and competency standards as outlined by regulations.⁴

The absence of insurance can violate legal provisions, resulting in unlawful acts. In the Indonesian context, unlawful acts typically refer to Article 1365 of the Civil Code, which has a unique formulation compared to other articles. This formulation functions more as a normative framework than a detailed legal substance, requiring further exploration or application outside the Civil Code.

The initiative to provide insurance for tourists' risks or interests often comes from the tourists themselves, though it may also be initiated by other parties, such as the government. A legal relationship between the premium payer and the government, as a guarantor, is formed based on legal provisions, which introduces an obligatory element between the parties, irrespective of their mutual consent.⁵

Tourism insurance shares similarities with compulsory social insurance, as it is not voluntary but rather mandated by certain parties, including the government. Thus,

⁴ Fitrya Hidayanti, "Perlindungan Hukum Terhadap Wisatawan Yang Akan Berkunjung Ke Tempat Wisata Di Pulau Lombok Menurut Undang-Undang Tentang Kepariwisataaan," *Prosiding Seminar Nasional Komunikasi, Administrasi Negara Dan Hukum* 1, no. 1 (June 10, 2023): 227–32, <https://doi.org/10.30656/senaskah.v1i1.148>.

⁵ Firda Puspita Sari, Sumriyah Sumriyah, and Rhido Jusmadi, "Perlindungan Hukum Terhadap Wisatawan Di Kawasan Wisata Religi Menurut Undang-Undang Nomor 10 Tahun 2009 Tentang Kepariwisataaan," *Interdisciplinary Journal on Law, Social Sciences and Humanities* 4, no. 1 (2023): 76–94.

tourism insurance can be considered a form of compulsory social insurance, aimed at providing social security for specific groups, including both domestic and international tourists.

According to Law Number 10 of 2009 concerning tourism, Indonesian tourism is organized based on principles of benefit, kinship, fairness, balance, independence, sustainability, participation, democracy, equality, and unity. Tourism regulations in Indonesia address various aspects, including tourism types, monitoring mechanisms, legal protections, and business development. However, the implementation of these regulations remains suboptimal, as evidenced by tourists' concerns about visiting South Bolaang Mongondow Regency due to the absence of government-guaranteed insurance.

The vision and mission of the Regional Regulation of South Bolaang Mongondow Regency Number 13 of 2016, concerning the Master Plan for Tourism Development, emphasizes the development of integrated, safe, comfortable, and attractive tourist destinations, prioritizing environmentally friendly attractions rooted in local culture and customs.⁶

Tourism activities in South Bolaang Mongondow involve various sectors, including trade, transportation, tour services, and tourism education. The intensity of tourism sector development has significantly impacted various tourism businesses. It is, therefore, appropriate for the government, as a tourism manager, to offer insurance to regulate and oversee activities within the sector, particularly tourism insurance. This is one manifestation of the regulatory function defined by Article 1365 of the Civil Code, reflecting the local government's control over activities within the sector. Under certain conditions, providing insurance can serve as a preventive measure to mitigate risks in tourism areas, while also ensuring legal protection for specific entities.

In the context of tourism sector development in South Bolaang Mongondow Regency, branding functions as a form of government representation for the region. A positive image, fostered through strategic slogans and branding, will encourage tourists to visit, while a negative image may result in a decline in tourism. Therefore, it is essential for the local government and related agencies to continually strengthen the positive image of the region, including through the provision of insurance to mitigate risks.

The contribution of the tourism sector to economic growth creates opportunities for mutual support between national and regional economic progress. Tourism in South Bolaang Mongondow has become a model for surrounding areas, particularly Greater Bolaang Mongondow. The popularity of tourism in the region has had a positive impact on surrounding areas, increasing tourism interest. Given the prominence of beach

⁶ Miracle Auryel Trifosa Tangka, "Tanggung Awab Pengelola Terhadap Wisatawan Yang Mengalami Kecelakaan Di Lokasi Wisata," *LEX ADMINISTRATUM* 11, no. 4 (June 14, 2023), <https://ejournal.unsrat.ac.id/v3/index.php/administratum/article/view/48686>.

tourism, concerns about tourist safety particularly regarding activities such as diving and paragliding necessitate the provision of accident insurance for these high-risk activities.⁷

Article 1, Number 3, of Law Number 10 of 2009 regarding Tourism defines tourism as a variety of activities supported by facilities and services provided by the community, entrepreneurs, the government, and regional governments. This includes leveraging tourist attractions to stimulate interest.

Data from the Investment Planning and Development Coordinating Board (BP3M) of North Sulawesi Province shows that South Bolaang Mongondow Regency has nine tourist destinations with the potential to compete nationally and internationally. These attractions include Tanjung Panango, Binolantungan, Dudepo Harbor, Batu Karat, Dami, Torosik, Maleo Bird Breeding, Lampu Island, Shark Park Beach, and Paniki Lion Cave.

In 2022, South Bolaang Mongondow saw 34 foreign tourist visits, an increase of 14 percent compared to 2021, which recorded only 20 visits. However, regional tourism income (PAD) showed fluctuating trends, with a significant decrease in contributions from 6.8 million IDR in 2022 to 3.25 million IDR.

Various challenges in the tourism sector, including a lack of quality human resources, limited infrastructure, insufficient legal insurance, and other issues, hinder further growth. Accidents such as drowning, property loss, and injuries often result from the government's negligence in providing adequate legal protection. These incidents cause both material and immaterial losses, including damage to the region's reputation, affecting long-term tourism viability.

Article 2 of the Regional Regulation of South Bolaang Mongondow Regency Number 13 of 2016 states that area management and protection must adhere to principles of responsibility, sustainability, balance, biodiversity, integration, fairness, caution, participation, local wisdom, and regional autonomy.

Thus, the local government has a duty to provide insurance and legal protection for all tourists, ensuring that tourism remains a significant contributor to regional income. The provision of tourism insurance is a key step in regulating and safeguarding this sector, with the aim of protecting tourists and improving the region's reputation through responsible governance and risk management.

2. Method

⁷ Hendrikus Mariano Suku Depa, "Perlindungan Hukum Kepada Wisatawan Jika Terjadi Kecelakaan Di Tempat Pariwisata | Al Qodiri: Jurnal Pendidikan, Sosial Dan Keagamaan," January 4, 2021, <https://ejournal.kopertais4.or.id/tapalkuda/index.php/qodiri/article/view/4069>.

The type of research used in this article is legal research with an empirical approach, which aims to observe the law in a real context and analyze how the law is applied in society.⁸

3. Insurance Protection in Risky Tourism Activities in South Bolaang Mongondow Regency

Tourism has emerged as a key sector in generating foreign exchange for national and regional development. This industry is highly relied upon by countries worldwide and plays a crucial role in driving economic growth. As time progresses, many nations are prioritizing the development of tourism as a significant source of job creation and poverty reduction.

The most common form of tourism involves visiting countries or regions with popular and appealing tourist attractions. Often, these attractions are associated with high levels of risk, necessitating caution and adherence to safety procedures established by the management of the attractions. This is critical, as failure to follow procedures can jeopardize tourists' safety.⁹

Given that many tourist destinations carry inherent risks, insurance becomes essential for protecting visitors. Tourist attractions are directly exposed to unknown risks, and accidents may occur unexpectedly, making them unavoidable. However, these risks can be mitigated through insurance protection. According to Article 246 of the Commercial Law Code, insurance is defined as "a written agreement by which an insurer binds themselves to provide compensation to the insured in exchange for a premium, covering losses, damages, or unforeseen events that may cause loss." In a similar vein, Jurliurs R. Laturmaerrissa explains that insurance is an agreement between the insured, who pays premiums, and the insurer, in return for compensation for potential future losses, damages, or benefits that cannot be predicted with certainty.

From this understanding, it is clear that the primary benefit of insurance is to protect the insured against various risks arising from activities, including those in the tourism sector. This protection is crucial for managing risks associated with tourism, particularly in high-risk destinations, where the timing of such risks is unpredictable. With insurance coverage, the impact of accidents or other harmful events that affect tourists can be minimized, reducing the financial burden on both tourists and the governing authorities or management responsible for the tourist attraction.¹⁰

For tourists, the advantage of insurance is that it provides compensation in the event of accidents or other risks that may cause harm. For the government or the responsible

⁸ Zainuddin Ali, *Metode Penelitian Hukum* (Sinar Grafika, 2021).

⁹ Raniah Nabilah and Rizky Ramadhani Irham, "Perlindungan Hukum Terhadap Konsumen Atas Terjadinya Kerugian Dalam Fasilitas Hiburan," *JURNAL EDUCATION AND DEVELOPMENT* 9, no. 1 (January 29, 2021): 169–169, <https://doi.org/10.37081/ed.v9i1.2354>.

¹⁰ Mira Maharani, "Pentingnya Kesehatan Dan Keselamatan Kerja Bagi Industri Pariwisata," *Warta Pariwisata* 20, no. 1 (2022): 22–24.

parties of the tourist attractions, the benefit lies in improving the reputation of the destination. Insurance coverage demonstrates that the authorities are committed to ensuring the safety and security of visitors and are fully prepared to cover any losses or damages incurred. Therefore, insurance is an essential component in the management of risky tourist destinations, serving as a safeguard for both tourists and the parties responsible for the attractions.

In Indonesia, one of the popular tourist destinations for both domestic and international visitors is Bolaang Mongondow Selatan Regency, located in North Sulawesi Province. This region, situated along the coast, offers unique natural and cultural wealth, making it a favored spot for tourists. Below are some of the key tourist attractions in Bolaang Mongondow Selatan Regency.

1. Pinolosian Beach, Pinolosian District.
2. Modisi Beach, Pinolosian District.
3. Dami Beach, Pinolosian District.
4. Water Terjern Boturliodur, Posigadan District.
5. East Biniha Beach, Bolaang Urki District.
6. Torosik Natural Port, Central Pinolosian District.
7. Laurt Princess Bangsawan Park, Pinolosian District.
8. Salt Water Lake, East Pinolosian District.
9. Panango Eggs, Bolaang Urki District.
10. Tanjurng Binerran, Terngah Pinolosian District.
11. Poni'i Beach, Bolaang Urki District.
12. Terlurk Pinoloanturngan, Bolaang Urki District.
13. East Salongo Beach, Bolaang Urki District.
14. Lion Paniki Cave, Bolaang Urki District.
15. Purlaur Beach, Lampur, Pinolosian District.
16. Taman Hiur Beach, Pinolosian District.
17. Purlaur Tiga/ *Spot Merdilters* , Bolaang Urki District.

The many choices of tourist attractions in Kaburpatern Bolaang Mongondow seem to be the reason that this place is visited by many tourists, both local and foreign tourists. Based on the data that Pernerliti obtained, the following is the number of tourists who visited the tourist attractions in Kaburpatern Bolaang Mongondow Serlatan in the last 4 years.

Table 1 Number of Tourists Visiting/Traveling in South Bolaang Mongondow Regency

Year	Number of Local Tourists	Number of Foreign Tourists
2021	19,685	20
2022	21,672	34
2023	20,148	26
2024	20,817	32
Total	82,322	112

Source: Department of Tourism and Cultural Affairs, Bolaang Mongondow Regency, South Sumatra

Based on the data presented, it is evident that the majority of tourists visiting Bolaang Mongondow Selatan Regency are local tourists, with a total of 82,322 visitors over the past four years. The highest number of visitors occurred in 2022, totaling 21,672 local tourists. Additionally, the region also attracts foreign tourists, with a total of 112 international visitors over the same period. The peak year for foreign tourists was 2022, with 34 visitors. This significant number of tourists reflects the strong appeal of the region's attractions.¹¹

Among the many tourist attractions in Bolaang Mongondow Regency, some high-risk activities have drawn attention from the government. In relation to these risky activities, the researcher conducted an interview with Mr. Wahyurdurn Kadurllah, S.IP., M.Er., the Head of the Tourism and Cultural Affairs Office of Bolaang Mongondow Regency, the office responsible for overseeing tourism activities in the area.

According to the interview, diving and paragliding are considered high-risk tourism activities in Bolaang Mongondow Regency. These activities have been associated with several incidents, though none of the accidents resulted in fatalities. The region's diving and paragliding activities are therefore recognized as high-risk due to the nature of the sports involved.¹²

Diving involves submerging in water at certain depths, requiring specialized equipment such as oxygen tanks and diving suits. On the other hand, paragliding, known as "paralayang" in Indonesian, is a free-flying sport using a cloth wing (parachute) that

¹¹ MUHAMMAD REZZA ADITYA, "Analisis Yuridis Tentang Keselamatan Pengunjung Di Tempat Wisata Berdasarkan Undang-Undang Nomor 10 Tahun 2009" (diploma, Universitas Islam Kalimantan MAB, 2023), <https://eprints.uniska-bjm.ac.id/15983/>.

¹² Lisandy Rustamar Gani, Lanny Kusumawati, and Elly Herawati, "Tanggung Gugat Usaha Pariwisata Atas Promosi Yang Menyesatkan," *UNES Law Review* 5, no. 2 (December 17, 2022): 421–31.

allows the individual to launch from the ground using their feet, either for recreational or competitive purposes.

Below is a table showing the number of tourists, both local and foreign, who participated in diving and paragliding activities in Bolaang Mongondow Regency over the past four years.

Table 2 Number of Local and Foreign Tourists Enjoying *Diving* and *Paragliding Tourism* in South Bolaang Mongondow Regency

Year	<i>Diving</i> Tourism		<i>Paragliding</i> Tourism	
	Local Tourists	Foreign Tourists	Local Tourists	Foreign Tourists
2021	19,583	12	102	8
2022	21,247	19	425	15
2023	19,917	17	231	9
2024	20,451	18	366	14
Total	81,198	66	1.124	46

Source: Department of Tourism and Cultural Affairs, Bolaang Mongondow Regency, South Sumatra

Based on the available data, it is evident that tourists engaging in high-risk tourism activities, such as diving and paragliding, are predominantly local tourists. However, when compared, the number of diving enthusiasts significantly exceeds that of paragliding enthusiasts. Local tourists participating in diving activities reached 81,198, while only 66 foreign tourists were involved. In contrast, for paragliding, local tourists numbered 1,124, while only 46 foreign tourists participated.¹³

The management of high-risk tourism is crucial, and according to Mr. Wahyurdurn Kadurillah, S.IP., M.Er., the Head of the Tourism and Cultural Affairs Office of Bolaang Mongondow Regency, diving tourism in the area is managed through a collaboration between the Tourism and Cultural Affairs Office and the Diver Center company operating in Manado, North Sulawesi. Meanwhile, paragliding activities are managed by the Regional Indonesian Aero Sport Federation (FASIDA) of Bolaang Mongondow Regency, in synergy with the North Sulawesi Aerosport Club (NOSAC) from Manado. Despite the involvement of different management entities, permits, oversight, and supervision of these high-risk tourism activities still involve the local government,

¹³ A. A. Istri Eka Krisna Yanti, "Perlindungan Hukum Wisatawan Dalam Penyelenggaraan Kepariwisata Di Indonesia," *Kerta Dyatmika* 20, no. 1 (March 24, 2023): 75–84, <https://doi.org/10.46650/kd.20.1.1408.75-84>.

specifically the Bolaang Mongondow Regency Government, through the Tourism and Cultural Affairs Office.

Furthermore, according to Mr. Rolly Faurzi Goberl, an Expert Staff for Tourism at the Bolaang Mongondow Regency Tourism and Cultural Affairs Office, the costs and facilities for tourists wishing to participate in high-risk tourism activities are as follows: for diving, the cost is IDR 1,150,000 per person, which includes diving at various locations, a Diver Master, lunch, mineral water, towels, coffee or tea, fresh fruit, diving tanks, fuel, soap, and diving equipment rental at IDR 150,000 per day. An additional condition is that at least 4 tourists must participate to avoid an extra fee of IDR 650,000 for the diving boat. If fewer than 4 people are involved, the additional fee will be charged.

For paragliding, the cost for the tandem package is IDR 350,000 per flight, which includes facilities such as the experience of flying with a GoPro camera, transportation for takeoff and landing, and a professional pilot. The training package, priced at IDR 6,500,000, is intended for those who wish to train to become a paragliding pilot. This package includes 7 days of training, complete training equipment, and certification from the Indonesian Paragliding and Hang Gliding Sports Association (PGPI) and FASI.¹⁴

Although safety measures have been implemented, accidents still occur among tourists participating in high-risk activities. The following data illustrates the number of tourists who experienced accidents while enjoying diving and paragliding tourism in Bolaang Mongondow Regency over the past four years.¹⁵

Table 3 Number of Tourists Enjoying *Diving* and *Paragliding* in South Bolaang Mongondow Regency Who Experienced Accidents

Year	<i>Diving</i> Tourism	<i>Paragliding</i> Tourism
2021	9 minor accidents including 2 people with sore noses, 2 people with head injuries, 1 person with water in their ear, 2 people with cold, 1 person with ear injury, and 1 person with hypothermia.	10 minor accidents include foot pain, mural, pursing, air turbulence, and rotor.
2022	11 minor accidents including 5 people were cold, 3 people were hit, 2 people had a	5 minor accidents including sore feet and pursing.

¹⁴ Dwi Yoso Nugroho and Joko Triyono, "Development Tourism Village of Conto Village Based on Local Wisdom and Community Empowerment," *Ideas: Jurnal Pendidikan, Sosial, Dan Budaya* 8, no. 4 (2022): 1521-28.

¹⁵ Ari Reza Muhsin and Teguh Budi Prasetya, "Manajemen Keselamatan Pariwisata Di Obyek Wisata Lava Tour Merapi Di Kecamatan Cangrangan Dan Kecamatan Pakem Kab Sleman," *Jurnal Enersia Publik: Energi, Sosial, Dan Administrasi Publik* 4, no. 1 (2020): 222-28, <https://doi.org/10.30588/jep.v4i1.790>.

	runny nose, and 1 person had hypothermia.	
2023	9 minor accidents including 2 people with cold, 3 people with sore nose, 1 person with concussion, 2 people with hypothermia, and 1 person with decompression.	7 minor accidents including foot pain, mural, pursing, rotor.
2024	7 minor accidents including 3 people with cold, 1 person with a runny nose, 1 person with a head injury, 1 person with hypothermia, and 1 person with decompression.	3 minor accidents including sore feet and pursing.
Total	36 People	25 People

Source: Department of Tourism and Cultural Affairs, Bolaang Mongondow Regency, South Sumatra

Based on the data provided, it is evident that the accidents experienced by tourists participating in high-risk tourism activities such as diving and paragliding in Bolaang Mongondow Selatan Regency are generally minor, non-fatal incidents. Over the past four years, 36 tourists engaging in diving tourism experienced accidents, with the highest number of accidents occurring in 2022, involving 11 individuals. These accidents included issues such as sore noses, water in the ears, chills, trauma, ear injuries, hypothermia (a medical condition caused by a rapid decrease in body temperature, often due to exposure to cold air, wind, or rain), and decompression sickness (a condition caused by the formation of gas bubbles in the blood or tissues due to a sudden decrease in pressure).¹⁶

Regarding paragliding tourism, 25 tourists experienced accidents over the last four years, with the majority of accidents occurring in 2021, involving 10 tourists. These accidents included leg pain, paralysis, air turbulence (irregular air movement causing shaking during flight), and rotor turbulence (a type of turbulence caused by spinning air masses).

Concerning the diving accidents, the Head of the Tourism and Cultural Affairs Office of Bolaang Mongondow Regency noted that some tourists, particularly professional divers from abroad, have independent insurance for their diving activities. This means that when these tourists experience accidents, their insurance covers the costs. However,

¹⁶ Sari, Sumriyah, and Jusmadi, "Perlindungan Hukum Terhadap Wisatawan Di Kawasan Wisata Religi Menurut Undang-Undang Nomor 10 Tahun 2009 Tentang Kepariwisataaan."

many local tourists participating in diving activities do not have such coverage, leaving them without insurance protection in the event of an accident.¹⁷

For paragliding tourism, the tandem tour package, which is commonly offered to tourists, includes insurance coverage. This indicates that paragliding tours with the tandem package are the only risky tourism activities in Bolaang Mongondow Selatan Regency where insurance protection is provided. In tandem paragliding, two individuals fly together using the same wing, with one acting as the instructor and the other as a passenger enjoying the flight. However, for diving and paragliding activities outside the tandem package, no insurance protection is provided to tourists, even though these activities are equally high-risk.¹⁸

Therefore, it can be concluded that in Bolaang Mongondow Selatan Regency, insurance protection for risky tourism activities is generally limited. While paragliding with a tandem package is covered by insurance, diving and other forms of paragliding outside the tandem package do not have insurance coverage for accidents. This highlights a gap in insurance protection for high-risk tourism activities in the region.

4. Conclusion

This study analyzes insurance protection in high-risk tourism activities in Bolaang Mongondow Selatan Regency, specifically in diving and paragliding tourism. Based on the findings, it can be concluded that high-risk tourism activities in the region are predominantly dominated by local tourists, with diving being the most popular activity, followed by paragliding. Although both activities carry high risks, insurance protection is only applied in a limited manner. Insurance protection in Bolaang Mongondow Selatan is provided only for tourists participating in the tandem paragliding package, which includes insurance coverage as part of the tour cost. However, for tourists engaging in diving and paragliding activities outside the tandem package, no insurance coverage is provided. This indicates a gap in insurance protection for tourists involved in high-risk activities, particularly for local tourists who do not have independent insurance.

Additionally, while some foreign tourists, especially professional divers, have independent insurance for their diving activities, many local tourists do not have such coverage. The accidents that occur in both types of high-risk tourism, although mostly minor incidents, highlight the importance of implementing comprehensive insurance coverage to ensure the safety and security of tourists.

¹⁷ Maulana Rouf Ababil, Yayuk Sugiarti, and Abshoril Fithry, "Pertanggungjawaban Pelaku Usaha Atas Kerugian Wisatawan Menurut Undang-Undang Nomor 10 Tahun 2009 Tentang Kepariwisataaan," *Jurnal Jendela Hukum* 10, no. 2 (September 28, 2023): 176–96, <https://doi.org/10.24929/jjh.v10i2.2982>.

¹⁸ Rizky Septian Nugraha, "Perlindungan hukum atas keselamatan dan keamanan wisatawan di Citumang Pangandaran" (other, UIN Sunan Gunung Djati Bandung, 2023), <https://digilib.uinsgd.ac.id/78522/>.

Overall, this study emphasizes the need for enhanced insurance policies that are more inclusive for high-risk tourism activities in Bolaang Mongondow Selatan Regency. The local government, through the Tourism and Cultural Affairs Office, should develop policies that ensure all tourists, both local and foreign, are provided with insurance protection for high-risk tourism activities to improve safety, comfort, and encourage the sustainable growth of the tourism sector.

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