

	BMC	Snowcard	DogTag	AAC	Sportscover Direct	World First
Product	Alpine & Ski	Max Adventure	Extreme+ DogTag Pro	Membership	Silver + Cat 7	Standard + Pack 8
Medical Cover	£10million	£10million	£5million	Euro 10k	£10million	£10million
Rescue Limit	£100k	inc Above	not detailed	Euro 25k	£25k	not detailed
Medical limit	inc Above	inc Above	not detailed	Euro 10k	£10million	dental £250
Repatriation	inc above	inc Above	£1500	Euro 750	not listed	not detailed
Legal Fees	£50k	£25k	30mins!!	Euro 35k	£35k	£50k
Delay	£1k	£250	£20-£200	non	£2500	£200 + £40 per day
Cancellation	£5k	£1k	£1500	non	£2500	£3000
Personal Injury	£10k	£25k	£10k	non	£15k	£20k
Death	£5k	???	£10k	non	not listed	£10k
Lost/Stolen items (single limit)	£2500 / £500single	£1k	£1500 / £100-250	non	£2500/£400	£1500
Catastrophe	£1k	£500	non	non	£250	£750
Piste Closed	£300	£250	£20-240	non	not listed	not listed
Height Limit	6500m	6000m	4000m (not at all clear)	6000m	7000m	6000m
Rock Climbing	Yes	Yes	Yes	Yes	Yes	Yes
Off piste	Yes	Yes	Yes	Yes	Yes	Yes
Single Trip limit for annual	45 days 1 trip, 90 total	90 days	62 days	not listed	60days	not listed
Max Age	70 or 80 by activity	75	64	70	65 (+ other options)	not listed
Excess	£95	£50	£165	non	various apply	Various
Special Notes	read definitions as restrictions can apply eg +£102 for Nepal	User can define most options for values & limits	v complex & left me unsure of many items	there are a lot of exclusions and certain actions MUST be taken	Very complex series of pull down activity options	v poor website with v limited options
Annual	£613.83	£379.32	£702.85	£51.25	£483.40	£475.03



The variables I tried to use for this are below but it should indicate a comparative value and most limits were not affected by these factors:

Male
48yrs
Single Traveller
Worldwide Inc:
Nepal
USA & Canada
Sports:
Roped Climbing
No soloing
Ski Mtnr
Trek 6000m
Climb 6000m
Single Item £1k

All quotes: 7/3/2018 online

Where possible I made every attempt to get these policies aligned to the same requirements - eg 600om, trekking, unguided and same value of items. This is not a definitive list - and you *might* get different results - it's based on my entering my details for an annual policy. All figures are based on my reading & re-reading these companies websites & using their online quote facilities. Many had discrepancies I couldn't overcome (eg DogTag state climbing over 4000m & "other crazy stuff" - but it isn't a listed option I could find.