

TREKKING AND MOUNTAINEERING INSURANCE FOR AUSTRALIANS AS AT 1 July 2025

Disclaimer: This is general information based on our research. As always, you should read the policy fineprint and consider your own personal requirements.

	Mountaineering	High Altitude Limit	Search and Rescue	Medevac	Medical Expenses & Repatriation	Travel Insurance (cancel, delay, luggage etc)
REMOTE RESCUE SPECIALISTS (Update: if you have a satellite comms subscription, such as Garmin, then also check out their SAR/Medevac options)						
Global Rescue	Y	No limit	N (Y if IMG)	Y	Y if select option for IMG Signature Travel Insurance	Y if select option for IMG Signature Travel Insurance
Ripcord	Y	No limit	Y (to a limit)	Y	Only if you're with partner company or you apply	Only if you're with partner company or you apply
ALPINE CLUBS (Update: NZAC now offers insurance for Australians going to NZ only)						
American Alpine Club	Y Off-road terrain	No limit. Polar upgrade	N	Y	Y to USD5k	N
Austrian Alpine Club (UK)	Y Outdoor activities	6000m Not Polar or Greenland	Y to EUR 25k		Y to EUR10k	N
TRAVEL INSURANCE COMPANIES (if you choose the adventure add-on options)						
Insure4Less	Y	6500m not Nepal USA Canada or Polar	Y (to a limit)	Y	Y	Y
Flip (for limited countries)	Y	No limit, not Nepal	N	N	Medical expenses but not repat.	N - accident injury only
Cover-More/Zurich-based ¹	N ⁵	6000m	N	Y	Y	Y
Allianz-based ²	N	6000m	N	Y	Y	Y
World Nomads	N ⁵	6000m	N	Y	Y	Y
Lloyds-based ³	N ⁵	6000m	N	Y	Y	Y
Journeyman	Only to 2500m	5000m	N	Y	Y	Y
Mitsui Sumitomo-based ⁶	N	5000m	N	Y	Y	Y
PassportCard	N	6000m	Y (add-on)	Y ambulance	Y	Y
NIB-based ⁴	N	6000m, no snow/ice	N	Y	Y	Y
INSURANCE FOR LOWER ALTITUDES: 3500m: WorldWide Insurance ; 3000m: World2Cover , Southern Cross , CGU , Amex (Chubb) , 1Cover , Pacific International-based ⁷						

TREKKING AND MOUNTAINEERING INSURANCE FOR AUSTRALIANS AS AT 1 July 2025

NOTES

A lot of brands have the same underlying Insurers. However note that each brand is priced differently based on the specific cover they provide - so read the fineprint.

1. Cover-More based policies (underwritten by Zurich) are sold by [Cover-More](#), [Medibank](#), [AHM](#), [Webjet](#), [NRMA](#), [Freely](#). [Virgin Australia](#) is slightly different in that they link you to Cover-More as their partner.
2. Allianz-based policies are sold by: [Allianz](#), [WorldCare](#), [Boomers](#). There is extra excess for the adventure add-on.
3. Lloyds-based policies: [FastCover](#), [Zoom](#) and [iTrek](#) (note: iTrek not currently selling due to Covid and FastCover excludes certain countries e.g. Pakistan)
4. NIB-based policies (underwritten by XL Insurance Company SE) are sold by: [NIB](#), [Qantas](#), [Travel Insurance Saver](#), [Travel Insurance Direct](#), [Cota](#) and [World Nomads](#) (but note that we've listed World Nomads separately because they DO offer cover for activities on snow/ice). Note that for Cota, while they say they provide insurance for senior Australians, there is no age limit for their Comprehensive or Annual plans.
 - a. NOTE: if you're looking at any of the NIB policies (except for World Nomads) and need cover for snow/ice then check with them and get their response in writing. We experienced conflicting views from Travel Insurance Saver: one trekker was told that they would be covered for trekking on snow/ice yet when we submitted a query we were told that trekking on snow/ice would not be covered.
5. Outdoor rock climbing: [Zoom](#) allows outdoor rock climbing. [Freely](#) allows outdoor rock climbing up to 2,000m. [World Nomads](#) also mentions various forms of rock climbing.
6. Mitsui Sumitomo-based policies: [Insure&Go](#), [Tick](#)
7. Pacific International-based policies: [Battleface](#), [Trippi](#), [Travel Protect](#)

Rock climbing: some of the above providers allow for rock climbing even if they don't allow for the broader definition of mountaineering (with ropes, crampons, ice axe etc). Some have limits on altitude with rock climbing or certain types of rock climbing. We have not done a complete review of rock climbing as our focus is high altitude trekking and mountaineering. However we've mentioned a few providers in note 5 above, where we happen to find references to rock climbing.

Not included above:

- Insurers that have put new policy sales on hold due to Covid: [AIG](#) and [Virgin Money](#) (note: [Virgin Australia](#) links you to Cover-More as their partner)
- Insurers who are no longer operating: [iTrek](#)