

WINTER SPORTS INSURANCE GUIDE

Insurance Company	Sportscover Direct	Snowcard	TrueTraveller	DogTag	BMC
Policy	<i>Group 7 - Gold package</i>	<i>Pro Adventurer</i>	<i>Traveller Plus, Winter sports pack</i>	<i>Dogtag max, Extreme plus</i>	<i>High Altitude and remote</i>
Age restriction	cover up to 74	cover up to 65	cover up to 65	cover up to 75	cover up to 80
Medical expenses	up to £10,000,000	up to £10,000,000	up to £10,000,000	up to £10,000,000	up to £10,000,000
Personal liability	up to £2,000,000	up to £2,000,000	up to £2,000,000	up to £2,000,000	up to £2,000,000
Legal fees	up to £50,000	up to £25,000	up to £25,000	up to £25,000	up to £25,000
Mountain rescue	up to £50,000	up to £10,000,000 as part of medical costs	up to £10,000,000 as part of medical costs	yes	up to £100,000
Airlift to hospital	up to £50,000	up to £10,000,000 as part of medical costs	up to £10,000,000 as part of medical costs	yes	up to £100,000
Piste closure	up to £250	up to £500	up to £300	up to £240	up to £300
Natural disaster	yes up to £500	yes up to £500	yes - but only the flight home	£1,000	£1,000
Lost/stolen ski equipment	up to £600 per item	custom amount	up to £50 per item	up to £300 per item	up to £350 per item
Lost passport	£500	£500	£1,000	£200	£500
Lost money	£500	£500	£500	£200	£300
Ski/snowboard backcountry without guide	yes - although must be in a group and not contrary to local advice	yes	yes - although must be in a group	yes - although must be in a group	yes
Heli-skiing (backcountry)	yes	yes	no	yes	yes
Cat skiing (backcountry)	yes	yes	yes	yes	yes
Skidoo (backcountry)	yes -but no liability	yes	yes - but no liability	yes - but no liability	no
Ski racing	yes (as an amateur)	yes (as an amateur)	no	yes (as an amateur)	no
Guiding and instructing	no	yes	yes - but no liability	no	yes - but no liability
Mountaineering	mountaineering, using equipment up to 4000m	alpine mountaineering upto 5000m without guide, up to 7000m (professional guided trips only)	no, only trekking over 4,500m	guided mountaineering up to 6,000m	all mountaineering and climbing activities - difficult or extreme high-altitude peaks anywhere in the world