



STAR RATINGS TRAVEL INSURANCE

IN THIS REPORT

We research and rate 55 travel insurance policies from 29 providers across three traveller profiles and including travel to five different regions.

Tribulations of travel

Travelling around the world can be a dangerous business, and it's not just the adventurous types that end up in trouble. Research by the Insurance Council of New Zealand shows that one in five Kiwis take "significant risks" when they visit certain destinations without comprehensive travel insurance.

Insurance Council chief executive Tim Grafton says: "What starts off for many Kiwis as the 'trip of a lifetime' can quickly become the 'holiday from hell', so it's important overseas travellers take out travel insurance as part of their preparations ... the consequences of not being insured can be incredibly serious and expensive."

The council's survey of 3,000 New Zealanders found that more than half of Kiwis travelled overseas in 2013 but 22% of those who went to China, and 18% of those who went to Australia, had no travel insurance at all.

"A sobering reminder of the very real risk," says Mr Grafton, "was the recent case of a Whangerei traveller who was only persuaded to take out travel insurance just before her trip to Canada and was then involved in an accident that resulted in her becoming a paraplegic. Thankfully, her insurance covered her for \$1 million and she was safely repatriated."



What's the worst that could happen?

You're not planning on behaving recklessly on holiday, so why should you worry?

According to the World Health Organisation (WHO), "international travel can pose various risks to health ... Serious health risks may arise in areas where accommodation is of poor quality, hygiene and sanitation are inadequate, medical services are not well developed and clean water is not available".

On top of all that, WHO statistics seem to suggest that certain creatures are out to get us. Up to five million people worldwide are bitten by snakes every year, with an estimated 94,000 deaths from envenomation. (While the majority of victims are not holidaymakers, problems such as scarcity of antivenom and victims being massive distances from healthcare can affect travellers too.)



Dog bites account for more than 50% of animal-related injuries in people who are travelling.

In the US, of the approximately 4.5 million people that are bitten by dogs every year, 3%-18% develop infections. In some corners of the world, rabies is also a significant threat.

Monkey bites, according to the WHO, are also "an important risk among travellers" (being the second most common animal bite risk to travellers after dogs). Many visitor destinations around the world are home to large colonies of monkeys and constant human interaction makes some of these creatures more than a little cheeky.



Dangerous destinations ...

We don't want to put a downer on your holiday plans, but some of the most fun things to do while you're travelling can be seriously bad for your health:

- o Skiing – Formula One driver Michael Schumacher's recent horrific accident shows how even the most controlled of sportsmen can come to harm on the side of a snowy mountain.
- o Surfing – Many of the world's best surf spots are also home to lots of hungry sharks. At popular haunt Second Beach, in South Africa, for example, there have been 23 fatal shark attacks in the last 25 years.
 - o Partying – Hitting the Full Moon Party in Thailand? There's nothing wrong with plenty of dancing or even with a fair bit of drinking, but with that much alcohol around, the nearby ocean and the inevitable presence of fire jugglers, incidents are common.
 - o Cruising – Cruise ship holidays are renowned as a peaceful way to see lots of different parts of the world without ever having to unpack. The problems can start, however, when somebody gets sick. The recent case of a Royal Caribbean cruise ship having to dock early due to more than 600 passengers and crew falling ill with norovirus is a lesson for all.
- o Cycling – jumping on a bike in most places isn't too risky, but try navigating the aptly named 'Death Road' in Bolivia, and coming a cropper down the exceedingly steep pathway could be the last thing you ever do.



Expect the unexpected

Making sure you have a good travel insurance policy in place is clearly sensible, then, regardless of whether or not your plans include high adrenalin action.

New Zealand's embassies overseas received almost 40,000 consular queries in the year to June 30, 2013.

The Ministry of Foreign Affairs and Trade consular divisional manager, Lyndal Walker, stresses that, while Kiwis often see Australia and the Pacific as

"our own neighbourhood", it's important to remember that it can be very costly to access medical treatment or make changes to disrupted holiday bookings when there has been a cyclone, for example.

"Medical evacuation from a Pacific

Island can cost more than \$100,000 if you have to return to New Zealand urgently for treatment," she says.

"While embassies and high commissions can provide advice and support, they can't cover medical and travel costs for New Zealanders who fail to take out travel insurance."

Just make sure you sit down and read carefully through exactly what your policy covers, and make sure it suits you and your trip.



How much are we talking?

While by no means the only element of an insurance policy to be born in mind, it's always sensible to keep an eye on insurance premiums, just to get some idea of what the industry is generally charging, to make sure you don't end up overpaying.

A search through the CANSTAR database uncovered the current average travel insurance premium prices for couples on a 10-day holiday to the seven destinations that we use in the star ratings calculations.

Source: CANSTAR. Based on products assessed for the 2014 star ratings

Country	Average travel insurance premium for 10-day holiday (couples)
Australia	\$95
China	\$201
Cook Islands	\$118
Fiji	\$116
France	\$198
Thailand	\$178
UK	\$179
USA	\$238

Offering outstanding value...

There seems to be no doubt that making sure you have a travel insurance policy in place before you leave for your holidays is a good idea. And with so many different policies and providers out there, it's a good job CANSTAR is here to take the hard work out of the hunt for you.

Using our sophisticated methodology, the CANSTAR analysts looked at 55 policies provided by 29 institutions, using five destination categories (Asia, Australia, Europe, Pacific and the Americas) and three policyholder categories (Single, Couple and Family), and determined which policies merited five stars, four stars, three, two and one. On top of that, we award outstanding value winners in two categories – International Travel Insurance and Trans-Tasman Travel Insurance.

This year we have two winners in both categories, as the policies in question were just too close to separate them! So congratulations to **Southern Cross Travel Insurance** and to **Travel Insurance Direct**, who both win outstanding value awards in both categories.

Southern Cross stood out for its highly competitive premiums, the ability to claim online, and its fantastic features, including up to \$60,000 travel delay cover for families and up to \$100,000 cancellation and loss of deposit cover for families.

Travel Insurance Direct managed to score five stars in all of the profiles and also offers very competitive premiums across every profile. Some added extras that caught our eye (and helped up the total point score) were the \$500 cover for domestic pets and household services, the full snow cover offered with no additional premium, flexible excess options and the 24-hour helpline that allows reverse charge calls.



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METHODOLOGY

TRAVEL INSURANCE STAR RATINGS AND AWARDS

What are the CANSTAR Travel Insurance Star Ratings?

CANSTAR Travel Insurance Star Ratings involve a sophisticated rating methodology, unique to CANSTAR, which compares travel insurance products in New Zealand. CANSTAR star ratings provide a transparent analysis of a shortlist of travel insurance products, enabling consumers to narrow their search to products that have been independently assessed and ranked.

The results are reflected in a consumer-friendly 5-star concept, with 5 stars signifying outstanding value offered by the product.

What types of products are evaluated by CANSTAR Travel Insurance Ratings?

CANSTAR rates a number of international travel insurance policies covering the following profile types and destinations:

Who?



Single



Couple



Family

Where?



Asia

China
Thailand



Europe

UK
France



Australia

Australia



Pacific

Fiji
Cook Islands



Americas

USA

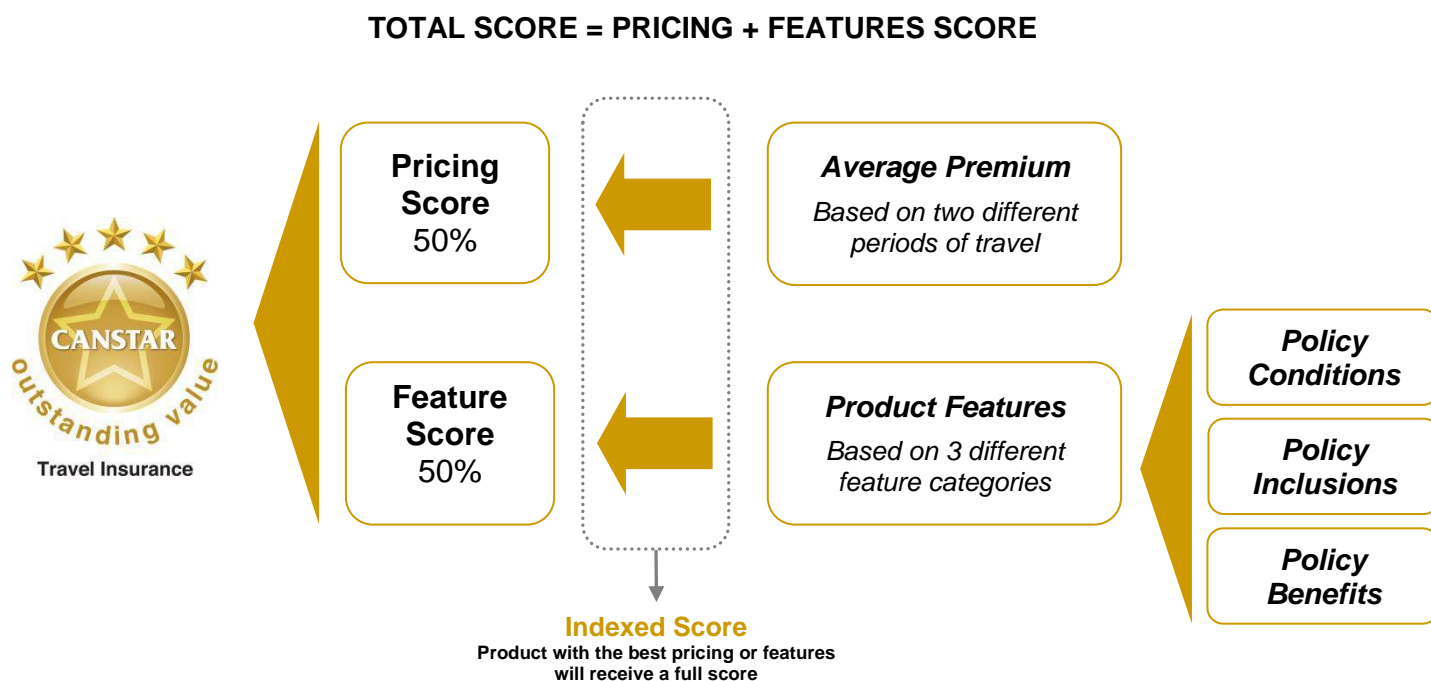
For institutions to be eligible for the international travel insurance star ratings, the policy must be a comprehensive policy. This means it must meet certain basic feature requirements in order to be included in the ratings. The requirements are as follows:

- Overseas medical and hospital cover
- Repatriation and evacuation services
- Luggage and personal effects
- Cancellation fees and loss of deposit

How are the CANSTAR Travel Insurance Star Ratings calculated?

Each travel insurance product reviewed for the CANSTAR *Travel Insurance Star Ratings Report* is awarded points for its comparative pricing and for the array of positive features attached to the product. Points are aggregated to achieve a Pricing Score and a Feature Score.

To arrive at the total score, CANSTAR applies a weight against the Pricing and Feature scores. This weight will vary from profile to profile and will reflect the relative importance of either costs or features in determining the best product. This method can be summarised as:



Pricing Score

The Pricing Score for each profile is based on guidelines outlined below. Quotes within the profile types and destinations were used to determine the minimum average premium in each profile. This was then indexed against each policy premium and weighted by its 50% weighting to determine the final Pricing Score.

Profile types

Quotes were based on the three profile types: Single, Couple and Family. These travellers were based on:

- 40-year-old adult/s
- If family, two 40-year-old adults and two children (an 11-year-old and a 15-year-old)

Travel period

Two travel periods were used to find the average premium for a country based on the following dates:

Period of travel	Departing date	Returning date
10 days	1-Feb-2014	10-Feb-2014
30 days	1-Feb-2014	2-Mar-2014

However, travel to Australia was based on the following dates for the single and couple profiles:

Period of travel	Departing date	Returning date
4 days	1-Feb-2014	4-Feb-2014
10 days	1-Feb-2014	10-Feb-2014

And the following dates for the family profile:

Period of travel	Departing date	Returning date
7 days	1-Feb-2014	7-Feb-2014
14 days	1-Feb-2014	14-Feb-2014

Excesses

To ensure fair comparison between providers, premiums were quoted at the standard excess amount of \$100. For policies that did not have the option of \$100 standard excess, premiums are adjusted based on industry-based actuarial data.

Feature Score

Each individual feature is categorized into 3 different feature categories and allocated points. Based on the points received, each individual policy receives a total feature score. The total score is then weighted against the weights provided in the table below for their respective profile feature score. The feature score is then indexed and weighted by its 40% weighting to provide the final Feature Score.

Feature categories weightings

Category	Weighting	Description
Policy Conditions	20%	
Definitions	33.3%	<i>Definition of dependents, pre-existing medical condition, max and min age for cover</i>
Policy flexibility	33.3%	<i>Nil excess, adjustable excess, extend travel period, extra cover for paying extra</i>
Claim processes	33.4%	<i>Claim online, claim over the phone, 24hr helpline, helpline accept reverse charge calls</i>
Policy Inclusions	10%	
Inclusions	50%	<i>Terrorism, International waters, Rock climbing, skiing cover, water sports cover, motorcycle</i>
Scenarios	50%	<i>Five situations that insurers may/may not cover</i>
Policy Benefits	70%	
Overseas medical and dental	45%	<i>Level of cover on medical and dental related issues</i>
Luggage and travel documents	7%	<i>Level of cover on personal belongings</i>
Cancellation fees and loss of deposit	25%	<i>Level of cover on administrative related fees</i>
Emergency travel arrangements	15%	<i>Level of cover on unexpected changes during period of travel</i>
Rental vehicle cover	5%	<i>Level of cover on rental vehicle excess</i>
Accidental death, disability and loss of income	1%	<i>Level of cover on death, disability and loss of income</i>
Legal liability	1%	<i>Level of cover on legal liability</i>
Domestic services	1%	<i>Level of cover for domestic related issues, e.g. domestic pets</i>
Total	100%	

The Definitions section is further broken down into the sub categories below:

Category	Weighting	Description
Definitions	33.3%	
<i>Dependant</i>	33.3%	<i>Conditions around including dependants on the policy</i>
<i>Pre-existing medical condition</i>	33.3%	<i>Major pre-existing conditions e.g., asthma, epilepsy, pregnancy and diabetes</i>
<i>Specific conditions</i>	33.4%	<i>Maximum and minimum age of policy holder, period of travel</i>

What is the CANSTAR Travel Insurance Award?



**International
Travel Insurance**



**Trans-Tasman
Travel Insurance**

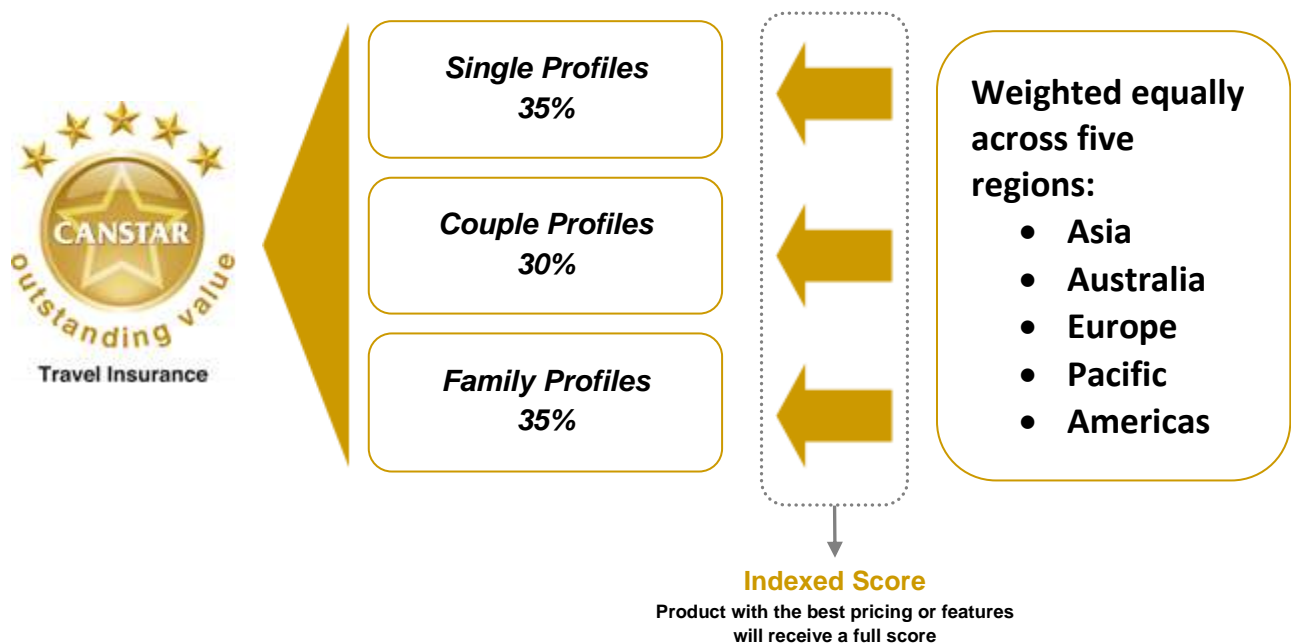
In conjunction with the travel star ratings, CANSTAR has awarded two separate awards to insurers that provide the best combination of products across the Travel Insurance Star Ratings profiles, as well as excelling in a range of travel destinations and features. The Awards aim to give recognition to those insurers that offer quality products with desirable features to travellers in a particular category.

For institutions to be eligible for the overall awards, they must meet certain minimum requirements. The requirements are as follows:

- 24-hour emergency helpline available
- Ability to extend cover while travelling
- \$15 million + overseas medical and hospital cover
- \$1.5 million + cover for repatriation and evacuation services

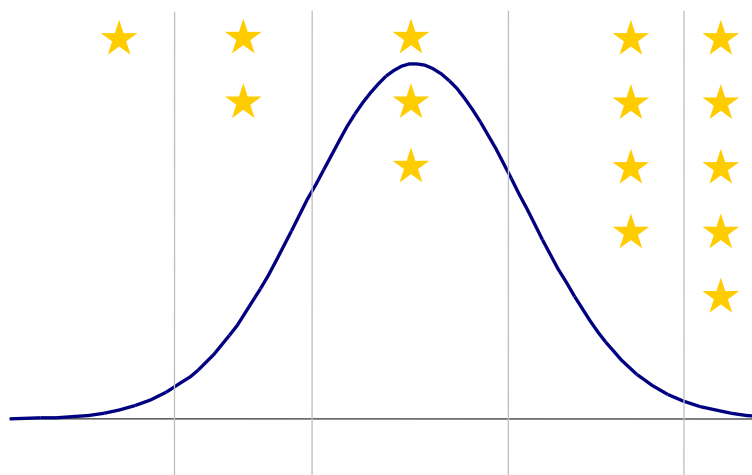
How is the CANSTAR Travel Insurance Award calculated?

Each country within our five regions is weighted equally and then indexed to find the region score. All region scores are summed together and indexed to find the total score for each of the traveller profiles (i.e. Single, Couple and Family). The total traveller profile score is then indexed again and multiplied by the weights provided in the methodology tree below for the respective profile award score. Each of the profile scores is then summed to determine the final award winner. For the Trans-Tasman Award only the Australia profiles are considered.



How are the stars awarded?

The total score received for each profile ranks the products. The stars are then awarded based on the distribution of the scores according to the following guidelines. As you can see, only the products that obtain a score in the top 10% of the score distribution receive a 5-star rating.



The results are reflected in a consumer-friendly 5-star concept, with 5 stars denoting an outstanding product.

Does CANSTAR rate all products available in the market?

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. However this process is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

How often are products reviewed for star ratings purposes?

All ratings are fully recalculated every 12 months, based on the latest submissions from each institution. CANSTAR also monitors changes on an ongoing basis.

Does CANSTAR rate other product areas?

CANSTAR researches, compares and rates the suite of banking and insurance products listed below. These star ratings use similar methodologies to guarantee quality, consistency and transparency. Results are freely available to consumers who use the star ratings as a guide to product excellence. The use of similar star ratings logos also builds consumer recognition of quality products across all categories. Please access the CANSTAR website at www.canstar.co.nz if you would like to view the latest star ratings reports of interest.



- Business deposits
- Term Deposit
- Credit cards
- Credit card rewards
- Home loans
- KiwiSaver
- Online banking
- Personal loans
- Savings accounts
- Transaction accounts

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Travel Insurance Star Ratings

Report Date: April 2014

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Comprehensive Travel Insurance for Couple Travelling to Australia

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★★★ Outstanding Value

1Cover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	10000	250	3000
House of Travel	Travel Insurance	✓	200000	150000	Unlimited	Unlimited	2000	40000	750	2500
Southern Cross	Australia South Pacific	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000

★★★★

Covermore	Essentials	✓	Unlimited	10000	7500000	15000000	1500	8000	250	750
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	1500	50000	500	3000
Downunder Insurance	Explorer	✓	10000	60000	Unlimited	Unlimited	Unlimited	6000	500	3000
Downunder Insurance	Backpacker	✓	5000	30000	Unlimited	Unlimited	1500	4000	500	3000
Mike Henry	Travel Easy	✓	200000	150000	Unlimited	Unlimited	750	40000	750	2500
State	International Plan A	✓	200000	200000	Unlimited	Unlimited	1500	40000	750	2500
The Warehouse	Comprehensive Plan A	✓	200000	20000	Unlimited	Unlimited	1200	20000	250	2000
Tower	Cover4Travel (Plan A)	✓	Unlimited	50000	100000	Unlimited	1500	20000	500	2500

★★★

AA	Comprehensive	✓	Unlimited	5000	Unlimited	100	3000	30000	500	2500
AA	Essentials	✓	n/a	n/a	250000	n/a	n/a	n/a	n/a	750
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	750	2500
Air Vanautu	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	250	3000
AMP NZ	Essentials	✓	n/a	n/a	250000	n/a	n/a	n/a	n/a	750
AMP NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
ANZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500

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Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Couple Travelling to Australia

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

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★★★

Aon	Leisure	✓	Unlimited	300000	Unlimited	Unlimited	n/a	20000	n/a	2500
BNZ	PremierCare	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	750	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	3000
Expedia	Essentials	✓	Unlimited	50000	Unlimited	n/a	500	10000	500	3000
Expedia	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	500	3000
STA Travel	Basic	✓	n/a	n/a	10000000	n/a	n/a	n/a	1000	1000
STA Travel	Comprehensive	✓	Unlimited	n/a	Unlimited	Unlimited	Unlimited	12000	200	3500
Webjet	Essentials	✓	10000	30000	5000000	n/a	2000	3000	250	500
Webjet	Comprehensive	✓	Unlimited	50000	Unlimited	n/a	2000	10000	250	3000
World Nomads	Standard	✓	7000	n/a	5000000	1000000	1000	4000	n/a	500
Worldcare	Budget	✓	n/a	n/a	Unlimited	n/a	1000	n/a	n/a	n/a
Worldcare	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000

★★

Air Pacific	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	250	3000
Air Pacific	Essentials	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	n/a	3000
American Express NZ	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	250	6000
Good2Go	Australia Only	✗	n/a	n/a	1000000	n/a	n/a	n/a	n/a	500
United Travel	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	500	2500

★

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Comprehensive Travel Insurance for Couple Travelling to Australia

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★

AIG	Australia Plan	✘	n/a	n/a	1000000	n/a	n/a	n/a	n/a	500
Virgin Australia	Comprehensive	✔	Unlimited	50000	Unlimited	4000	4000	10000	250	3000

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Comprehensive Travel Insurance for Couple Travelling to China

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★★★ Outstanding Value

Southern Cross	World	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Webjet	Essentials	✓	10000	30000	5000000	n/a	2000	3000	250	500
Webjet	Comprehensive	✓	Unlimited	50000	Unlimited	n/a	2000	10000	250	3000

★★★★

1Cover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	10000	250	3000
Air Vanautu	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	250	3000
Downunder Insurance	Explorer	✓	10000	60000	Unlimited	Unlimited	Unlimited	6000	500	3000
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	3000
Downunder Insurance	Backpacker	✓	5000	30000	Unlimited	Unlimited	1500	4000	500	3000
Good2Go	International Comprehensive	✓	Unlimited	50000	Unlimited	n/a	4000	50000	500	3000
House of Travel	Travel Insurance	✓	200000	150000	Unlimited	Unlimited	2000	40000	750	2500
The Warehouse	Comprehensive Plan B	✓	200000	20000	Unlimited	Unlimited	1200	20000	250	2000
World Nomads	Standard	✓	7000	n/a	5000000	1000000	1000	4000	n/a	500
Worldcare	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000

★★★

1Cover	Essentials	✓	n/a	n/a	Unlimited	Unlimited	500	4000	n/a	3000
AIG	International Silver	✓	Unlimited	50000	Unlimited	6000	4000	50000	500	3000
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	750	2500
Air Pacific	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	250	3000
Air Pacific	Essentials	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	n/a	3000

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Comprehensive Travel Insurance for Couple Travelling to China

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

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★★★

American Express NZ	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	250	6000
Aon	Leisure	✓	Unlimited	300000	Unlimited	Unlimited	n/a	20000	n/a	2500
BNZ	PremierCare	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	750	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Essentials	✓	Unlimited	10000	7500000	15000000	1500	8000	250	750
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	1500	50000	500	3000
Expedia	Essentials	✓	Unlimited	50000	Unlimited	n/a	500	10000	500	3000
Expedia	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	500	3000
Mike Henry	Travel Easy	✓	200000	150000	Unlimited	Unlimited	750	40000	750	2500
STA Travel	Basic	✓	n/a	n/a	10000000	n/a	n/a	n/a	1000	1000
STA Travel	Comprehensive	✓	Unlimited	n/a	Unlimited	Unlimited	Unlimited	12000	200	3500
State	International Plan B	✓	200000	200000	Unlimited	Unlimited	1500	40000	750	2500
Tower	Cover4Travel (Plan B)	✓	2000	50000	10000	Unlimited	1500	3000	500	2500
Worldcare	Budget	✓	n/a	n/a	Unlimited	n/a	1000	n/a	n/a	n/a

★★

AA	Comprehensive	✓	Unlimited	5000	Unlimited	100	3000	30000	500	2500
AMP NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
ANZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Virgin Australia	Comprehensive	✓	Unlimited	50000	Unlimited	4000	4000	10000	250	3000

★

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Comprehensive Travel Insurance for Couple Travelling to China

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
All ratings take into account costs and features - see our methodology document for further details										
★										
AA	Essentials	✓	n/a	n/a	250000	n/a	n/a	n/a	n/a	750
AMP NZ	Essentials	✓	n/a	n/a	250000	n/a	n/a	n/a	n/a	750
United Travel	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	500	2500



Travel Insurance Star Ratings

Report Date: April 2014

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Comprehensive Travel Insurance for Couple Travelling to Cook Islands

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★★★ Outstanding Value

1Cover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	10000	250	3000
Downunder Insurance	Explorer	✓	10000	60000	Unlimited	Unlimited	Unlimited	6000	500	3000
Downunder Insurance	Backpacker	✓	5000	30000	Unlimited	Unlimited	1500	4000	500	3000
House of Travel	Travel Insurance	✓	200000	150000	Unlimited	Unlimited	2000	40000	750	2500
Southern Cross	Australia South Pacific	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000

★★★★★

Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	3000
Good2Go	International Comprehensive	✓	Unlimited	50000	Unlimited	n/a	4000	50000	500	3000
Mike Henry	Travel Easy	✓	200000	150000	Unlimited	Unlimited	750	40000	750	2500
State	International Plan A	✓	200000	200000	Unlimited	Unlimited	1500	40000	750	2500
The Warehouse	Comprehensive Plan A	✓	200000	20000	Unlimited	Unlimited	1200	20000	250	2000
Tower	Cover4Travel (Plan A)	✓	Unlimited	50000	100000	Unlimited	1500	20000	500	2500
Webjet	Comprehensive	✓	Unlimited	50000	Unlimited	n/a	2000	10000	250	3000

★★★

1Cover	Essentials	✓	n/a	n/a	Unlimited	Unlimited	500	4000	n/a	3000
AA	Comprehensive	✓	Unlimited	5000	Unlimited	100	3000	30000	500	2500
AIG	International Bronze	✓	Unlimited	50000	Unlimited	6000	4000	50000	500	3000
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	750	2500
Air Pacific	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	250	3000
Air Pacific	Essentials	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	n/a	3000

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Comprehensive Travel Insurance for Couple Travelling to Cook Islands

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★

Air Vanautu	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	250	3000
Aon	Leisure	✓	Unlimited	300000	Unlimited	Unlimited	n/a	20000	n/a	2500
BNZ	PremierCare	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	750	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Essentials	✓	Unlimited	10000	7500000	15000000	1500	8000	250	750
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	1500	50000	500	3000
Expedia	Essentials	✓	Unlimited	50000	Unlimited	n/a	500	10000	500	3000
Expedia	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	500	3000
Webjet	Essentials	✓	10000	30000	5000000	n/a	2000	3000	250	500
World Nomads	Standard	✓	7000	n/a	5000000	1000000	1000	4000	n/a	500
Worldcare	Budget	✓	n/a	n/a	Unlimited	n/a	1000	n/a	n/a	n/a
Worldcare	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000

★★

AA	Essentials	✓	n/a	n/a	250000	n/a	n/a	n/a	n/a	750
American Express NZ	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	250	6000
AMP NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
ANZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
STA Travel	Basic	✓	n/a	n/a	10000000	n/a	n/a	n/a	1000	1000
Virgin Australia	Comprehensive	✓	Unlimited	50000	Unlimited	4000	4000	10000	250	3000

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Comprehensive Travel Insurance for Couple Travelling to Cook Islands

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★

AMP NZ	Essentials	✓	n/a	n/a	250000	n/a	n/a	n/a	n/a	750
STA Travel	Comprehensive	✓	Unlimited	n/a	Unlimited	Unlimited	Unlimited	12000	200	3500
United Travel	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	500	2500



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Couple Travelling to Fiji

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★★★ Outstanding Value

1Cover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	10000	250	3000
Downunder Insurance	Explorer	✓	10000	60000	Unlimited	Unlimited	Unlimited	6000	500	3000
Downunder Insurance	Backpacker	✓	5000	30000	Unlimited	Unlimited	1500	4000	500	3000
House of Travel	Travel Insurance	✓	200000	150000	Unlimited	Unlimited	2000	40000	750	2500
Southern Cross	Australia South Pacific	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000

★★★★★

Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	3000
Good2Go	International Comprehensive	✓	Unlimited	50000	Unlimited	n/a	4000	50000	500	3000
Mike Henry	Travel Easy	✓	200000	150000	Unlimited	Unlimited	750	40000	750	2500
State	International Plan A	✓	200000	200000	Unlimited	Unlimited	1500	40000	750	2500
The Warehouse	Comprehensive Plan A	✓	200000	20000	Unlimited	Unlimited	1200	20000	250	2000
Tower	Cover4Travel (Plan A)	✓	Unlimited	50000	100000	Unlimited	1500	20000	500	2500
Webjet	Comprehensive	✓	Unlimited	50000	Unlimited	n/a	2000	10000	250	3000

★★★

1Cover	Essentials	✓	n/a	n/a	Unlimited	Unlimited	500	4000	n/a	3000
AA	Comprehensive	✓	Unlimited	5000	Unlimited	100	3000	30000	500	2500
AIG	International Bronze	✓	Unlimited	50000	Unlimited	6000	4000	50000	500	3000
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	750	2500
Air Pacific	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	250	3000
Air Pacific	Essentials	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	n/a	3000

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Comprehensive Travel Insurance for Couple Travelling to Fiji

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★

Air Vanautu	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	250	3000
Aon	Leisure	✓	Unlimited	300000	Unlimited	Unlimited	n/a	20000	n/a	2500
BNZ	PremierCare	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	750	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Essentials	✓	Unlimited	10000	7500000	15000000	1500	8000	250	750
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	1500	50000	500	3000
Expedia	Essentials	✓	Unlimited	50000	Unlimited	n/a	500	10000	500	3000
Expedia	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	500	3000
Webjet	Essentials	✓	10000	30000	5000000	n/a	2000	3000	250	500
World Nomads	Standard	✓	7000	n/a	5000000	1000000	1000	4000	n/a	500
Worldcare	Budget	✓	n/a	n/a	Unlimited	n/a	1000	n/a	n/a	n/a
Worldcare	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000

★★

AA	Essentials	✓	n/a	n/a	250000	n/a	n/a	n/a	n/a	750
American Express NZ	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	250	6000
AMP NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
ANZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
STA Travel	Basic	✓	n/a	n/a	10000000	n/a	n/a	n/a	1000	1000
Virgin Australia	Comprehensive	✓	Unlimited	50000	Unlimited	4000	4000	10000	250	3000

★

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Comprehensive Travel Insurance for Couple Travelling to Fiji

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★

AMP NZ	Essentials	✓	n/a	n/a	250000	n/a	n/a	n/a	n/a	750
STA Travel	Comprehensive	✓	Unlimited	n/a	Unlimited	Unlimited	Unlimited	12000	200	3500
United Travel	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	500	2500



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Comprehensive Travel Insurance for Couple Travelling to France

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★★★ Outstanding Value

1Cover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	10000	250	3000
Downunder Insurance	Backpacker	✓	5000	30000	Unlimited	Unlimited	1500	4000	500	3000
Southern Cross	World	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Webjet	Comprehensive	✓	Unlimited	50000	Unlimited	n/a	2000	10000	250	3000

★★★★★

1Cover	Essentials	✓	n/a	n/a	Unlimited	Unlimited	500	4000	n/a	3000
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Downunder Insurance	Explorer	✓	10000	60000	Unlimited	Unlimited	Unlimited	6000	500	3000
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	3000
Expedia	Essentials	✓	Unlimited	50000	Unlimited	n/a	500	10000	500	3000
Good2Go	International Comprehensive	✓	Unlimited	50000	Unlimited	n/a	4000	50000	500	3000
House of Travel	Travel Insurance	✓	200000	150000	Unlimited	Unlimited	2000	40000	750	2500
Webjet	Essentials	✓	10000	30000	5000000	n/a	2000	3000	250	500
World Nomads	Standard	✓	7000	n/a	5000000	1000000	1000	4000	n/a	500

★★★

AIG	International Gold	✓	Unlimited	50000	Unlimited	6000	4000	50000	500	3000
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	750	2500
Air Pacific	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	250	3000
Air Pacific	Essentials	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	n/a	3000

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Comprehensive Travel Insurance for Couple Travelling to France

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★

Air Vanautu	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	250	3000
American Express NZ	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	250	6000
BNZ	PremierCare	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	750	2500
Covermore	Essentials	✓	Unlimited	10000	7500000	15000000	1500	8000	250	750
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	1500	50000	500	3000
Expedia	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	500	3000
Mike Henry	Travel Easy	✓	200000	150000	Unlimited	Unlimited	750	40000	750	2500
STA Travel	Basic	✓	n/a	n/a	10000000	n/a	n/a	n/a	1000	1000
STA Travel	Comprehensive	✓	Unlimited	n/a	Unlimited	Unlimited	Unlimited	12000	200	3500
State	International Plan B	✓	200000	200000	Unlimited	Unlimited	1500	40000	750	2500
The Warehouse	Comprehensive Plan B	✓	200000	20000	Unlimited	Unlimited	1200	20000	250	2000
Tower	Cover4Travel (Plan C)	✓	Unlimited	50000	Unlimited	Unlimited	1500	40000	500	2500
Virgin Australia	Comprehensive	✓	Unlimited	50000	Unlimited	4000	4000	10000	250	3000
Worldcare	Budget	✓	n/a	n/a	Unlimited	n/a	1000	n/a	n/a	n/a
Worldcare	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000

★★

AA	Comprehensive	✓	Unlimited	5000	Unlimited	100	3000	30000	500	2500
AMP NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
ANZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Aon	Leisure	✓	Unlimited	300000	Unlimited	Unlimited	n/a	20000	n/a	2500

★

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Comprehensive Travel Insurance for Couple Travelling to France

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★

AA	Essentials	✓	n/a	n/a	250000	n/a	n/a	n/a	n/a	750
AMP NZ	Essentials	✓	n/a	n/a	250000	n/a	n/a	n/a	n/a	750
United Travel	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	500	2500



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Comprehensive Travel Insurance for Couple Travelling to Thailand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★★★ Outstanding Value

1Cover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	10000	250	3000
Southern Cross	World	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Webjet	Comprehensive	✓	Unlimited	50000	Unlimited	n/a	2000	10000	250	3000
World Nomads	Standard	✓	7000	n/a	5000000	1000000	1000	4000	n/a	500

★★★★

1Cover	Essentials	✓	n/a	n/a	Unlimited	Unlimited	500	4000	n/a	3000
Downunder Insurance	Explorer	✓	10000	60000	Unlimited	Unlimited	Unlimited	6000	500	3000
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	3000
Downunder Insurance	Backpacker	✓	5000	30000	Unlimited	Unlimited	1500	4000	500	3000
Expedia	Essentials	✓	Unlimited	50000	Unlimited	n/a	500	10000	500	3000
House of Travel	Travel Insurance	✓	200000	150000	Unlimited	Unlimited	2000	40000	750	2500
Webjet	Essentials	✓	10000	30000	5000000	n/a	2000	3000	250	500
Worldcare	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000

★★★

AIG	International Silver	✓	Unlimited	50000	Unlimited	6000	4000	50000	500	3000
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	750	2500
Air Pacific	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	250	3000
Air Pacific	Essentials	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	n/a	3000
Air Vanautu	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	250	3000
American Express NZ	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	250	6000

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Comprehensive Travel Insurance for Couple Travelling to Thailand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★

BNZ	PremierCare	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	750	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Essentials	✓	Unlimited	10000	7500000	15000000	1500	8000	250	750
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	1500	50000	500	3000
Expedia	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	500	3000
Good2Go	International Comprehensive	✓	Unlimited	50000	Unlimited	n/a	4000	50000	500	3000
Mike Henry	Travel Easy	✓	200000	150000	Unlimited	Unlimited	750	40000	750	2500
STA Travel	Basic	✓	n/a	n/a	10000000	n/a	n/a	n/a	1000	1000
State	International Plan B	✓	200000	200000	Unlimited	Unlimited	1500	40000	750	2500
The Warehouse	Comprehensive Plan B	✓	200000	20000	Unlimited	Unlimited	1200	20000	250	2000
Tower	Cover4Travel (Plan B)	✓	2000	50000	10000	Unlimited	1500	3000	500	2500
Worldcare	Budget	✓	n/a	n/a	Unlimited	n/a	1000	n/a	n/a	n/a

★★

AA	Comprehensive	✓	Unlimited	5000	Unlimited	100	3000	30000	500	2500
AA	Essentials	✓	n/a	n/a	250000	n/a	n/a	n/a	n/a	750
AMP NZ	Essentials	✓	n/a	n/a	250000	n/a	n/a	n/a	n/a	750
ANZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Aon	Leisure	✓	Unlimited	300000	Unlimited	Unlimited	n/a	20000	n/a	2500
STA Travel	Comprehensive	✓	Unlimited	n/a	Unlimited	Unlimited	Unlimited	12000	200	3500
Virgin Australia	Comprehensive	✓	Unlimited	50000	Unlimited	4000	4000	10000	250	3000

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Comprehensive Travel Insurance for Couple Travelling to Thailand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★

AMP NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
United Travel	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	500	2500



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Comprehensive Travel Insurance for Couple Travelling to UK

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★★★ Outstanding Value

1Cover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	10000	250	3000
Downunder Insurance	Backpacker	✓	5000	30000	Unlimited	Unlimited	1500	4000	500	3000
Southern Cross	World	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Webjet	Comprehensive	✓	Unlimited	50000	Unlimited	n/a	2000	10000	250	3000

★★★★★

Downunder Insurance	Explorer	✓	10000	60000	Unlimited	Unlimited	Unlimited	6000	500	3000
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	3000
Expedia	Essentials	✓	Unlimited	50000	Unlimited	n/a	500	10000	500	3000
Good2Go	International Comprehensive	✓	Unlimited	50000	Unlimited	n/a	4000	50000	500	3000
The Warehouse	Comprehensive Plan B	✓	200000	20000	Unlimited	Unlimited	1200	20000	250	2000
Webjet	Essentials	✓	10000	30000	5000000	n/a	2000	3000	250	500
World Nomads	Standard	✓	7000	n/a	5000000	1000000	1000	4000	n/a	500

★★★

1Cover	Essentials	✓	n/a	n/a	Unlimited	Unlimited	500	4000	n/a	3000
AIG	International Silver	✓	Unlimited	50000	Unlimited	6000	4000	50000	500	3000
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	750	2500
Air Pacific	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	250	3000
Air Pacific	Essentials	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	n/a	3000
Air Vanautu	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	250	3000
BNZ	PremierCare	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	750	2500

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Travel Insurance Star Ratings

Report Date: April 2014

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Comprehensive Travel Insurance for Couple Travelling to UK

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★

Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Essentials	✓	Unlimited	10000	7500000	15000000	1500	8000	250	750
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	1500	50000	500	3000
Expedia	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	500	3000
House of Travel	Travel Insurance	✓	200000	150000	Unlimited	Unlimited	2000	40000	750	2500
Mike Henry	Travel Easy	✓	200000	150000	Unlimited	Unlimited	750	40000	750	2500
STA Travel	Basic	✓	n/a	n/a	10000000	n/a	n/a	n/a	1000	1000
STA Travel	Comprehensive	✓	Unlimited	n/a	Unlimited	Unlimited	Unlimited	12000	200	3500
State	International Plan B	✓	200000	200000	Unlimited	Unlimited	1500	40000	750	2500
Tower	Cover4Travel (Plan B)	✓	2000	50000	10000	Unlimited	1500	3000	500	2500
Worldcare	Budget	✓	n/a	n/a	Unlimited	n/a	1000	n/a	n/a	n/a
Worldcare	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000

★★

AA	Comprehensive	✓	Unlimited	5000	Unlimited	100	3000	30000	500	2500
AA	Essentials	✓	n/a	n/a	250000	n/a	n/a	n/a	n/a	750
American Express NZ	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	250	6000
AMP NZ	Essentials	✓	n/a	n/a	250000	n/a	n/a	n/a	n/a	750
AMP NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
ANZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500

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Comprehensive Travel Insurance for Couple Travelling to UK

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★

Aon	Leisure	✓	Unlimited	300000	Unlimited	Unlimited	n/a	20000	n/a	2500
United Travel	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	500	2500
Virgin Australia	Comprehensive	✓	Unlimited	50000	Unlimited	4000	4000	10000	250	3000

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Comprehensive Travel Insurance for Couple Travelling to USA

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★★★ Outstanding Value

1Cover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	10000	250	3000
Downunder Insurance	Backpacker	✓	5000	30000	Unlimited	Unlimited	1500	4000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Webjet	Essentials	✓	10000	30000	5000000	n/a	2000	3000	250	500
Webjet	Comprehensive	✓	Unlimited	50000	Unlimited	n/a	2000	10000	250	3000
World Nomads	Standard	✓	7000	n/a	5000000	1000000	1000	4000	n/a	500

★★★★★

Downunder Insurance	Explorer	✓	10000	60000	Unlimited	Unlimited	Unlimited	6000	500	3000
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	3000
Expedia	Essentials	✓	Unlimited	50000	Unlimited	n/a	500	10000	500	3000
Good2Go	International Comprehensive	✓	Unlimited	50000	Unlimited	n/a	4000	50000	500	3000
House of Travel	Travel Insurance	✓	200000	150000	Unlimited	Unlimited	2000	40000	750	2500
Southern Cross	Superworld	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000
Worldcare	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000

★★★

1Cover	Essentials	✓	n/a	n/a	Unlimited	Unlimited	500	4000	n/a	3000
AIG	International Platinum	✓	Unlimited	50000	Unlimited	6000	4000	50000	500	3000
Air Pacific	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	250	3000
Air Pacific	Essentials	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	n/a	3000
Air Vanautu	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	250	3000
American Express NZ	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	250	6000

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Comprehensive Travel Insurance for Couple Travelling to USA

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★

Aon	Leisure	✓	Unlimited	300000	Unlimited	Unlimited	n/a	20000	n/a	2500
BNZ	PremierCare	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	750	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Essentials	✓	Unlimited	10000	7500000	15000000	1500	8000	250	750
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	1500	50000	500	3000
Expedia	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	500	3000
Mike Henry	Travel Easy	✓	200000	150000	Unlimited	Unlimited	750	40000	750	2500
STA Travel	Basic	✓	n/a	n/a	10000000	n/a	n/a	n/a	1000	1000
State	International Plan C	✓	200000	200000	Unlimited	Unlimited	1500	40000	750	2500
The Warehouse	Comprehensive Plan C	✓	200000	20000	Unlimited	Unlimited	1200	20000	250	2000
Tower	Cover4Travel (Plan C)	✓	Unlimited	50000	Unlimited	Unlimited	1500	40000	500	2500
Virgin Australia	Comprehensive	✓	Unlimited	50000	Unlimited	4000	4000	10000	250	3000
Worldcare	Budget	✓	n/a	n/a	Unlimited	n/a	1000	n/a	n/a	n/a

★★

AA	Comprehensive	✓	Unlimited	5000	Unlimited	100	3000	30000	500	2500
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	750	2500
AMP NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
ANZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
STA Travel	Comprehensive	✓	Unlimited	n/a	Unlimited	Unlimited	Unlimited	12000	200	3500

★

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Comprehensive Travel Insurance for Couple Travelling to USA

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★

AA	Essentials	✓	n/a	n/a	250000	n/a	n/a	n/a	n/a	750
AMP NZ	Essentials	✓	n/a	n/a	250000	n/a	n/a	n/a	n/a	750
United Travel	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	500	2500



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Comprehensive Travel Insurance for Family Travelling to Australia

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

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★★★★★ Outstanding Value

1Cover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	10000	250	3000
BNZ	PremierCare	✓	200000	200000	Unlimited	Unlimited	1500	40000	750	2500
Southern Cross	Australia South Pacific	✓	100000	200000	Unlimited	Unlimited	3000	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000

★★★★

Downunder Insurance	Explorer	✓	10000	60000	Unlimited	Unlimited	Unlimited	6000	500	3000
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	750	10000	500	3000
Downunder Insurance	Backpacker	✓	5000	30000	Unlimited	Unlimited	750	4000	500	3000
House of Travel	Travel Insurance	✓	200000	150000	Unlimited	Unlimited	2000	40000	1500	2500
State	International Plan A	✓	200000	200000	Unlimited	Unlimited	1500	40000	1500	2500
The Warehouse	Comprehensive Plan A	✓	200000	20000	Unlimited	Unlimited	1200	20000	500	2000
Tower	Cover4Travel (Plan A)	✓	Unlimited	50000	200000	Unlimited	1500	20000	1000	2500

★★★

AA	Essentials	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	750
AA	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
AIG	Australia Plan	✗	10000	20000	2000000	n/a	n/a	6000	n/a	500
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	n/a	2500
Air Vanuatu	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
American Express NZ	Comprehensive	✓	Unlimited	50000	n/a	n/a	4000	30000	500	6000
AMP NZ	Essentials	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	750
AMP NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500

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Comprehensive Travel Insurance for Family Travelling to Australia

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

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★★★

ANZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Essentials	✓	Unlimited	10000	7500000	15000000	1500	8000	500	750
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	1500	50000	1000	3000
Expedia	Essentials	✓	Unlimited	50000	Unlimited	n/a	500	10000	500	3000
Expedia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	10000	500	3000
Good2Go	Australia Only	✗	10000	20000	2000000	n/a	n/a	6000	n/a	500
Mike Henry	Travel Easy	✓	200000	150000	Unlimited	Unlimited	750	40000	1500	2500
Webjet	Essentials	✓	10000	30000	10000000	n/a	4000	3000	250	500
Webjet	Comprehensive	✓	Unlimited	50000	Unlimited	n/a	4000	10000	250	3000
World Nomads	Standard	✓	7000	n/a	5000000	1000000	1000	4000	n/a	500
Worldcare	Budget	✓	n/a	n/a	Unlimited	n/a	2000	n/a	n/a	n/a
Worldcare	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	500	3000

★★

Air Pacific	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	n/a	3000
Aon	Leisure	✓	Unlimited	320000	Unlimited	Unlimited	n/a	20000	n/a	2500
STA Travel	Basic	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000
STA Travel	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	n/a	n/a	n/a	3500
United Travel	Comprehensive	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2500
Virgin Australia	Comprehensive	✓	Unlimited	50000	unlimited	4000	4000	10000	500	3000

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Comprehensive Travel Insurance for Family Travelling to Australia

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

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Air Pacific	Essentials	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3000
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Comprehensive Travel Insurance for Family Travelling to China

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★★★ Outstanding Value

Southern Cross	World	✓	100000	200000	Unlimited	Unlimited	3000	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Webjet	Essentials	✓	10000	30000	10000000	n/a	4000	3000	250	500
Webjet	Comprehensive	✓	Unlimited	50000	Unlimited	n/a	4000	10000	250	3000

★★★★

1Cover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	10000	250	3000
Downunder Insurance	Explorer	✓	10000	60000	Unlimited	Unlimited	Unlimited	6000	500	3000
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	750	10000	500	3000
Downunder Insurance	Backpacker	✓	5000	30000	Unlimited	Unlimited	750	4000	500	3000
House of Travel	Travel Insurance	✓	200000	150000	Unlimited	Unlimited	2000	40000	1500	2500
The Warehouse	Comprehensive Plan B	✓	200000	20000	Unlimited	Unlimited	1200	20000	500	2000
World Nomads	Standard	✓	7000	n/a	5000000	1000000	1000	4000	n/a	500
Worldcare	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	500	3000

★★★

1Cover	Essentials	✓	n/a	n/a	Unlimited	Unlimited	500	8000	n/a	3000
AIG	International Silver	✓	Unlimited	25000	Unlimited	6000	2000	25000	500	3000
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	n/a	2500
Air Pacific	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	n/a	3000
Air Pacific	Essentials	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3000
Air Vanautu	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
American Express NZ	Comprehensive	✓	Unlimited	50000	n/a	n/a	4000	30000	500	6000

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Comprehensive Travel Insurance for Family Travelling to China

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★

BNZ	PremierCare	✓	200000	200000	Unlimited	Unlimited	1500	40000	750	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Essentials	✓	Unlimited	10000	7500000	15000000	1500	8000	500	750
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	1500	50000	1000	3000
Expedia	Essentials	✓	Unlimited	50000	Unlimited	n/a	500	10000	500	3000
Expedia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	10000	500	3000
Good2Go	International Comprehensive	✓	Unlimited	25000	Unlimited	n/a	2000	25000	500	3000
Mike Henry	Travel Easy	✓	200000	150000	Unlimited	Unlimited	750	40000	1500	2500
State	International Plan B	✓	200000	200000	Unlimited	Unlimited	1500	40000	1500	2500
Tower	Cover4Travel (Plan B)	✓	2000	50000	20000	Unlimited	1500	3000	1000	2500
Virgin Australia	Comprehensive	✓	Unlimited	50000	unlimited	4000	4000	10000	500	3000
Worldcare	Budget	✓	n/a	n/a	Unlimited	n/a	2000	n/a	n/a	n/a

★★

AA	Essentials	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	750
AA	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
AMP NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
ANZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Aon	Leisure	✓	Unlimited	320000	Unlimited	Unlimited	n/a	20000	n/a	2500
STA Travel	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	n/a	n/a	n/a	3500

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Comprehensive Travel Insurance for Family Travelling to China

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★

AMP NZ	Essentials	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	750
STA Travel	Basic	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000
United Travel	Comprehensive	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2500



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Comprehensive Travel Insurance for Family Travelling to Cook Islands

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★★★ Outstanding Value

1Cover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	10000	250	3000
Downunder Insurance	Backpacker	✓	5000	30000	Unlimited	Unlimited	750	4000	500	3000
House of Travel	Travel Insurance	✓	200000	150000	Unlimited	Unlimited	2000	40000	1500	2500
Southern Cross	Australia South Pacific	✓	100000	200000	Unlimited	Unlimited	3000	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000

★★★★★

1Cover	Essentials	✓	n/a	n/a	Unlimited	Unlimited	500	8000	n/a	3000
BNZ	PremierCare	✓	200000	200000	Unlimited	Unlimited	1500	40000	750	2500
Downunder Insurance	Explorer	✓	10000	60000	Unlimited	Unlimited	Unlimited	6000	500	3000
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	750	10000	500	3000
State	International Plan A	✓	200000	200000	Unlimited	Unlimited	1500	40000	1500	2500
The Warehouse	Comprehensive Plan A	✓	200000	20000	Unlimited	Unlimited	1200	20000	500	2000
Tower	Cover4Travel (Plan A)	✓	Unlimited	50000	200000	Unlimited	1500	20000	1000	2500

★★★

AA	Essentials	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	750
AA	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
AIG	International Bronze	✓	Unlimited	25000	Unlimited	6000	2000	25000	500	3000
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	n/a	2500
Air Vanautu	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
American Express NZ	Comprehensive	✓	Unlimited	50000	n/a	n/a	4000	30000	500	6000
AMP NZ	Essentials	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	750

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Travel Insurance Star Ratings

Report Date: April 2014

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Comprehensive Travel Insurance for Family Travelling to Cook Islands

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★

AMP NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
ANZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Essentials	✓	Unlimited	10000	7500000	15000000	1500	8000	500	750
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	1500	50000	1000	3000
Expedia	Essentials	✓	Unlimited	50000	Unlimited	n/a	500	10000	500	3000
Expedia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	10000	500	3000
Good2Go	International Comprehensive	✓	Unlimited	25000	Unlimited	n/a	2000	25000	500	3000
Mike Henry	Travel Easy	✓	200000	150000	Unlimited	Unlimited	750	40000	1500	2500
Webjet	Essentials	✓	10000	30000	10000000	n/a	4000	3000	250	500
Webjet	Comprehensive	✓	Unlimited	50000	Unlimited	n/a	4000	10000	250	3000
World Nomads	Standard	✓	7000	n/a	5000000	1000000	1000	4000	n/a	500
Worldcare	Budget	✓	n/a	n/a	Unlimited	n/a	2000	n/a	n/a	n/a
Worldcare	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	500	3000

★★

Air Pacific	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	n/a	3000
Aon	Leisure	✓	Unlimited	320000	Unlimited	Unlimited	n/a	20000	n/a	2500
STA Travel	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	n/a	n/a	n/a	3500
Virgin Australia	Comprehensive	✓	Unlimited	50000	unlimited	4000	4000	10000	500	3000

★

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Comprehensive Travel Insurance for Family Travelling to Cook Islands

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★

Air Pacific	Essentials	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3000
STA Travel	Basic	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000
United Travel	Comprehensive	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2500



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Comprehensive Travel Insurance for Family Travelling to Fiji

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★★★ Outstanding Value

1Cover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	10000	250	3000
Downunder Insurance	Backpacker	✓	5000	30000	Unlimited	Unlimited	750	4000	500	3000
House of Travel	Travel Insurance	✓	200000	150000	Unlimited	Unlimited	2000	40000	1500	2500
Southern Cross	Australia South Pacific	✓	100000	200000	Unlimited	Unlimited	3000	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000

★★★★

1Cover	Essentials	✓	n/a	n/a	Unlimited	Unlimited	500	8000	n/a	3000
BNZ	PremierCare	✓	200000	200000	Unlimited	Unlimited	1500	40000	750	2500
Downunder Insurance	Explorer	✓	10000	60000	Unlimited	Unlimited	Unlimited	6000	500	3000
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	750	10000	500	3000
State	International Plan A	✓	200000	200000	Unlimited	Unlimited	1500	40000	1500	2500
The Warehouse	Comprehensive Plan A	✓	200000	20000	Unlimited	Unlimited	1200	20000	500	2000
Tower	Cover4Travel (Plan A)	✓	Unlimited	50000	200000	Unlimited	1500	20000	1000	2500

★★★

AA	Essentials	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	750
AA	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
AIG	International Bronze	✓	Unlimited	25000	Unlimited	6000	2000	25000	500	3000
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	n/a	2500
Air Vanautu	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
American Express NZ	Comprehensive	✓	Unlimited	50000	n/a	n/a	4000	30000	500	6000
AMP NZ	Essentials	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	750

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Comprehensive Travel Insurance for Family Travelling to Fiji

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★

AMP NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
ANZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Essentials	✓	Unlimited	10000	7500000	15000000	1500	8000	500	750
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	1500	50000	1000	3000
Expedia	Essentials	✓	Unlimited	50000	Unlimited	n/a	500	10000	500	3000
Expedia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	10000	500	3000
Good2Go	International Comprehensive	✓	Unlimited	25000	Unlimited	n/a	2000	25000	500	3000
Mike Henry	Travel Easy	✓	200000	150000	Unlimited	Unlimited	750	40000	1500	2500
Webjet	Essentials	✓	10000	30000	10000000	n/a	4000	3000	250	500
Webjet	Comprehensive	✓	Unlimited	50000	Unlimited	n/a	4000	10000	250	3000
World Nomads	Standard	✓	7000	n/a	5000000	1000000	1000	4000	n/a	500
Worldcare	Budget	✓	n/a	n/a	Unlimited	n/a	2000	n/a	n/a	n/a
Worldcare	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	500	3000

★★

Air Pacific	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	n/a	3000
Aon	Leisure	✓	Unlimited	320000	Unlimited	Unlimited	n/a	20000	n/a	2500
STA Travel	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	n/a	n/a	n/a	3500
Virgin Australia	Comprehensive	✓	Unlimited	50000	unlimited	4000	4000	10000	500	3000

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Comprehensive Travel Insurance for Family Travelling to Fiji

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★

Air Pacific	Essentials	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3000
STA Travel	Basic	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000
United Travel	Comprehensive	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2500



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Comprehensive Travel Insurance for Family Travelling to France

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★★★ Outstanding Value

1Cover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	10000	250	3000
Southern Cross	World	✓	100000	200000	Unlimited	Unlimited	3000	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Webjet	Comprehensive	✓	Unlimited	50000	Unlimited	n/a	4000	10000	250	3000

★★★★

1Cover	Essentials	✓	n/a	n/a	Unlimited	Unlimited	500	8000	n/a	3000
BNZ	PremierCare	✓	200000	200000	Unlimited	Unlimited	1500	40000	750	2500
Downunder Insurance	Explorer	✓	10000	60000	Unlimited	Unlimited	Unlimited	6000	500	3000
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	750	10000	500	3000
Downunder Insurance	Backpacker	✓	5000	30000	Unlimited	Unlimited	750	4000	500	3000
Expedia	Essentials	✓	Unlimited	50000	Unlimited	n/a	500	10000	500	3000
House of Travel	Travel Insurance	✓	200000	150000	Unlimited	Unlimited	2000	40000	1500	2500
Webjet	Essentials	✓	10000	30000	10000000	n/a	4000	3000	250	500
World Nomads	Standard	✓	7000	n/a	5000000	1000000	1000	4000	n/a	500

★★★

AA	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
AIG	International Gold	✓	Unlimited	25000	Unlimited	6000	2000	25000	500	3000
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	n/a	2500
Air Pacific	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	n/a	3000
Air Vanautu	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
American Express NZ	Comprehensive	✓	Unlimited	50000	n/a	n/a	4000	30000	500	6000

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Comprehensive Travel Insurance for Family Travelling to France

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★

Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Essentials	✓	Unlimited	10000	7500000	15000000	1500	8000	500	750
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	1500	50000	1000	3000
Expedia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	10000	500	3000
Good2Go	International Comprehensive	✓	Unlimited	25000	Unlimited	n/a	2000	25000	500	3000
Mike Henry	Travel Easy	✓	200000	150000	Unlimited	Unlimited	750	40000	1500	2500
State	International Plan B	✓	200000	200000	Unlimited	Unlimited	1500	40000	1500	2500
The Warehouse	Comprehensive Plan B	✓	200000	20000	Unlimited	Unlimited	1200	20000	500	2000
Tower	Cover4Travel (Plan C)	✓	Unlimited	50000	Unlimited	Unlimited	1500	40000	1000	2500
Virgin Australia	Comprehensive	✓	Unlimited	50000	unlimited	4000	4000	10000	500	3000
Worldcare	Budget	✓	n/a	n/a	Unlimited	n/a	2000	n/a	n/a	n/a
Worldcare	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	500	3000

★★

AA	Essentials	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	750
Air Pacific	Essentials	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3000
AMP NZ	Essentials	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	750
AMP NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
ANZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
STA Travel	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	n/a	n/a	n/a	3500

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Comprehensive Travel Insurance for Family Travelling to France

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★

Aon	Leisure	✓	Unlimited	320000	Unlimited	Unlimited	n/a	20000	n/a	2500
STA Travel	Basic	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000
United Travel	Comprehensive	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2500



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Comprehensive Travel Insurance for Family Travelling to Thailand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★★★ Outstanding Value

1Cover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	10000	250	3000
Southern Cross	World	✓	100000	200000	Unlimited	Unlimited	3000	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
World Nomads	Standard	✓	7000	n/a	5000000	1000000	1000	4000	n/a	500

★★★★

1Cover	Essentials	✓	n/a	n/a	Unlimited	Unlimited	500	8000	n/a	3000
BNZ	PremierCare	✓	200000	200000	Unlimited	Unlimited	1500	40000	750	2500
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	750	10000	500	3000
Downunder Insurance	Backpacker	✓	5000	30000	Unlimited	Unlimited	750	4000	500	3000
Expedia	Essentials	✓	Unlimited	50000	Unlimited	n/a	500	10000	500	3000
House of Travel	Travel Insurance	✓	200000	150000	Unlimited	Unlimited	2000	40000	1500	2500
Webjet	Essentials	✓	10000	30000	10000000	n/a	4000	3000	250	500
Webjet	Comprehensive	✓	Unlimited	50000	Unlimited	n/a	4000	10000	250	3000
Worldcare	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	500	3000

★★★

AA	Essentials	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	750
AA	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
AIG	International Silver	✓	Unlimited	25000	Unlimited	6000	2000	25000	500	3000
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	n/a	2500
Air Vanautu	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
American Express NZ	Comprehensive	✓	Unlimited	50000	n/a	n/a	4000	30000	500	6000

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Comprehensive Travel Insurance for Family Travelling to Thailand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★

AMP NZ	Essentials	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	750
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Essentials	✓	Unlimited	10000	7500000	15000000	1500	8000	500	750
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	1500	50000	1000	3000
Downunder Insurance	Explorer	✓	10000	60000	Unlimited	Unlimited	Unlimited	6000	500	3000
Expedia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	10000	500	3000
Good2Go	International Comprehensive	✓	Unlimited	25000	Unlimited	n/a	2000	25000	500	3000
Mike Henry	Travel Easy	✓	200000	150000	Unlimited	Unlimited	750	40000	1500	2500
State	International Plan B	✓	200000	200000	Unlimited	Unlimited	1500	40000	1500	2500
The Warehouse	Comprehensive Plan B	✓	200000	20000	Unlimited	Unlimited	1200	20000	500	2000
Tower	Cover4Travel (Plan B)	✓	2000	50000	20000	Unlimited	1500	3000	1000	2500
Worldcare	Budget	✓	n/a	n/a	Unlimited	n/a	2000	n/a	n/a	n/a

★★

Air Pacific	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	n/a	3000
Air Pacific	Essentials	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3000
AMP NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
ANZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
STA Travel	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	n/a	n/a	n/a	3500
Virgin Australia	Comprehensive	✓	Unlimited	50000	unlimited	4000	4000	10000	500	3000

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Comprehensive Travel Insurance for Family Travelling to Thailand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★

Aon	Leisure	✓	Unlimited	320000	Unlimited	Unlimited	n/a	20000	n/a	2500
STA Travel	Basic	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000
United Travel	Comprehensive	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2500



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Comprehensive Travel Insurance for Family Travelling to UK

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★★★ Outstanding Value

1Cover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	10000	250	3000
Southern Cross	World	✓	100000	200000	Unlimited	Unlimited	3000	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Webjet	Comprehensive	✓	Unlimited	50000	Unlimited	n/a	4000	10000	250	3000

★★★★

1Cover	Essentials	✓	n/a	n/a	Unlimited	Unlimited	500	8000	n/a	3000
BNZ	PremierCare	✓	200000	200000	Unlimited	Unlimited	1500	40000	750	2500
Downunder Insurance	Explorer	✓	10000	60000	Unlimited	Unlimited	Unlimited	6000	500	3000
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	750	10000	500	3000
Downunder Insurance	Backpacker	✓	5000	30000	Unlimited	Unlimited	750	4000	500	3000
House of Travel	Travel Insurance	✓	200000	150000	Unlimited	Unlimited	2000	40000	1500	2500
The Warehouse	Comprehensive Plan B	✓	200000	20000	Unlimited	Unlimited	1200	20000	500	2000
Webjet	Essentials	✓	10000	30000	10000000	n/a	4000	3000	250	500
World Nomads	Standard	✓	7000	n/a	5000000	1000000	1000	4000	n/a	500

★★★

AA	Essentials	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	750
AA	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
AIG	International Silver	✓	Unlimited	25000	Unlimited	6000	2000	25000	500	3000
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	n/a	2500
Air Vanautu	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
American Express NZ	Comprehensive	✓	Unlimited	50000	n/a	n/a	4000	30000	500	6000

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Comprehensive Travel Insurance for Family Travelling to UK

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★

AMP NZ	Essentials	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	750
AMP NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Essentials	✓	Unlimited	10000	7500000	15000000	1500	8000	500	750
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	1500	50000	1000	3000
Expedia	Essentials	✓	Unlimited	50000	Unlimited	n/a	500	10000	500	3000
Expedia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	10000	500	3000
Good2Go	International Comprehensive	✓	Unlimited	25000	Unlimited	n/a	2000	25000	500	3000
Mike Henry	Travel Easy	✓	200000	150000	Unlimited	Unlimited	750	40000	1500	2500
State	International Plan B	✓	200000	200000	Unlimited	Unlimited	1500	40000	1500	2500
Tower	Cover4Travel (Plan B)	✓	2000	50000	20000	Unlimited	1500	3000	1000	2500
Worldcare	Budget	✓	n/a	n/a	Unlimited	n/a	2000	n/a	n/a	n/a
Worldcare	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	500	3000

★★

Air Pacific	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	n/a	3000
ANZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
STA Travel	Basic	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000
STA Travel	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	n/a	n/a	n/a	3500
Virgin Australia	Comprehensive	✓	Unlimited	50000	unlimited	4000	4000	10000	500	3000

★

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Comprehensive Travel Insurance for Family Travelling to UK

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★

Air Pacific	Essentials	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3000
Aon	Leisure	✓	Unlimited	320000	Unlimited	Unlimited	n/a	20000	n/a	2500
United Travel	Comprehensive	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2500



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Comprehensive Travel Insurance for Family Travelling to USA

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★★★ Outstanding Value

1Cover	Essentials	✓	n/a	n/a	Unlimited	Unlimited	500	8000	n/a	3000
1Cover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	10000	250	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Webjet	Comprehensive	✓	Unlimited	50000	Unlimited	n/a	4000	10000	250	3000

★★★★

BNZ	PremierCare	✓	200000	200000	Unlimited	Unlimited	1500	40000	750	2500
Downunder Insurance	Explorer	✓	10000	60000	Unlimited	Unlimited	Unlimited	6000	500	3000
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	750	10000	500	3000
Downunder Insurance	Backpacker	✓	5000	30000	Unlimited	Unlimited	750	4000	500	3000
Expedia	Essentials	✓	Unlimited	50000	Unlimited	n/a	500	10000	500	3000
Good2Go	International Comprehensive	✓	Unlimited	25000	Unlimited	n/a	2000	25000	500	3000
House of Travel	Travel Insurance	✓	200000	150000	Unlimited	Unlimited	2000	40000	1500	2500
Southern Cross	Superworld	✓	100000	200000	Unlimited	Unlimited	3000	50000	500	3000
Webjet	Essentials	✓	10000	30000	10000000	n/a	4000	3000	250	500
World Nomads	Standard	✓	7000	n/a	5000000	1000000	1000	4000	n/a	500
Worldcare	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	500	3000

★★★

AA	Essentials	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	750
AA	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
AIG	International Platinum	✓	Unlimited	25000	Unlimited	6000	2000	25000	500	3000
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	n/a	2500

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Comprehensive Travel Insurance for Family Travelling to USA

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★

Air Pacific	Comprehensive	✓	n/a	n/a	Unlimited	n/a	n/a	n/a	n/a	3000
Air Vanautu	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
American Express NZ	Comprehensive	✓	Unlimited	50000	n/a	n/a	4000	30000	500	6000
AMP NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
ANZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Essentials	✓	Unlimited	10000	7500000	15000000	1500	8000	500	750
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	1500	50000	1000	3000
Expedia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	10000	500	3000
Mike Henry	Travel Easy	✓	200000	150000	Unlimited	Unlimited	750	40000	1500	2500
State	International Plan C	✓	200000	200000	Unlimited	Unlimited	1500	40000	1500	2500
The Warehouse	Comprehensive Plan C	✓	200000	20000	Unlimited	Unlimited	1200	20000	500	2000
Tower	Cover4Travel (Plan C)	✓	Unlimited	50000	Unlimited	Unlimited	1500	40000	1000	2500
Virgin Australia	Comprehensive	✓	Unlimited	50000	unlimited	4000	4000	10000	500	3000
Worldcare	Budget	✓	n/a	n/a	Unlimited	n/a	2000	n/a	n/a	n/a

★★

Air Pacific	Essentials	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3000
AMP NZ	Essentials	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	750
STA Travel	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	n/a	n/a	n/a	3500

★

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Comprehensive Travel Insurance for Family Travelling to USA

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★

Aon	Leisure	✓	Unlimited	320000	Unlimited	Unlimited	n/a	20000	n/a	2500
STA Travel	Basic	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1000
United Travel	Comprehensive	✓	n/a	n/a	n/a	n/a	n/a	n/a	n/a	2500

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Comprehensive Travel Insurance for Single Travelling to Australia

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★★★ Outstanding Value

1Cover	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Southern Cross	Australia South Pacific	✓	50000	100000	Unlimited	Unlimited	750	25000	500	3000
State	International Plan A	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
The Warehouse	Comprehensive Plan A	✓	100000	10000	Unlimited	Unlimited	1200	10000	250	2000
Tower	Cover4Travel (Plan A)	✓	Unlimited	50000	100000	Unlimited	1500	10000	500	2500
Travel Insurance Direct	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000

★★★★★

BNZ	PremierCare	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Covermore	Essentials	✓	Unlimited	5000	7500000	7500000	1500	4000	250	750
Covermore	Options	✓	Unlimited	15000	Unlimited	Unlimited	1500	25000	500	3000
Downunder Insurance	Backpacker	✓	2500	30000	Unlimited	Unlimited	750	4000	500	3000
House of Travel	Travel Insurance	✓	100000	75000	Unlimited	Unlimited	500	20000	750	2500
Mike Henry	Travel Easy	✓	100000	75000	Unlimited	Unlimited	750	20000	750	2500

★★★

AA	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Air New Zealand	International	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	750	2500
Air Pacific	Comprehensive	✓	Unlimited	n/a	Unlimited	Unlimited	500	5000	n/a	3000
Air Pacific	Essentials	✓	Unlimited	n/a	Unlimited	Unlimited	500	5000	n/a	3000
American Express NZ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	4000	15000	250	6000
AMP NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
ANZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500

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Comprehensive Travel Insurance for Single Travelling to Australia

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★

Aon	Leisure	✓	Unlimited	150000	Unlimited	Unlimited	n/a	20000	n/a	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Downunder Insurance	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
Downunder Insurance	Explorer	✓	5000	60000	Unlimited	Unlimited	750	6000	500	3000
Expedia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
Expedia	Essentials	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
STA Travel	Basic	✓	Unlimited	10000	10000000	n/a	10000000	3000	1000	1000
STA Travel	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	n/a	3500
United Travel	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Virgin Australia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Webjet	Essentials	✓	5000	15000	5000000	Unlimited	1000	1500	250	500
Webjet	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	5000	250	3000
World Nomads	Standard	✓	3500	n/a	5000000	500000	500	2000	n/a	500
Worldcare	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000

★★

AA	Essentials	✓	5000	n/a	250000	250000	500	5000	n/a	750
Air Vanautu	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
AMP NZ	Essentials	✓	5000	n/a	250000	250000	500	5000	n/a	750
Good2Go	Australia Only	✗	5000	10000	1000000	n/a	n/a	3000	n/a	500
Worldcare	Budget	✓	n/a	n/a	Unlimited	n/a	500	n/a	n/a	n/a

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Comprehensive Travel Insurance for Single Travelling to Australia

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★

AIG	Australia Plan	✘	5000	10000	1000000	n/a	n/a	3000	n/a	500
Air Vanautu	Budget	✔	n/a	n/a	Unlimited	Unlimited	500	n/a	n/a	n/a



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Comprehensive Travel Insurance for Single Travelling to China

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★★★ Outstanding Value

Southern Cross	World	✓	50000	100000	Unlimited	Unlimited	750	25000	500	3000
Travel Insurance Direct	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Webjet	Essentials	✓	5000	15000	5000000	Unlimited	1000	1500	250	500
Webjet	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	5000	250	3000

★★★★

1Cover	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Air Pacific	Comprehensive	✓	Unlimited	n/a	Unlimited	Unlimited	500	5000	n/a	3000
Air Pacific	Essentials	✓	Unlimited	n/a	Unlimited	Unlimited	500	5000	n/a	3000
American Express NZ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	4000	15000	250	6000
Downunder Insurance	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
Downunder Insurance	Backpacker	✓	2500	30000	Unlimited	Unlimited	750	4000	500	3000
House of Travel	Travel Insurance	✓	100000	75000	Unlimited	Unlimited	500	20000	750	2500
The Warehouse	Comprehensive Plan B	✓	100000	10000	Unlimited	Unlimited	1200	10000	250	2000
World Nomads	Standard	✓	3500	n/a	5000000	500000	500	2000	n/a	500
Worldcare	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000

★★★

1Cover	Essentials	✓	n/a	n/a	Unlimited	Unlimited	500	2000	n/a	3000
AA	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
AIG	International Silver	✓	Unlimited	25000	Unlimited	3000	2000	25000	500	3000
Air New Zealand	International	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	750	2500
Air Vanautu	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000

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Comprehensive Travel Insurance for Single Travelling to China

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★

AMP NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Aon	Leisure	✓	Unlimited	150000	Unlimited	Unlimited	n/a	20000	n/a	2500
BNZ	PremierCare	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Covermore	Options	✓	Unlimited	15000	Unlimited	Unlimited	1500	25000	500	3000
Downunder Insurance	Explorer	✓	5000	60000	Unlimited	Unlimited	750	6000	500	3000
Expedia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
Expedia	Essentials	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
Good2Go	International Comprehensive	✓	Unlimited	25000	Unlimited	n/a	2000	25000	500	3000
Mike Henry	Travel Easy	✓	100000	75000	Unlimited	Unlimited	750	20000	750	2500
STA Travel	Basic	✓	Unlimited	10000	10000000	n/a	10000000	3000	1000	1000
STA Travel	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	n/a	3500
State	International Plan B	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Virgin Australia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Virgin Australia	Essentials	✓	Unlimited	n/a	Unlimited	Unlimited	2000	5000	n/a	3000
Worldcare	Budget	✓	n/a	n/a	Unlimited	n/a	500	n/a	n/a	n/a

★★

ANZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Essentials	✓	Unlimited	5000	7500000	7500000	1500	4000	250	750
Tower	Cover4Travel (Plan B)	✓	1000	50000	10000	Unlimited	1500	1500	500	2500
United Travel	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500

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Comprehensive Travel Insurance for Single Travelling to China

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★

AA	Essentials	✓	5000	n/a	250000	250000	500	5000	n/a	750
Air Vanautu	Budget	✓	n/a	n/a	Unlimited	Unlimited	500	n/a	n/a	n/a
AMP NZ	Essentials	✓	5000	n/a	250000	250000	500	5000	n/a	750



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Comprehensive Travel Insurance for Single Travelling to Cook Islands

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★★★ Outstanding Value

1Cover	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Downunder Insurance	Backpacker	✓	2500	30000	Unlimited	Unlimited	750	4000	500	3000
House of Travel	Travel Insurance	✓	100000	75000	Unlimited	Unlimited	500	20000	750	2500
Southern Cross	Australia South Pacific	✓	50000	100000	Unlimited	Unlimited	750	25000	500	3000
Travel Insurance Direct	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000

★★★★★

BNZ	PremierCare	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Downunder Insurance	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
Downunder Insurance	Explorer	✓	5000	60000	Unlimited	Unlimited	750	6000	500	3000
Good2Go	International Comprehensive	✓	Unlimited	25000	Unlimited	n/a	2000	25000	500	3000
Mike Henry	Travel Easy	✓	100000	75000	Unlimited	Unlimited	750	20000	750	2500
State	International Plan A	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
The Warehouse	Comprehensive Plan A	✓	100000	10000	Unlimited	Unlimited	1200	10000	250	2000
Tower	Cover4Travel (Plan A)	✓	Unlimited	50000	100000	Unlimited	1500	10000	500	2500

★★★★

1Cover	Essentials	✓	n/a	n/a	Unlimited	Unlimited	500	2000	n/a	3000
AA	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
AIG	International Bronze	✓	Unlimited	25000	Unlimited	3000	2000	25000	500	3000
Air New Zealand	International	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	750	2500
Air Pacific	Comprehensive	✓	Unlimited	n/a	Unlimited	Unlimited	500	5000	n/a	3000
Air Pacific	Essentials	✓	Unlimited	n/a	Unlimited	Unlimited	500	5000	n/a	3000

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Comprehensive Travel Insurance for Single Travelling to Cook Islands

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★

Air Vanautu	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
American Express NZ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	4000	15000	250	6000
AMP NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
ANZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Aon	Leisure	✓	Unlimited	150000	Unlimited	Unlimited	n/a	20000	n/a	2500
Covermore	Options	✓	Unlimited	15000	Unlimited	Unlimited	1500	25000	500	3000
Expedia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
Expedia	Essentials	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
United Travel	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Virgin Australia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Virgin Australia	Essentials	✓	Unlimited	n/a	Unlimited	Unlimited	2000	5000	n/a	3000
Webjet	Essentials	✓	5000	15000	5000000	Unlimited	1000	1500	250	500
Webjet	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	5000	250	3000
World Nomads	Standard	✓	3500	n/a	5000000	500000	500	2000	n/a	500
Worldcare	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000

★★

Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Essentials	✓	Unlimited	5000	7500000	7500000	1500	4000	250	750
STA Travel	Basic	✓	Unlimited	10000	10000000	n/a	10000000	3000	1000	1000
STA Travel	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	n/a	3500
Worldcare	Budget	✓	n/a	n/a	Unlimited	n/a	500	n/a	n/a	n/a

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Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Single Travelling to Cook Islands

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★

AA	Essentials	✓	5000	n/a	250000	250000	500	5000	n/a	750
Air Vanautu	Budget	✓	n/a	n/a	Unlimited	Unlimited	500	n/a	n/a	n/a
AMP NZ	Essentials	✓	5000	n/a	250000	250000	500	5000	n/a	750



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Comprehensive Travel Insurance for Single Travelling to Fiji

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★★★ Outstanding Value

1Cover	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Downunder Insurance	Backpacker	✓	2500	30000	Unlimited	Unlimited	750	4000	500	3000
House of Travel	Travel Insurance	✓	100000	75000	Unlimited	Unlimited	500	20000	750	2500
Southern Cross	Australia South Pacific	✓	50000	100000	Unlimited	Unlimited	750	25000	500	3000
Travel Insurance Direct	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000

★★★★★

BNZ	PremierCare	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Downunder Insurance	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
Downunder Insurance	Explorer	✓	5000	60000	Unlimited	Unlimited	750	6000	500	3000
Good2Go	International Comprehensive	✓	Unlimited	25000	Unlimited	n/a	2000	25000	500	3000
Mike Henry	Travel Easy	✓	100000	75000	Unlimited	Unlimited	750	20000	750	2500
State	International Plan A	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
The Warehouse	Comprehensive Plan A	✓	100000	10000	Unlimited	Unlimited	1200	10000	250	2000
Tower	Cover4Travel (Plan A)	✓	Unlimited	50000	100000	Unlimited	1500	10000	500	2500

★★★★

1Cover	Essentials	✓	n/a	n/a	Unlimited	Unlimited	500	2000	n/a	3000
AA	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
AIG	International Bronze	✓	Unlimited	25000	Unlimited	3000	2000	25000	500	3000
Air New Zealand	International	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	750	2500
Air Pacific	Comprehensive	✓	Unlimited	n/a	Unlimited	Unlimited	500	5000	n/a	3000
Air Pacific	Essentials	✓	Unlimited	n/a	Unlimited	Unlimited	500	5000	n/a	3000

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Comprehensive Travel Insurance for Single Travelling to Fiji

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★

Air Vanautu	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
American Express NZ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	4000	15000	250	6000
AMP NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
ANZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Aon	Leisure	✓	Unlimited	150000	Unlimited	Unlimited	n/a	20000	n/a	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Expedia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
Expedia	Essentials	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
Virgin Australia	Essentials	✓	Unlimited	n/a	Unlimited	Unlimited	2000	5000	n/a	3000
Webjet	Essentials	✓	5000	15000	5000000	Unlimited	1000	1500	250	500
Webjet	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	5000	250	3000
World Nomads	Standard	✓	3500	n/a	5000000	500000	500	2000	n/a	500
Worldcare	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000

★★

Covermore	Essentials	✓	Unlimited	5000	7500000	7500000	1500	4000	250	750
Covermore	Options	✓	Unlimited	15000	Unlimited	Unlimited	1500	25000	500	3000
STA Travel	Basic	✓	Unlimited	10000	10000000	n/a	10000000	3000	1000	1000
STA Travel	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	n/a	3500
United Travel	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Virgin Australia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Worldcare	Budget	✓	n/a	n/a	Unlimited	n/a	500	n/a	n/a	n/a

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Comprehensive Travel Insurance for Single Travelling to Fiji

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★

AA	Essentials	✓	5000	n/a	250000	250000	500	5000	n/a	750
Air Vanautu	Budget	✓	n/a	n/a	Unlimited	Unlimited	500	n/a	n/a	n/a
AMP NZ	Essentials	✓	5000	n/a	250000	250000	500	5000	n/a	750



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Comprehensive Travel Insurance for Single Travelling to France

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★★★ Outstanding Value

1Cover	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Downunder Insurance	Backpacker	✓	2500	30000	Unlimited	Unlimited	750	4000	500	3000
Southern Cross	World	✓	50000	100000	Unlimited	Unlimited	750	25000	500	3000
Travel Insurance Direct	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Webjet	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	5000	250	3000

★★★★

1Cover	Essentials	✓	n/a	n/a	Unlimited	Unlimited	500	2000	n/a	3000
Air Pacific	Comprehensive	✓	Unlimited	n/a	Unlimited	Unlimited	500	5000	n/a	3000
Downunder Insurance	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
Downunder Insurance	Explorer	✓	5000	60000	Unlimited	Unlimited	750	6000	500	3000
Expedia	Essentials	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
Good2Go	International Comprehensive	✓	Unlimited	25000	Unlimited	n/a	2000	25000	500	3000
Webjet	Essentials	✓	5000	15000	5000000	Unlimited	1000	1500	250	500
World Nomads	Standard	✓	3500	n/a	5000000	500000	500	2000	n/a	500

★★★

AA	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
AIG	International Gold	✓	Unlimited	25000	Unlimited	3000	2000	25000	500	3000
Air New Zealand	International	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	750	2500
Air Pacific	Essentials	✓	Unlimited	n/a	Unlimited	Unlimited	500	5000	n/a	3000
Air Vanautu	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
American Express NZ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	4000	15000	250	6000

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Comprehensive Travel Insurance for Single Travelling to France

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★

AMP NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
ANZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
BNZ	PremierCare	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Essentials	✓	Unlimited	5000	7500000	7500000	1500	4000	250	750
Covermore	Options	✓	Unlimited	15000	Unlimited	Unlimited	1500	25000	500	3000
Expedia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
House of Travel	Travel Insurance	✓	100000	75000	Unlimited	Unlimited	500	20000	750	2500
State	International Plan B	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
The Warehouse	Comprehensive Plan B	✓	100000	10000	Unlimited	Unlimited	1200	10000	250	2000
Virgin Australia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Worldcare	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000

★★

Aon	Leisure	✓	Unlimited	150000	Unlimited	Unlimited	n/a	20000	n/a	2500
Mike Henry	Travel Easy	✓	100000	75000	Unlimited	Unlimited	750	20000	750	2500
STA Travel	Basic	✓	Unlimited	10000	10000000	n/a	10000000	3000	1000	1000
STA Travel	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	n/a	3500
Tower	Cover4Travel (Plan C)	✓	Unlimited	50000	Unlimited	Unlimited	1500	20000	500	2500
United Travel	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Worldcare	Budget	✓	n/a	n/a	Unlimited	n/a	500	n/a	n/a	n/a

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Comprehensive Travel Insurance for Single Travelling to France

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★

AA	Essentials	✓	5000	n/a	250000	250000	500	5000	n/a	750
Air Vanautu	Budget	✓	n/a	n/a	Unlimited	Unlimited	500	n/a	n/a	n/a
AMP NZ	Essentials	✓	5000	n/a	250000	250000	500	5000	n/a	750



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Comprehensive Travel Insurance for Single Travelling to Thailand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★★★ Outstanding Value

1Cover	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Southern Cross	World	✓	50000	100000	Unlimited	Unlimited	750	25000	500	3000
Travel Insurance Direct	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Webjet	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	5000	250	3000
World Nomads	Standard	✓	3500	n/a	5000000	500000	500	2000	n/a	500

★★★★

1Cover	Essentials	✓	n/a	n/a	Unlimited	Unlimited	500	2000	n/a	3000
Air New Zealand	International	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	750	2500
Air Pacific	Comprehensive	✓	Unlimited	n/a	Unlimited	Unlimited	500	5000	n/a	3000
Downunder Insurance	Backpacker	✓	2500	30000	Unlimited	Unlimited	750	4000	500	3000
Expedia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
Expedia	Essentials	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
Webjet	Essentials	✓	5000	15000	5000000	Unlimited	1000	1500	250	500
Worldcare	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000

★★★

AA	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
AIG	International Silver	✓	Unlimited	25000	Unlimited	3000	2000	25000	500	3000
Air Pacific	Essentials	✓	Unlimited	n/a	Unlimited	Unlimited	500	5000	n/a	3000
Air Vanautu	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
American Express NZ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	4000	15000	250	6000
ANZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500

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Comprehensive Travel Insurance for Single Travelling to Thailand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★

Aon	Leisure	✓	Unlimited	150000	Unlimited	Unlimited	n/a	20000	n/a	2500
BNZ	PremierCare	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Downunder Insurance	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
Downunder Insurance	Explorer	✓	5000	60000	Unlimited	Unlimited	750	6000	500	3000
Good2Go	International Comprehensive	✓	Unlimited	25000	Unlimited	n/a	2000	25000	500	3000
House of Travel	Travel Insurance	✓	100000	75000	Unlimited	Unlimited	500	20000	750	2500
Mike Henry	Travel Easy	✓	100000	75000	Unlimited	Unlimited	750	20000	750	2500
State	International Plan B	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
The Warehouse	Comprehensive Plan B	✓	100000	10000	Unlimited	Unlimited	1200	10000	250	2000
United Travel	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Virgin Australia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Virgin Australia	Essentials	✓	Unlimited	n/a	Unlimited	Unlimited	2000	5000	n/a	3000
Worldcare	Budget	✓	n/a	n/a	Unlimited	n/a	500	n/a	n/a	n/a

★★

AMP NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Covermore	Essentials	✓	Unlimited	5000	7500000	7500000	1500	4000	250	750
Covermore	Options	✓	Unlimited	15000	Unlimited	Unlimited	1500	25000	500	3000
STA Travel	Basic	✓	Unlimited	10000	10000000	n/a	10000000	3000	1000	1000
STA Travel	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	n/a	3500
Tower	Cover4Travel (Plan B)	✓	1000	50000	10000	Unlimited	1500	1500	500	2500

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Comprehensive Travel Insurance for Single Travelling to Thailand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★

AA	Essentials	✓	5000	n/a	250000	250000	500	5000	n/a	750
Air Vanautu	Budget	✓	n/a	n/a	Unlimited	Unlimited	500	n/a	n/a	n/a
AMP NZ	Essentials	✓	5000	n/a	250000	250000	500	5000	n/a	750



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Comprehensive Travel Insurance for Single Travelling to UK

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★★★ Outstanding Value

1Cover	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Air New Zealand	International	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	750	2500
Southern Cross	World	✓	50000	100000	Unlimited	Unlimited	750	25000	500	3000
Travel Insurance Direct	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Webjet	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	5000	250	3000

★★★★

Downunder Insurance	Backpacker	✓	2500	30000	Unlimited	Unlimited	750	4000	500	3000
Expedia	Essentials	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
STA Travel	Basic	✓	Unlimited	10000	10000000	n/a	10000000	3000	1000	1000
The Warehouse	Comprehensive Plan B	✓	100000	10000	Unlimited	Unlimited	1200	10000	250	2000
Webjet	Essentials	✓	5000	15000	5000000	Unlimited	1000	1500	250	500
World Nomads	Standard	✓	3500	n/a	5000000	500000	500	2000	n/a	500

★★★

1Cover	Essentials	✓	n/a	n/a	Unlimited	Unlimited	500	2000	n/a	3000
AA	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
AIG	International Silver	✓	Unlimited	25000	Unlimited	3000	2000	25000	500	3000
Air Pacific	Comprehensive	✓	Unlimited	n/a	Unlimited	Unlimited	500	5000	n/a	3000
Air Pacific	Essentials	✓	Unlimited	n/a	Unlimited	Unlimited	500	5000	n/a	3000
Air Vanautu	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
American Express NZ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	4000	15000	250	6000
AMP NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500

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Comprehensive Travel Insurance for Single Travelling to UK

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★★★

ANZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Aon	Leisure	✓	Unlimited	150000	Unlimited	Unlimited	n/a	20000	n/a	2500
BNZ	PremierCare	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Downunder Insurance	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
Downunder Insurance	Explorer	✓	5000	60000	Unlimited	Unlimited	750	6000	500	3000
Expedia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
Good2Go	International Comprehensive	✓	Unlimited	25000	Unlimited	n/a	2000	25000	500	3000
House of Travel	Travel Insurance	✓	100000	75000	Unlimited	Unlimited	500	20000	750	2500
STA Travel	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	n/a	3500
State	International Plan B	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Virgin Australia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Worldcare	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000

★★

Covermore	Essentials	✓	Unlimited	5000	7500000	7500000	1500	4000	250	750
Covermore	Options	✓	Unlimited	15000	Unlimited	Unlimited	1500	25000	500	3000
Mike Henry	Travel Easy	✓	100000	75000	Unlimited	Unlimited	750	20000	750	2500
Tower	Cover4Travel (Plan B)	✓	1000	50000	10000	Unlimited	1500	1500	500	2500
United Travel	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Worldcare	Budget	✓	n/a	n/a	Unlimited	n/a	500	n/a	n/a	n/a

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Travel Insurance Star Ratings

Report Date: April 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Comprehensive Travel Insurance for Single Travelling to UK

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

All ratings take into account costs and features - see our methodology document for further details

★

AA	Essentials	✓	5000	n/a	250000	250000	500	5000	n/a	750
Air Vanautu	Budget	✓	n/a	n/a	Unlimited	Unlimited	500	n/a	n/a	n/a
AMP NZ	Essentials	✓	5000	n/a	250000	250000	500	5000	n/a	750



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Comprehensive Travel Insurance for Single Travelling to USA

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

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★★★★★ Outstanding Value

1Cover	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Expedia	Essentials	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
Travel Insurance Direct	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Webjet	Essentials	✓	5000	15000	5000000	Unlimited	1000	1500	250	500
Webjet	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	5000	250	3000

★★★★

1Cover	Essentials	✓	n/a	n/a	Unlimited	Unlimited	500	2000	n/a	3000
Air Pacific	Comprehensive	✓	Unlimited	n/a	Unlimited	Unlimited	500	5000	n/a	3000
Air Pacific	Essentials	✓	Unlimited	n/a	Unlimited	Unlimited	500	5000	n/a	3000
Downunder Insurance	Backpacker	✓	2500	30000	Unlimited	Unlimited	750	4000	500	3000
Expedia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
Good2Go	International Comprehensive	✓	Unlimited	25000	Unlimited	n/a	2000	25000	500	3000
World Nomads	Standard	✓	3500	n/a	5000000	500000	500	2000	n/a	500
Worldcare	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000

★★★

AA	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
AIG	International Platinum	✓	Unlimited	25000	Unlimited	3000	2000	25000	500	3000
Air Vanautu	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
American Express NZ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	4000	15000	250	6000
AMP NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Aon	Leisure	✓	Unlimited	150000	Unlimited	Unlimited	n/a	20000	n/a	2500

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					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop

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★★★

BNZ	PremierCare	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Downunder Insurance	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
Downunder Insurance	Explorer	✓	5000	60000	Unlimited	Unlimited	750	6000	500	3000
House of Travel	Travel Insurance	✓	100000	75000	Unlimited	Unlimited	500	20000	750	2500
Mike Henry	Travel Easy	✓	100000	75000	Unlimited	Unlimited	750	20000	750	2500
Southern Cross	Superworld	✓	50000	100000	Unlimited	Unlimited	750	25000	500	3000
State	International Plan C	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
The Warehouse	Comprehensive Plan C	✓	100000	10000	Unlimited	Unlimited	1200	10000	250	2000
Tower	Cover4Travel (Plan C)	✓	Unlimited	50000	Unlimited	Unlimited	1500	20000	500	2500
Virgin Australia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Worldcare	Budget	✓	n/a	n/a	Unlimited	n/a	500	n/a	n/a	n/a

★★

Air New Zealand	International	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	750	2500
Air Vanautu	Budget	✓	n/a	n/a	Unlimited	Unlimited	500	n/a	n/a	n/a
ANZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Covermore	Essentials	✓	Unlimited	5000	7500000	7500000	1500	4000	250	750
Covermore	Options	✓	Unlimited	15000	Unlimited	Unlimited	1500	25000	500	3000
STA Travel	Basic	✓	Unlimited	10000	10000000	n/a	10000000	3000	1000	1000
STA Travel	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	n/a	3500
United Travel	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500

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AMP NZ	Essentials	✓	5000	n/a	250000	250000	500	5000	n/a	750