

# 2015

## STAR RATINGS REPORT

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# Travel Insurance

# Travel Insurance NZ

Star Ratings Report 2015



## Foreword

We all do it. We spend hours, days, an inordinate amount of time making travel plans and researching where we want to go and what or who we want to see when we get there. Then we buy the first travel insurance policy we come across, usually at the moment we're packing our bags. Sound familiar?

Travel insurance is too important not to take seriously because when things go wrong, they go badly wrong. Even though there are dozens of policies on the market, travel insurance is definitely not a one-size-fits-all product. Just as each individual's circumstances are different, travel policies differ, sometimes ever so slightly and the worst time to discover this is at claims time!

The Financial Services Complaints Ombudsman receives a range of complaints every year about claims that were knocked back mostly because consumers did not read or check their policies to find out exactly what they were covered for and the limits to that cover. This is where CANSTAR steps in. To help consumers match the right policy to their needs, we research travel insurance policies yearly to highlight those that offer the mix of price and features that represents outstanding value.

This time around, we looked at 54 travel insurance policies from 32 providers. We tested the policies across three different profiles – single, couple, family – travelling to different regions – Australia, the Cook Islands, Fiji, Thailand, China, France, UK and the USA. Our results will steer you in the right direction next time you want to insure your holiday or business travel.

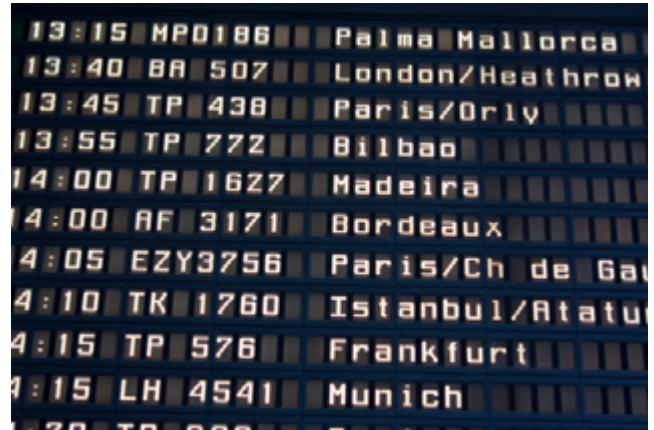


Mitchell Watson,  
Research Manager

# KIWIS TAKE TO THE SKIES IN RECORD NUMBERS

New Zealanders made 2.28 million trips overseas in the year prior to January 2015. That was an increase of 4%. Half of those trips were to Australia, while the next most-visited destinations were the United States (166,500), Fiji (131,500), the United Kingdom (102,000), the Cook Islands (76,500), and China (75,800).

Holidays, business, visiting friends and relatives are all reasons Kiwis are continually on the move. Just as travel plays a vital part in our lives, so does travel insurance. The right policy is a godsend when things go wrong.



## DON'T LEAVE HOME WITHOUT IT

Not every country is like New Zealand and many go about things in an entirely different way. Experiencing these cultural differences is part of the magic of travelling. However it's not wise to throw caution to the wind completely. You need a good travel insurance policy as a backup should you be caught in the middle of a drama that's not of your own making. How many times do we hear the saying: "If you can't afford travel insurance, you can't afford to travel?"

Here's a list of what travel insurance typically covers you for:

### Overseas medical and dental treatment

This covers costs incurred for emergency medical or dental treatment while away from home. Items covered include costs and fees associated with hospitals, doctors, theatre and pharmaceutical costs. It also covers necessary medical repatriation.

### Luggage and personal effects

Protects against loss or theft of items while travelling. Some insurers have a cap on claims for individual items such as cameras, laptops or jewellery so check the fine print before you buy. Naturally, you won't receive compensation if you've left luggage or items unattended or not taken reasonable care with them.

### Cancellation fees/Loss of deposit

You may have to cancel your trip due to unforeseen circumstances. This could be a medical or family emergency, the collapse of your travel operator, or the sudden emergence of dangerous conditions at your destination. Potentially it could even be that your boss has refused you leave.

### Rental vehicle excess

If you plan to hire a car on your travels, make sure you're covered for the additional excess you'll be charged in the event of a rental car crash. This excess can be thousands of dollars and will spoil your holiday if your insurer doesn't cover the full cost of the excess.

### Legal Liability

In the event you become legally liable for damages, compensation and legal expenses that result from your negligence during your travel, you'll want insurance! "Damages" could involve injury or death of another person or loss/damage to property. Your travel insurer will pay up to the schedule amount stated on the policy. This usually ranges from \$1- \$2.5 million.

### Emergency Travel Arrangements/Resumption of trip

If you are overseas and your travel plans are disrupted because an event you could not foresee – think volcano eruption shutting down European airports – your insurer will cover reasonable additional expenses incurred, as well as reimbursement of unused, prepaid costs. As always, check the fine print.



# GET IN EARLY FOR EXTRA BENEFITS

Many travelers believe they'll "save money" if they wait till the last minute before booking their travel insurance. There are good reasons to buy travel insurance at the same time you book your flight or cruise tickets, or soon after. The main benefit of organizing your travel insurance as early as possible is cancellation cover. This allows you to claim back your prepaid costs if you need to cancel your trip prior to leaving the country. In most cases you can claim lost funds related to cancelled, non-refundable flights, accommodation, tours, activities, travel agency fees and other related travel bookings.

For instance, if you booked a trip for three months' time but had the misfortune to have an accident and break your leg in the period leading up to the trip and were unable to travel, your travel insurance policy may refund prepaid airfares and any tour deposits you may have made.

You may also have to cancel your trip if, say, your mother, father or a sibling suddenly became very ill. In fact there are any number of reasons people are forced to cancel their trips. With no travel insurance in place, you could find yourself without a holiday and out of pocket to the tune of thousands of dollars. By organizing your travel insurance early on, you could make a claim for the funds lost and then use the money to re-book the trip later on.

Other reasons for early cancellations could be due to a natural disaster affecting the area you plan to visit or you may find yourself in the middle of a mess if your travel agent goes belly up. It's always the unexpected that trips you up. That's why the wise traveler insures early.



# GALLIPOLI DILEMMA

As most would already know, 2015 is the centenary of the legendary Anzac battle at Gallipoli. No less than 10,500 people will travel to Turkey to attend Anzac Day commemorative services in Gallipoli on 25 April.

It's estimated that up to 40,000 people from both sides of the Tasman wanted to attend so a ballot was needed to manage numbers. After all, the site is a small constrained area surrounded by the sea and steep terrain. It can comfortably and safely hold only about a quarter of that number. The Australian, New Zealand and Turkish governments have agreed to allow 10,500 people at the commemorations.

A ballot was held last year to allocate places to 2,000 New Zealanders and 8,000 Australians. Why the difference? The allocation ratio is based on the relative number of casualties suffered by New Zealand and Australia during the Gallipoli campaign in 1915.

This coming event in Turkey must pose a challenge for the New Zealand government which issues travel warnings through its Safe Travel website. At the time of writing, some regions in Turkey are classified as "High Risk" and the remainder bears "Some Risk", according to Safe Travel.

Areas of High Risk to your security are those close to the border with Syria, Iran and Iraq (including Hakkari, Sirnak and Siirt provinces in southeast Turkey) and in the province of Tunceli, due to the unpredictable security situation and the high threat from terrorism and kidnapping.

Elsewhere in Turkey caution is advised, as there is Some Risk to your security due to the threat of terrorism and the potential for civil unrest.

The New Zealand government advises against all tourist and non-essential travel in regions deemed High Risk. This is only one step down from countries – and there are 45 of them – where the risk is deemed "Extreme" with the directive being "Do not travel".

How does this affect you? If you travel to a country or region against the government's advice, your travel insurance becomes null and void. But that could be the least of your worries. Conflict, warfare, ongoing civil unrest, kidnapping, armed banditry – there will be limits on consular assistance that can be provided in the midst of this. The New Zealand government may not be able to assist you if you are detained, injured or otherwise prevented from leaving these areas.

Back to Gallipoli for the Anzac Day ceremonies. Heightened security by Turkish authorities will be in force but visitors should exercise a high degree of personal security. The government recommends those travelling to Turkey should have a comprehensive travel insurance policy in place that includes provision for medical evacuation by air.

For more details, log on to [www.safetravel.govt.nz](http://www.safetravel.govt.nz)



# WHAT YOU CAN EXPECT TO PAY

In the scheme of things the cost of travel insurance is a tiny drop in the ocean of holiday costs. CANSTAR has crunched the numbers and, on the basis of the products assessed in the 2015 ratings, has found that for a 10-day overseas jaunt, New Zealand couples can expect to pay average travel insurance premiums of \$188 for China, \$180 for Thailand, \$246 for the USA and \$187 for the UK.

Singles can expect to pay an average of \$96, \$90, \$126 and \$95 respectively for those destinations.

Large families get perhaps the best value for money of all, with family policies being only a fraction more expensive than the cost for child-free couples.

The tables below detail the minimum, maximum and average cost of international travel insurance for a 10-day period, as calculated by CANSTAR for the 2015 Travel Insurance Star Ratings.

## China

	Minimum	Maximum	Average
Couple	106.40	321.00	188.25
Family	106.40	321.00	194.84
Single	56.00	166.00	96.25

## Cook Islands

	Minimum	Maximum	Average
Couple	73.87	254.06	127.99
Family	74.66	255.00	133.46
Single	38.51	127.03	65.47

## Fiji

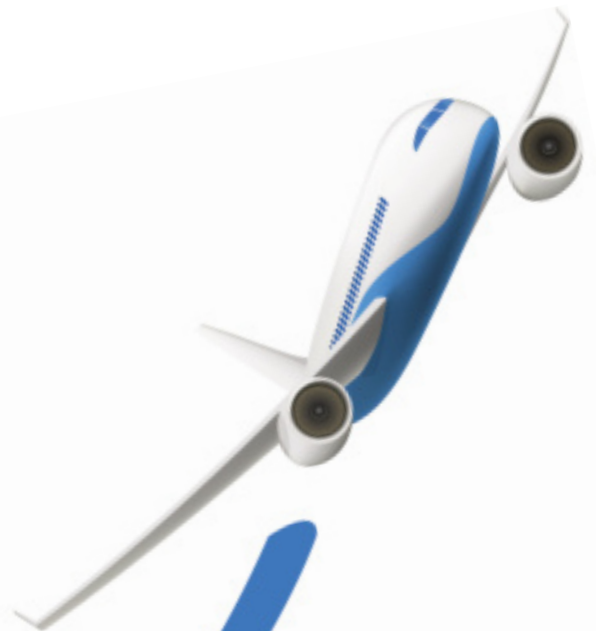
	Minimum	Maximum	Average
Couple	73.87	254.06	127.30
Family	74.00	255.00	132.77
Single	38.51	127.03	65.14

## France

	Minimum	Maximum	Average
Couple	106.40	315.00	206.10
Family	74.00	348.00	213.17
Single	56.00	164.00	105.38

## Thailand

	Minimum	Maximum	Average
Couple	106.40	303.00	180.25
Family	106.40	303.00	186.72
Single	56.00	157.00	90.76





## UK

	Minimum	Maximum	Average
Couple	106.40	314.00	187.25
Family	106.40	348.00	194.66
Single	56.00	157.11	95.75

## USA

	Minimum	Maximum	Average
Couple	144.40	382.00	246.71
Family	144.40	390.00	255.06
Single	76.00	191.10	126.01

Source: Canstar Travel Insurance Star Ratings. Quotes are for 10 days, assuming two adults aged 40 and family with an 11 and a 15 year old.

When it comes to a quick trip over the ditch (to Australia), CANSTAR looked at premiums for a seven day trip for a family, finding a minimum cost of around \$66, a maximum of \$228 and an average cost of \$104.

For couples heading over for a 4 day long weekend, travel insurance costs on our database start at \$39, up to \$183, with an average price of \$80.

## CHALLENGES FOR THE OLDER TRAVELLER

A chronic disease can affect you at any stage in life, however as you grow older the chances of developing certain chronic diseases or even just health issues can increase.

A chronic disease is a long-term condition that often does not get better on its own and is generally not cured completely. Chronic diseases can lead to other health complications, and can be associated with functional impairment and disability. Some chronic diseases can be immediately life-threatening, such as heart attack and stroke. Others can persist over time and can be intensive in terms of management (e.g. diabetes).

- The most common chronic diseases are:
- Asthma
- Arthritis – including osteo & rheumatoid
- Cancer
- Chronic kidney disease
- Chronic obstructive pulmonary disease
- Coronary heart disease
- Diabetes
- Mental health conditions
- Osteoporosis
- Stroke

Increasingly underpinning many health issues is the scourge of the west – obesity. According to 2014 New Zealand Health Survey, released by the Department of Health, almost 1 in 3 New Zealand adults (aged 15 years & over) are obese (31%), a further 34% are overweight. These are not statistics to be proud of but highlight the very real potential for health issues to develop. And this where the potential traveller may come unstuck with arranging travel insurance.

Not all insurers will cover older travellers. However, many will so it's worth searching around for the policy that suits your individual situation.

# MEDICAL TRAPS TO WATCH OUT FOR

Irrespective of age, there are some medical conditions that insurers don't cover. Pre-existing conditions are a list of medical conditions that are excluded from automatic cover. Their definitions vary between insurers but generally a pre-existing medical condition is any condition for which you have received medical advice, treatment or medication over a specified time period – this can range from 12 months to 5 years.

Each insurer has a list of pre-existing conditions as long as your arm but essentially they are:

- Cancer, any type
- Colitis
- Seizures, epilepsy
- Arthritis
- Diabetes
- Heart conditions
- Respiratory conditions
- Pregnancy after 26 weeks, IVF
- High blood pressure
- High cholesterol
- Mental illness, self harm
- Illicit drug or alcohol addiction
- Migraine
- Sleep apnoea
- HIV infection

This list is by no means comprehensive, as each insurer treats risk differently. You must read the terms & conditions thoroughly so you can make a short list of insurers that may cover your particular medical situation.

Don't be tempted not to declare your pre-existing condition either. If something goes wrong on your trip, your whole policy could be voided and you can find yourself overseas without cover. If you search around there may be insurers who will choose to cover your pre-existing condition. Depending on the travel related risk of your pre-existing condition, an additional premium may apply and the condition would then be considered a Covered Condition under the policy.

It's also important that you notify your insurer if there is a change to your Covered Condition after your start date of insurance, but prior to your journey start date.





# WHAT WE COMPLAIN ABOUT

According to the ombudsman at Financial Services Complaints Ltd, travel insurance was the second in our list of gripes for the year 2013/2014. The first was consumer credit arrangements, primarily personal loans for car purchase.

Financial Services Complaints – FSCL Annual Report 2014

Consumer Credit	2013/14 – 44	2012/13 -35	2011/12 - 22
Travel Insurance	2013/14 - 42	2012/13 - 31	2011/12 – 30

The complaints centred on a range of claims that were made and knocked back, mostly because consumers did not read or check their policies before travel to see exactly what events they are covered for, and the limits to that cover.

The ombudsman reiterates what we have stated in the previous section and strongly advises consumers to disclose as much as they can about their medical history before buying insurance cover. Pre-existing medical conditions are often excluded from cover under travel insurance policies, and this can have disastrous and expensive consequences for travelers.

Consumers should also look closely at policy definitions to check the cover is as comprehensive as they think. For example, the definition of “relative” is often confined to relatives living in New Zealand or Australia only or it may be confined to your immediate family only.

Other terms to watch for:

- Age limits – cover can be limited where a trip is cut short due to the death or illness of a relative over a certain age (usually 75-80).
- Time limits – if away for more than 35 days, a person may forfeit all the cover under the



# CHOOSE YOUR OWN ADVENTURE

Adventure activities and extreme sports are increasingly popular drawcards with many Kiwis travelling overseas. These activities include white water rafting, bungee jumping, rock climbing, mountaineering, safaris and tours to remote places. They also include winter sports such as skiing and snowboarding activities.

Travellers need to be aware of the increased risks involved and the possible consequences of these adventure trips. We hate to be a spoil-sport but there have been instances of death and serious injuries resulting from adventure and extreme sports activities. Even riding a moped in Thailand has ended in disaster for many.

It goes without saying that you should only use reputable guides and operators with proven safety records. You should also be very aware of insurance implications. Many insurance companies specifically exclude these types of activities from travel insurance policies. Individuals are then personally responsible should an accident or mishap occur. Evacuation, hospitalisation and medical costs can be extremely high in many countries and you are expected to cover these costs yourself.

## Our advice?

### Winter sports

Skiing or snowboarding activities need to be disclosed to your insurer when taking out insurance as some policies may not cover you for this.

### Hazardous pursuits

Things like scuba diving, bungee-jumping, hang-gliding, water skiing and motorcycling may not normally be covered, however, you should discuss this with your insurer when purchasing the insurance policy.

### Motor vehicle liability (and damage to the hire car)

It is most important that you purchase comprehensive Motor Insurance for the rental car from the rental car company in the country you are hiring the car in. Most travel insurance policies do not provide liability cover for the renting of a vehicle in another country. You should check with your insurer that cover is available for any excess or deductible that may apply to the insurance you purchase with the rental car company.

### High value items

Advise your insurer that you are going to be taking or purchasing high value items, for example, cameras and jewellery, on your holiday.

### High risk countries

Talk to your insurer about your intention to travel to countries that may have a high-risk travel advisory status. Some of these countries may have security and health issues. To obtain an up to date status report see the Ministry of Foreign Affairs and Trade safe travel website: [www.safetravel.govt.nz](http://www.safetravel.govt.nz)



# COMPETITION REMAINS RED HOT

Travel insurance is a competitive business, a fact that was highlighted in our results this year when last year's winners again emerged from our rigorous comparison offering outstanding value. Southern Cross Travel Insurance and Travel Insurance Direct couldn't be separated in both categories – International Travel and Trans-Tasman Travel.

To determine true value, we looked for the right balance between premium price across multiple destinations and travel periods, as well as 13 different product feature categories comparing the various inclusions and policy structures. Southern Cross Travel Insurance hasn't wavered from its outstanding product offering since our first ratings in 2013. Last year it shared the honours with Travel Insurance Direct (TID). This year, the feat has been repeated with Southern Cross and Travel Insurance Direct again joint winners of CANSTAR's outstanding value travel insurance across both International Travel and Trans-Tasman Travel.

## Southern Cross Travel Insurance

Premiums are red hot in the couple and family profiles and the second cheapest for the single traveller across a majority of destinations.

Features we liked included:

- Unlimited overseas medical expenses
- Cancellation & loss of deposit - \$50,000
- Luggage and personal effects - \$25,000
- Rental vehicle excess - \$5,000
- Travel delay - \$5,000
- Emergency dental - \$750
- Legal liability - \$1 million



Southern Cross will cover most pre-existing health conditions as standard, except diabetes. We liked the ability to claim online, as most insurers ask you to download, fill in and post or email a claim form.

## Travel Insurance Direct

Premiums for singles, couples and families are within a whisker of those offered by Southern Cross. TID also offers similar features with some notable differences. Diabetes cover is offered as standard, as is cover for pregnancy up to 26 weeks. If travel plans are disrupted, TID will pay up to \$500 towards extra costs you incur with pet boarding or someone minding your pets if you are away longer than anticipated.

There's a generous hospital cash allowance of \$6,000 with no excess – double that of other insurers. Also, personal liability is bumped up to \$2.5m.

TID also gives you the choice of adjusting your premium by changing your excess amount, or, alternatively, choosing a nil excess. Another factor we liked was the ability to make a reverse charge call to the TID helpline.

The full CANSTAR Travel Insurance Star Ratings report for March 2015, detailing 54 policies across three traveller profiles (Single, Couple, Family) and including five regions (Australia, Asia, Europe, the Pacific and the Americas) is available for consumers to download at [canstar.co.nz](http://canstar.co.nz)

# Travel Insurance NZ

## AWARD METHODOLOGY



### 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



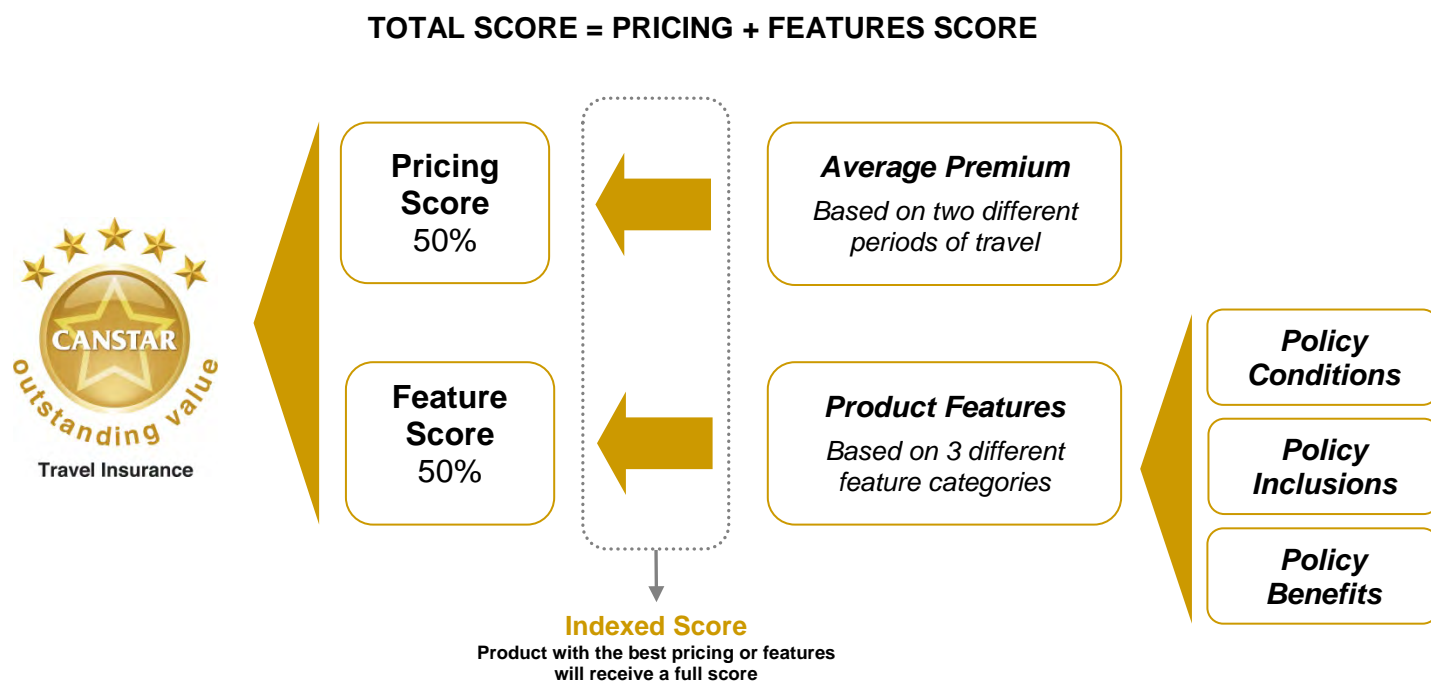
For institutions to be eligible for the international travel insurance star ratings, the policy must be a comprehensive policy. This means it must meet certain basic feature requirements in order to be included in the ratings. The requirements are as follows:

- \$1 Million Overseas medical and hospital cover per traveller
- 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-2015	10-Feb-2015
30 days	1-Feb-2015	2-Mar-2015

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-2015	4-Feb-2015
10 days	1-Feb-2015	10-Feb-2015

And the following dates for the family profile travelling to Australia:

Period of travel	Departing date	Returning date
7 days	1-Feb-2015	7-Feb-2015
14 days	1-Feb-2015	14-Feb-2015

## 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
<b>Policy Conditions</b>	<b>20%</b>	
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>
<b>Policy Inclusions</b>	<b>10%</b>	
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>
<b>Policy Benefits</b>	<b>70%</b>	
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>
<b>Total</b>	<b>100%</b>	

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

Category	Single/Couple	Family	Description
<b>Definitions</b>			
<i>Dependant</i>	-	33.3%	<i>Conditions around including dependants on the policy</i>
<i>Pre-existing medical condition</i>	50%	33.3%	<i>Major pre-existing conditions e.g., asthma, epilepsy, pregnancy and diabetes</i>
<i>Specific conditions</i>	50%	33.4%	<i>Maximum and minimum age of policy holder, period of travel</i>

## What is the CANSTAR Travel Insurance Award?



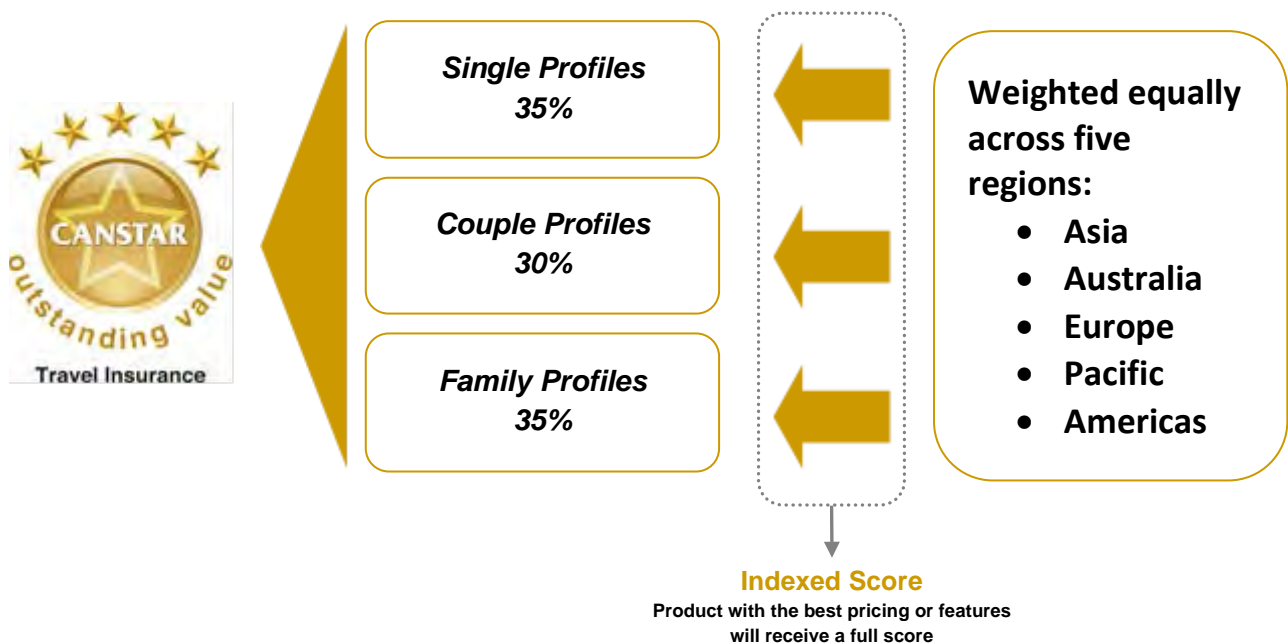
In conjunction with the travel star ratings, CANSTAR has awarded two separate awards to insurers that provide the best combination of products across the Travel Insurance Star Ratings profiles, as well as excelling in a range of travel destinations and features. The Awards aim to give recognition to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

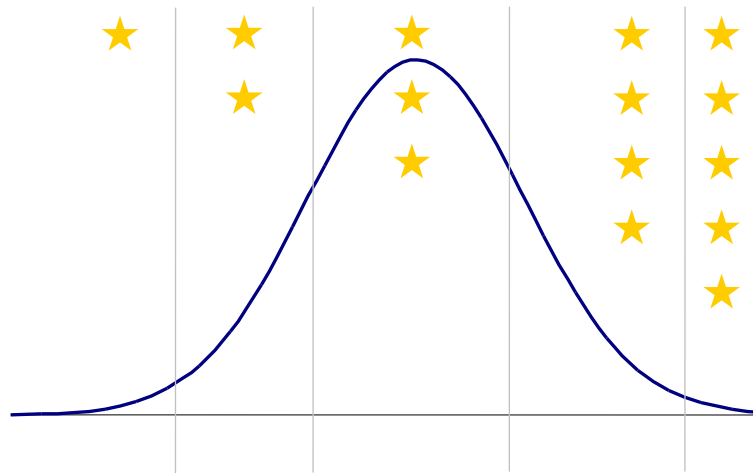
## How is the CANSTAR Travel Insurance Award calculated?

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](http://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: March 2015

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

## Comprehensive Travel Insurance for Couple Travelling to Australia

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

### ★★★★★ Outstanding Value

<b>Worldcare</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000
<b>The Warehouse</b>	Plan A - Comprehensive	✓	\$200000	\$20000	Unlimited	Unlimited	\$2400	\$20000	\$500	\$2500
<b>Travel Insurance Direct</b>	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000
<b>Southern Cross</b>	Australia/South Pacific	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000

### ★★★★

<b>Covermore</b>	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A
<b>AA</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>ANZ</b>	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>NZ Travel Insurance</b>	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
<b>STA Travel</b>	Comprehensive International Plan A	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$24000	\$400	\$5000
<b>House of Travel</b>	Online Insurance	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$3000
<b>1Cover</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$5000
<b>Compass Travel Insurance</b>	Single Trip	✓	\$20000	N/A	Unlimited	Unlimited	Unlimited	\$6000	N/A	\$3000

### ★★★

<b>Webjet</b>	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$500	\$1000
<b>STA Travel</b>	Basic International Plan A	✓	Unlimited	\$20000	\$20000000	\$20000000	\$20000000	\$6000	N/A	\$5000
<b>Columbus Direct</b>	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
<b>Columbus Direct</b>	Single Trip Premier	✓	\$30000	\$150000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000

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# Travel Insurance Star Ratings

Report Date: March 2015

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## Comprehensive Travel Insurance for Couple Travelling to Australia

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★ ★ ★

<b>AMP NZ</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>Comprehensive Travel Insurance</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
<b>Mike Henry</b>	Plan A - Travel Easy	✓	\$200000	\$150000	Unlimited	Unlimited	\$1500	\$40000	\$1500	\$3500
<b>BNZ</b>	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
<b>World Nomads</b>	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000
<b>Downunder Insurance</b>	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$2000	\$1000	\$3000
<b>Covermore</b>	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
<b>Air Vanautu</b>	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
<b>ACE Insurance</b>	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
<b>Webjet</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000
<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
<b>American Express NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$15000	\$500	N/A
<b>Expedia</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000
<b>Downunder Insurance</b>	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$6000	\$1000	\$3000
<b>Downunder Insurance</b>	Plan A - Comprehensive	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$10000	\$500	\$3000
<b>Virgin Australia</b>	Economy Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000

★ ★

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# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for Couple Travelling to Australia

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★★

<b>World Nomads</b>	Standard Plan	✓	\$7000	N/A	\$10000000	\$1000000	\$1000	\$4000	N/A	N/A
<b>Expedia</b>	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000
<b>AMI</b>	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000
<b>State</b>	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000
<b>ACE Insurance</b>	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
<b>Virgin Australia</b>	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000

★

<b>ACE Insurance</b>	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
<b>Aon</b>	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	\$10000	N/A	\$3000

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## Comprehensive Travel Insurance for Couple Travelling to China

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

### ★★★★★ Outstanding Value

Travel Insurance Direct	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000
Southern Cross	Limited World	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
Webjet	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000
Compass Travel Insurance	Single Trip	✓	\$20000	N/A	Unlimited	Unlimited	Unlimited	\$6000	N/A	\$3000

### ★★★★

World Nomads	Standard Plan	✓	\$7000	N/A	\$10000000	\$1000000	\$1000	\$4000	N/A	N/A
Webjet	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$500	\$1000
Columbus Direct	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
Columbus Direct	Single Trip Premier	✓	\$30000	\$150000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000
Worldcare	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000
The Warehouse	Plan B - Comprehensive	✓	\$200000	\$20000	Unlimited	Unlimited	\$2400	\$20000	\$500	\$2500
World Nomads	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000
NZ Travel Insurance	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000

### ★★★

STA Travel	Basic International Plan A	✓	Unlimited	\$20000	\$20000000	\$20000000	\$20000000	\$6000	N/A	\$5000
AA	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
AMP NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ANZ	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000

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## Comprehensive Travel Insurance for Couple Travelling to China

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★ ★ ★

<b>Comprehensive Travel Insurance</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
<b>BNZ</b>	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
<b>Downunder Insurance</b>	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$2000	\$1000	\$3000
<b>Covermore</b>	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
<b>Air Vanautu</b>	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
<b>ACE Insurance</b>	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
<b>STA Travel</b>	Comprehensive International Plan A	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$24000	\$400	\$5000
<b>Southern Cross</b>	World	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
<b>House of Travel</b>	Online Insurance	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$3000
<b>1Cover</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$5000
<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
<b>Virgin Australia</b>	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
<b>American Express NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$15000	\$500	N/A
<b>Downunder Insurance</b>	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$6000	\$1000	\$3000
<b>Downunder Insurance</b>	Plan A - Comprehensive	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$10000	\$500	\$3000
<b>Virgin Australia</b>	Economy Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000
<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	\$10000	N/A	\$3000

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# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for Couple Travelling to China

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★★

<b>Expedia</b>	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000
<b>Covermore</b>	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A
<b>ACE Insurance</b>	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
<b>Mike Henry</b>	Plan B - Travel Easy	✓	\$200000	\$150000	Unlimited	Unlimited	\$1500	\$40000	\$1500	\$3500
<b>ACE Insurance</b>	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
<b>Expedia</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000

★

<b>Aon</b>	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
<b>AMI</b>	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000
<b>State</b>	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000

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## Comprehensive Travel Insurance for Couple Travelling to Cook Island

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

### ★★★★★ Outstanding Value

<b>The Warehouse</b>	Plan A - Comprehensive	✓	\$200000	\$20000	Unlimited	Unlimited	\$2400	\$20000	\$500	\$2500
<b>Downunder Insurance</b>	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$2000	\$1000	\$3000
<b>Southern Cross</b>	Australia/South Pacific	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
<b>1Cover</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$5000

### ★★★★

<b>Columbus Direct</b>	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
<b>Columbus Direct</b>	Single Trip Premier	✓	\$30000	\$150000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000
<b>BNZ</b>	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
<b>NZ Travel Insurance</b>	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
<b>Travel Insurance Direct</b>	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000
<b>House of Travel</b>	Online Insurance	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$3000
<b>Downunder Insurance</b>	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$6000	\$1000	\$3000
<b>Downunder Insurance</b>	Plan A - Comprehensive	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$10000	\$500	\$3000
<b>Compass Travel Insurance</b>	Single Trip	✓	\$20000	N/A	Unlimited	Unlimited	Unlimited	\$6000	N/A	\$3000

### ★★★

<b>Webjet</b>	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$500	\$1000
<b>Expedia</b>	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000
<b>Covermore</b>	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A

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## Comprehensive Travel Insurance for Couple Travelling to Cook Island

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★ ★ ★

STA Travel	Basic International Plan A	✓	Unlimited	\$20000	\$20000000	\$20000000	\$20000000	\$6000	N/A	\$5000
Worldcare	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000
AA	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
AMP NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ANZ	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Comprehensive Travel Insurance	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Air New Zealand	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
Mike Henry	Plan A - Travel Easy	✓	\$200000	\$150000	Unlimited	Unlimited	\$1500	\$40000	\$1500	\$3500
World Nomads	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000
Covermore	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Air Vanautu	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
ACE Insurance	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
STA Travel	Comprehensive International Plan A	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$24000	\$400	\$5000
Webjet	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$15000	\$500	N/A
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000

★ ★

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## Comprehensive Travel Insurance for Couple Travelling to Cook Island

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★★

<b>World Nomads</b>	Standard Plan	✓	\$7000	N/A	\$10000000	\$1000000	\$1000	\$4000	N/A	N/A
<b>ACE Insurance</b>	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
<b>Virgin Australia</b>	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
<b>Virgin Australia</b>	Economy Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000
<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	\$10000	N/A	\$3000

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<b>ACE Insurance</b>	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
<b>Aon</b>	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
<b>AMI</b>	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000
<b>State</b>	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000

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## Comprehensive Travel Insurance for Couple Travelling to Fiji

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

### ★★★★★ Outstanding Value

<b>The Warehouse</b>	Plan A - Comprehensive	✓	\$200000	\$20000	Unlimited	Unlimited	\$2400	\$20000	\$500	\$2500
<b>Travel Insurance Direct</b>	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000
<b>Southern Cross</b>	Australia/South Pacific	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
<b>1Cover</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$5000

### ★★★★

<b>Columbus Direct</b>	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
<b>Columbus Direct</b>	Single Trip Premier	✓	\$30000	\$150000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000
<b>BNZ</b>	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
<b>Downunder Insurance</b>	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$2000	\$1000	\$3000
<b>NZ Travel Insurance</b>	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
<b>House of Travel</b>	Online Insurance	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$3000
<b>Downunder Insurance</b>	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$6000	\$1000	\$3000
<b>Downunder Insurance</b>	Plan A - Comprehensive	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$10000	\$500	\$3000
<b>Compass Travel Insurance</b>	Single Trip	✓	\$20000	N/A	Unlimited	Unlimited	Unlimited	\$6000	N/A	\$3000

### ★★★

<b>Webjet</b>	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$500	\$1000
<b>Expedia</b>	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000
<b>Covermore</b>	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A

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## Comprehensive Travel Insurance for Couple Travelling to Fiji

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★ ★ ★

STA Travel	Basic International Plan A	✓	Unlimited	\$20000	\$20000000	\$20000000	\$20000000	\$6000	N/A	\$5000
Worldcare	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000
AA	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
AMP NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ANZ	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Comprehensive Travel Insurance	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Air New Zealand	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
Mike Henry	Plan A - Travel Easy	✓	\$200000	\$150000	Unlimited	Unlimited	\$1500	\$40000	\$1500	\$3500
World Nomads	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000
Covermore	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Air Vanautu	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
ACE Insurance	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
STA Travel	Comprehensive International Plan A	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$24000	\$400	\$5000
Webjet	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$15000	\$500	N/A
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000

★ ★

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# Travel Insurance Star Ratings

Report Date: March 2015

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## Comprehensive Travel Insurance for Couple Travelling to Fiji

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★★

<b>World Nomads</b>	Standard Plan	✓	\$7000	N/A	\$10000000	\$1000000	\$1000	\$4000	N/A	N/A
<b>ACE Insurance</b>	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
<b>Virgin Australia</b>	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
<b>Virgin Australia</b>	Economy Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000
<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	\$10000	N/A	\$3000

★

<b>ACE Insurance</b>	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
<b>Aon</b>	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
<b>AMI</b>	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000
<b>State</b>	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000

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## Comprehensive Travel Insurance for Couple Travelling to France

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

### ★★★★★ Outstanding Value

Travel Insurance Direct	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000
Southern Cross	Limited World	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
1Cover	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$5000
Compass Travel Insurance	Single Trip	✓	\$20000	N/A	Unlimited	Unlimited	Unlimited	\$6000	N/A	\$3000

### ★★★★

Webjet	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$500	\$1000
Columbus Direct	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
Columbus Direct	Single Trip Premier	✓	\$30000	\$150000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000
BNZ	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
World Nomads	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000
Downunder Insurance	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$2000	\$1000	\$3000
NZ Travel Insurance	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
ACE Insurance	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
Southern Cross	World	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
Webjet	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000

### ★★★

World Nomads	Standard Plan	✓	\$7000	N/A	\$10000000	\$10000000	\$1000	\$4000	N/A	N/A
Expedia	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000

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## Comprehensive Travel Insurance for Couple Travelling to France

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★ ★ ★

<b>Covermore</b>	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A
<b>STA Travel</b>	Basic International Plan A	✓	Unlimited	\$20000	\$20000000	\$20000000	\$20000000	\$6000	N/A	\$5000
<b>Worldcare</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000
<b>AA</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>AMP NZ</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>ANZ</b>	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>Comprehensive Travel Insurance</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
<b>The Warehouse</b>	Plan C - Comprehensive	✓	\$200000	\$20000	Unlimited	Unlimited	\$2400	\$20000	\$500	\$2500
<b>Covermore</b>	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
<b>Air Vanautu</b>	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
<b>ACE Insurance</b>	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
<b>STA Travel</b>	Comprehensive International Plan A	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$24000	\$400	\$5000
<b>House of Travel</b>	Online Insurance	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$3000
<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
<b>Virgin Australia</b>	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
<b>American Express NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$15000	\$500	N/A
<b>Expedia</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000
<b>Downunder Insurance</b>	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$6000	\$1000	\$3000

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# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for Couple Travelling to France

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★★★

<b>Downunder Insurance</b>	Plan A - Comprehensive	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$10000	\$500	\$3000
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★★

<b>ACE Insurance</b>	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
<b>AMI</b>	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000
<b>State</b>	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000
<b>Tower</b>	Cover4Travel (Plan C)	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1500	\$20000	\$1000	\$2000
<b>Virgin Australia</b>	Economy Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000
<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	\$10000	N/A	\$3000

★

<b>Aon</b>	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
<b>Mike Henry</b>	Plan C - Travel Easy	✓	\$200000	\$150000	Unlimited	Unlimited	\$1500	\$40000	\$1500	\$3500
<b>NZ Post</b>	Plan C	✓	Unlimited	\$20000	Unlimited	Unlimited	\$1500	\$20000	\$1000	\$2000

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## Comprehensive Travel Insurance for Couple Travelling to Thailand

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

### ★★★★★ Outstanding Value

<b>Travel Insurance Direct</b>	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000
<b>Southern Cross</b>	Limited World	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
<b>Webjet</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000
<b>Compass Travel Insurance</b>	Single Trip	✓	\$20000	N/A	Unlimited	Unlimited	Unlimited	\$6000	N/A	\$3000

### ★★★★

<b>Webjet</b>	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$500	\$1000
<b>Columbus Direct</b>	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
<b>Worldcare</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
<b>World Nomads</b>	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000
<b>NZ Travel Insurance</b>	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
<b>ACE Insurance</b>	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
<b>1Cover</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$5000

### ★★★

<b>World Nomads</b>	Standard Plan	✓	\$7000	N/A	\$10000000	\$10000000	\$1000	\$4000	N/A	N/A
<b>Expedia</b>	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000
<b>STA Travel</b>	Basic International Plan A	✓	Unlimited	\$20000	\$20000000	\$20000000	\$20000000	\$6000	N/A	\$5000
<b>Columbus Direct</b>	Single Trip Premier	✓	\$30000	\$150000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000

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## Comprehensive Travel Insurance for Couple Travelling to Thailand

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★ ★ ★

AA	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
AMP NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ANZ	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Comprehensive Travel Insurance	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
The Warehouse	Plan B - Comprehensive	✓	\$200000	\$20000	Unlimited	Unlimited	\$2400	\$20000	\$500	\$2500
BNZ	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Downunder Insurance	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$2000	\$1000	\$3000
Covermore	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Air Vanautu	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
ACE Insurance	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
STA Travel	Comprehensive International Plan A	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$24000	\$400	\$5000
Southern Cross	World	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
House of Travel	Online Insurance	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$3000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$15000	\$500	N/A
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000
Downunder Insurance	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$6000	\$1000	\$3000
Downunder Insurance	Plan A - Comprehensive	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$10000	\$500	\$3000

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## Comprehensive Travel Insurance for Couple Travelling to Thailand

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★★

<b>Covermore</b>	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A
<b>ACE Insurance</b>	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
<b>Mike Henry</b>	Plan B - Travel Easy	✓	\$200000	\$150000	Unlimited	Unlimited	\$1500	\$40000	\$1500	\$3500
<b>Virgin Australia</b>	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
<b>Virgin Australia</b>	Economy Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000
<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	\$10000	N/A	\$3000

★

<b>Aon</b>	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
<b>AMI</b>	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000
<b>State</b>	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000

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## Comprehensive Travel Insurance for Couple Travelling to UK

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

### ★★★★★ Outstanding Value

STA Travel	Basic International Plan A	✓	Unlimited	\$20000	\$20000000	\$20000000	\$20000000	\$6000	N/A	\$5000
Travel Insurance Direct	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000
Southern Cross	Limited World	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
Compass Travel Insurance	Single Trip	✓	\$20000	N/A	Unlimited	Unlimited	Unlimited	\$6000	N/A	\$3000

### ★★★★

Webjet	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$500	\$1000
Columbus Direct	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
Worldcare	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000
Air New Zealand	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
NZ Travel Insurance	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
STA Travel	Comprehensive International Plan A	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$24000	\$400	\$5000
1Cover	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$5000
Webjet	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000

### ★★★

World Nomads	Standard Plan	✓	\$7000	N/A	\$10000000	\$10000000	\$1000	\$4000	N/A	N/A
Expedia	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000
Covermore	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A
Columbus Direct	Single Trip Premier	✓	\$30000	\$150000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000

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## Comprehensive Travel Insurance for Couple Travelling to UK

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★ ★ ★

AA	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
AMP NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ANZ	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Comprehensive Travel Insurance	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
The Warehouse	Plan B - Comprehensive	✓	\$200000	\$20000	Unlimited	Unlimited	\$2400	\$20000	\$500	\$2500
BNZ	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
World Nomads	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000
Downunder Insurance	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$2000	\$1000	\$3000
Covermore	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Air Vanautu	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
ACE Insurance	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
Southern Cross	World	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
House of Travel	Online Insurance	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$3000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$15000	\$500	N/A
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000
Downunder Insurance	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$6000	\$1000	\$3000
Downunder Insurance	Plan A - Comprehensive	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$10000	\$500	\$3000

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## Comprehensive Travel Insurance for Couple Travelling to UK

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★★

Mike Henry	Plan B - Travel Easy	✓	\$200000	\$150000	Unlimited	Unlimited	\$1500	\$40000	\$1500	\$3500
AMI	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000
ACE Insurance	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
Virgin Australia	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Virgin Australia	Economy Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	\$10000	N/A	\$3000

★

ACE Insurance	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
Aon	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
State	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000

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# Travel Insurance Star Ratings

Report Date: March 2015

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## Comprehensive Travel Insurance for Couple Travelling to USA

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

### ★★★★★ Outstanding Value

<b>Travel Insurance Direct</b>	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000
<b>1Cover</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$5000
<b>Webjet</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000
<b>Compass Travel Insurance</b>	Single Trip	✓	\$20000	N/A	Unlimited	Unlimited	Unlimited	\$6000	N/A	\$3000

### ★★★★

<b>Webjet</b>	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$500	\$1000
<b>Columbus Direct</b>	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
<b>Columbus Direct</b>	Single Trip Premier	✓	\$30000	\$150000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000
<b>BNZ</b>	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
<b>World Nomads</b>	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000
<b>NZ Travel Insurance</b>	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
<b>ACE Insurance</b>	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
<b>Southern Cross</b>	World	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000

### ★★★

<b>World Nomads</b>	Standard Plan	✓	\$7000	N/A	\$10000000	\$10000000	\$1000	\$4000	N/A	N/A
<b>Expedia</b>	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000
<b>Covermore</b>	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A

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# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for Couple Travelling to USA

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★ ★ ★

<b>Worldcare</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000
<b>AA</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>AMP NZ</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>ANZ</b>	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>Comprehensive Travel Insurance</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
<b>The Warehouse</b>	Plan C - Comprehensive	✓	\$200000	\$20000	Unlimited	Unlimited	\$2400	\$20000	\$500	\$2500
<b>Downunder Insurance</b>	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$2000	\$1000	\$3000
<b>Covermore</b>	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
<b>Air Vanautu</b>	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
<b>Tower</b>	Cover4Travel (Plan C)	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1500	\$20000	\$1000	\$2000
<b>ACE Insurance</b>	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
<b>House of Travel</b>	Online Insurance	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$3000
<b>Virgin Australia</b>	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
<b>American Express NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$15000	\$500	N/A
<b>Expedia</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000
<b>Downunder Insurance</b>	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$6000	\$1000	\$3000
<b>Downunder Insurance</b>	Plan A - Comprehensive	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$10000	\$500	\$3000
<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	\$10000	N/A	\$3000

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# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for Couple Travelling to USA

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★★

STA Travel	Basic International Plan A	✓	Unlimited	\$20000	\$20000000	\$20000000	\$20000000	\$6000	N/A	\$5000
ACE Insurance	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
Mike Henry	Plan C - Travel Easy	✓	\$200000	\$150000	Unlimited	Unlimited	\$1500	\$40000	\$1500	\$3500
STA Travel	Comprehensive International Plan A	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$24000	\$400	\$5000
Virgin Australia	Economy Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000

★

Aon	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
NZ Post	Plan C	✓	Unlimited	\$20000	Unlimited	Unlimited	\$1500	\$20000	\$1000	\$2000
AMI	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000
State	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000

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## Comprehensive Travel Insurance for Family Travelling to Australia

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

### ★★★★★ Outstanding Value

<b>The Warehouse</b>	Plan A - Comprehensive	✓	\$200000	\$20000	Unlimited	Unlimited	\$2400	\$20000	\$500	\$2500
<b>Travel Insurance Direct</b>	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000
<b>Southern Cross</b>	Australia/South Pacific	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
<b>1Cover</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$30000	\$500	\$5000

### ★★★★

<b>Covermore</b>	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A
<b>STA Travel</b>	Basic International Plan A	✓	Unlimited	\$20000	\$20000000	\$20000000	\$20000000	\$6000	N/A	\$5000
<b>Columbus Direct</b>	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
<b>Worldcare</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000
<b>BNZ</b>	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
<b>NZ Travel Insurance</b>	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
<b>STA Travel</b>	Comprehensive International Plan A	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$24000	\$400	\$5000
<b>House of Travel</b>	Online Insurance	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$3000
<b>Compass Travel Insurance</b>	Single Trip	✓	\$20000	N/A	Unlimited	Unlimited	Unlimited	\$6000	N/A	\$3000

### ★★★

<b>Webjet</b>	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$250	\$1000
<b>Expedia</b>	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000
<b>Columbus Direct</b>	Single Trip Premier	✓	\$30000	\$180000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000

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# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for Family Travelling to Australia

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★ ★ ★

AA	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
AMP NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ANZ	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Comprehensive Travel Insurance	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Air New Zealand	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
Mike Henry	Plan A - Travel Easy	✓	\$200000	\$150000	Unlimited	Unlimited	\$1500	\$40000	\$1500	\$3500
World Nomads	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000
Downunder Insurance	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$4000	\$1000	\$3000
Covermore	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Air Vanautu	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
ACE Insurance	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
Webjet	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$30000	\$500	N/A
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000
Downunder Insurance	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$3000	\$6000	\$1000	\$3000
Downunder Insurance	Plan A - Comprehensive	✓	\$20000	\$60000	Unlimited	Unlimited	\$3000	\$10000	\$500	\$3000
Virgin Australia	Economy Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000

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## Comprehensive Travel Insurance for Family Travelling to Australia

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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★★

<b>World Nomads</b>	Standard Plan	✓	\$7000	N/A	\$10000000	\$1000000	\$1000	\$4000	N/A	N/A
<b>AMI</b>	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000
<b>State</b>	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000
<b>ACE Insurance</b>	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
<b>Virgin Australia</b>	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000

★

<b>Aon</b>	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
<b>ACE Insurance</b>	Elite	✓	Unlimited	\$102000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	\$10000	N/A	\$3000

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## Comprehensive Travel Insurance for Family Travelling to China

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

### ★★★★★ Outstanding Value

<b>NZ Travel Insurance</b>	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
<b>Travel Insurance Direct</b>	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000
<b>Southern Cross</b>	Limited World	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
<b>Compass Travel Insurance</b>	Single Trip	✓	\$20000	N/A	Unlimited	Unlimited	Unlimited	\$6000	N/A	\$3000

### ★★★★

<b>Webjet</b>	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$250	\$1000
<b>Columbus Direct</b>	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
<b>Columbus Direct</b>	Single Trip Premier	✓	\$30000	\$180000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000
<b>Worldcare</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000
<b>The Warehouse</b>	Plan B - Comprehensive	✓	\$200000	\$20000	Unlimited	Unlimited	\$2400	\$20000	\$500	\$2500
<b>World Nomads</b>	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000
<b>Webjet</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000
<b>American Express NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$30000	\$500	N/A

### ★★★

<b>World Nomads</b>	Standard Plan	✓	\$7000	N/A	\$10000000	\$10000000	\$1000	\$4000	N/A	N/A
<b>Covermore</b>	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A
<b>STA Travel</b>	Basic International Plan A	✓	Unlimited	\$20000	\$20000000	\$20000000	\$20000000	\$6000	N/A	\$5000
<b>AA</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000

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## Comprehensive Travel Insurance for Family Travelling to China

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★ ★ ★

<b>AMP NZ</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>ANZ</b>	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>Comprehensive Travel Insurance</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
<b>BNZ</b>	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
<b>Downunder Insurance</b>	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$4000	\$1000	\$3000
<b>Covermore</b>	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
<b>Air Vanautu</b>	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
<b>ACE Insurance</b>	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
<b>STA Travel</b>	Comprehensive International Plan A	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$24000	\$400	\$5000
<b>Southern Cross</b>	World	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
<b>House of Travel</b>	Online Insurance	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$3000
<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
<b>Virgin Australia</b>	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
<b>1Cover</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$30000	\$500	\$5000
<b>Downunder Insurance</b>	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$3000	\$6000	\$1000	\$3000
<b>Downunder Insurance</b>	Plan A - Comprehensive	✓	\$20000	\$60000	Unlimited	Unlimited	\$3000	\$10000	\$500	\$3000
<b>Virgin Australia</b>	Economy Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000

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## Comprehensive Travel Insurance for Family Travelling to China

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★★

<b>Expedia</b>	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000
<b>ACE Insurance</b>	Elite	✓	Unlimited	\$102000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
<b>Mike Henry</b>	Plan B - Travel Easy	✓	\$200000	\$150000	Unlimited	Unlimited	\$1500	\$40000	\$1500	\$3500
<b>ACE Insurance</b>	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
<b>Expedia</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000

★

<b>Aon</b>	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
<b>AMI</b>	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000
<b>State</b>	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000
<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	\$10000	N/A	\$3000

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## Comprehensive Travel Insurance for Family Travelling to Cook Island

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

### ★★★★★ Outstanding Value

<b>The Warehouse</b>	Plan A - Comprehensive	✓	\$200000	\$20000	Unlimited	Unlimited	\$2400	\$20000	\$500	\$2500
<b>Southern Cross</b>	Australia/South Pacific	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
<b>House of Travel</b>	Online Insurance	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$3000
<b>1Cover</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$30000	\$500	\$5000

### ★★★★

<b>Columbus Direct</b>	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
<b>Columbus Direct</b>	Single Trip Premier	✓	\$30000	\$180000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000
<b>BNZ</b>	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
<b>Downunder Insurance</b>	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$4000	\$1000	\$3000
<b>NZ Travel Insurance</b>	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
<b>Travel Insurance Direct</b>	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000
<b>Downunder Insurance</b>	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$3000	\$6000	\$1000	\$3000
<b>Compass Travel Insurance</b>	Single Trip	✓	\$20000	N/A	Unlimited	Unlimited	Unlimited	\$6000	N/A	\$3000

### ★★★

<b>Webjet</b>	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$250	\$1000
<b>Expedia</b>	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000
<b>Covermore</b>	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A
<b>STA Travel</b>	Basic International Plan A	✓	Unlimited	\$20000	\$20000000	\$20000000	\$20000000	\$6000	N/A	\$5000

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# Travel Insurance Star Ratings

Report Date: March 2015

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## Comprehensive Travel Insurance for Family Travelling to Cook Island

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★ ★ ★

<b>Worldcare</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000
<b>AA</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>AMP NZ</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>ANZ</b>	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>Comprehensive Travel Insurance</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
<b>Mike Henry</b>	Plan A - Travel Easy	✓	\$200000	\$150000	Unlimited	Unlimited	\$1500	\$40000	\$1500	\$3500
<b>World Nomads</b>	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000
<b>Covermore</b>	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
<b>Air Vanautu</b>	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
<b>ACE Insurance</b>	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
<b>STA Travel</b>	Comprehensive International Plan A	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$24000	\$400	\$5000
<b>Webjet</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000
<b>Virgin Australia</b>	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
<b>American Express NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$30000	\$500	N/A
<b>Expedia</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000
<b>Downunder Insurance</b>	Plan A - Comprehensive	✓	\$20000	\$60000	Unlimited	Unlimited	\$3000	\$10000	\$500	\$3000

★ ★

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## Comprehensive Travel Insurance for Family Travelling to Cook Island

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★★

<b>World Nomads</b>	Standard Plan	✓	\$7000	N/A	\$10000000	\$1000000	\$1000	\$4000	N/A	N/A
<b>AMI</b>	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000
<b>State</b>	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000
<b>ACE Insurance</b>	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
<b>Virgin Australia</b>	Economy Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000

★

<b>Aon</b>	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
<b>ACE Insurance</b>	Elite	✓	Unlimited	\$102000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	\$10000	N/A	\$3000

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## Comprehensive Travel Insurance for Family Travelling to Fiji

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

### ★★★★★ Outstanding Value

<b>The Warehouse</b>	Plan A - Comprehensive	✓	\$200000	\$20000	Unlimited	Unlimited	\$2400	\$20000	\$500	\$2500
<b>Travel Insurance Direct</b>	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000
<b>Southern Cross</b>	Australia/South Pacific	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
<b>1Cover</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$30000	\$500	\$5000

### ★★★★

<b>Columbus Direct</b>	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
<b>Columbus Direct</b>	Single Trip Premier	✓	\$30000	\$180000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000
<b>BNZ</b>	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
<b>Downunder Insurance</b>	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$4000	\$1000	\$3000
<b>NZ Travel Insurance</b>	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
<b>House of Travel</b>	Online Insurance	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$3000
<b>Downunder Insurance</b>	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$3000	\$6000	\$1000	\$3000
<b>Compass Travel Insurance</b>	Single Trip	✓	\$20000	N/A	Unlimited	Unlimited	Unlimited	\$6000	N/A	\$3000

### ★★★

<b>Webjet</b>	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$250	\$1000
<b>Expedia</b>	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000
<b>Covermore</b>	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A
<b>STA Travel</b>	Basic International Plan A	✓	Unlimited	\$20000	\$20000000	\$20000000	\$20000000	\$6000	N/A	\$5000

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# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for Family Travelling to Fiji

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★ ★ ★

<b>Worldcare</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000
<b>AA</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>AMP NZ</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>ANZ</b>	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>Comprehensive Travel Insurance</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
<b>Mike Henry</b>	Plan A - Travel Easy	✓	\$200000	\$150000	Unlimited	Unlimited	\$1500	\$40000	\$1500	\$3500
<b>World Nomads</b>	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000
<b>Covermore</b>	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
<b>Air Vanautu</b>	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
<b>ACE Insurance</b>	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
<b>STA Travel</b>	Comprehensive International Plan A	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$24000	\$400	\$5000
<b>Webjet</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000
<b>Virgin Australia</b>	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
<b>American Express NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$30000	\$500	N/A
<b>Expedia</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000
<b>Downunder Insurance</b>	Plan A - Comprehensive	✓	\$20000	\$60000	Unlimited	Unlimited	\$3000	\$10000	\$500	\$3000

★ ★

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# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for Family Travelling to Fiji

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★★

<b>World Nomads</b>	Standard Plan	✓	\$7000	N/A	\$10000000	\$1000000	\$1000	\$4000	N/A	N/A
<b>AMI</b>	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000
<b>State</b>	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000
<b>ACE Insurance</b>	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
<b>Virgin Australia</b>	Economy Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000

★

<b>Aon</b>	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
<b>ACE Insurance</b>	Elite	✓	Unlimited	\$102000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	\$10000	N/A	\$3000

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## Comprehensive Travel Insurance for Family Travelling to France

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

### ★★★★★ Outstanding Value

Travel Insurance Direct	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000
Southern Cross	Limited World	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
1Cover	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$30000	\$500	\$5000
Compass Travel Insurance	Single Trip	✓	\$20000	N/A	Unlimited	Unlimited	Unlimited	\$6000	N/A	\$3000

### ★★★★

Webjet	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$250	\$1000
Columbus Direct	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
Columbus Direct	Single Trip Premier	✓	\$30000	\$180000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000
BNZ	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
World Nomads	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000
NZ Travel Insurance	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
ACE Insurance	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
Southern Cross	World	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
Webjet	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000

### ★★★

World Nomads	Standard Plan	✓	\$7000	N/A	\$10000000	\$10000000	\$1000	\$4000	N/A	N/A
Expedia	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000
Covermore	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A

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## Comprehensive Travel Insurance for Family Travelling to France

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★ ★ ★

<b>STA Travel</b>	Basic International Plan A	✓	Unlimited	\$20000	\$20000000	\$20000000	\$20000000	\$6000	N/A	\$5000
<b>Worldcare</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000
<b>AA</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>AMP NZ</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>ANZ</b>	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>Comprehensive Travel Insurance</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
<b>The Warehouse</b>	Plan C - Comprehensive	✓	\$200000	\$20000	Unlimited	Unlimited	\$2400	\$20000	\$500	\$2500
<b>Downunder Insurance</b>	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$4000	\$1000	\$3000
<b>Covermore</b>	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
<b>Air Vanautu</b>	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
<b>ACE Insurance</b>	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
<b>STA Travel</b>	Comprehensive International Plan A	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$24000	\$400	\$5000
<b>House of Travel</b>	Online Insurance	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$3000
<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
<b>Virgin Australia</b>	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
<b>American Express NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$30000	\$500	N/A
<b>Expedia</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000
<b>Downunder Insurance</b>	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$3000	\$6000	\$1000	\$3000

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## Comprehensive Travel Insurance for Family Travelling to France

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★★★

<b>Downunder Insurance</b>	Plan A - Comprehensive	✓	\$20000	\$60000	Unlimited	Unlimited	\$3000	\$10000	\$500	\$3000
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★★

<b>ACE Insurance</b>	Elite	✓	Unlimited	\$102000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
<b>Mike Henry</b>	Plan C - Travel Easy	✓	\$200000	\$150000	Unlimited	Unlimited	\$1500	\$40000	\$1500	\$3500
<b>AMI</b>	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000
<b>State</b>	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000
<b>Tower</b>	Cover4Travel (Plan C)	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1500	\$20000	\$1000	\$2000
<b>Virgin Australia</b>	Economy Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000

★

<b>Aon</b>	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
<b>NZ Post</b>	Plan C	✓	Unlimited	\$20000	Unlimited	Unlimited	\$1500	\$20000	\$1000	\$2000
<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	\$10000	N/A	\$3000

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## Comprehensive Travel Insurance for Family Travelling to Thailand

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

### ★★★★★ Outstanding Value

<b>NZ Travel Insurance</b>	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
<b>Travel Insurance Direct</b>	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000
<b>Southern Cross</b>	Limited World	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
<b>Compass Travel Insurance</b>	Single Trip	✓	\$20000	N/A	Unlimited	Unlimited	Unlimited	\$6000	N/A	\$3000

### ★★★★

<b>Webjet</b>	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$250	\$1000
<b>Columbus Direct</b>	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
<b>Worldcare</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
<b>World Nomads</b>	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000
<b>ACE Insurance</b>	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
<b>Webjet</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000
<b>1Cover</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$30000	\$500	\$5000

### ★★★

<b>World Nomads</b>	Standard Plan	✓	\$7000	N/A	\$10000000	\$10000000	\$1000	\$4000	N/A	N/A
<b>Expedia</b>	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000
<b>STA Travel</b>	Basic International Plan A	✓	Unlimited	\$20000	\$20000000	\$20000000	\$20000000	\$6000	N/A	\$5000
<b>Columbus Direct</b>	Single Trip Premier	✓	\$30000	\$180000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000

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## Comprehensive Travel Insurance for Family Travelling to Thailand

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★★★

AA	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
AMP NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ANZ	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Comprehensive Travel Insurance	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
The Warehouse	Plan B - Comprehensive	✓	\$200000	\$20000	Unlimited	Unlimited	\$2400	\$20000	\$500	\$2500
BNZ	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Downunder Insurance	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$4000	\$1000	\$3000
Covermore	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Air Vanautu	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
ACE Insurance	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
STA Travel	Comprehensive International Plan A	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$24000	\$400	\$5000
Southern Cross	World	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
House of Travel	Online Insurance	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$3000
Virgin Australia	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$30000	\$500	N/A
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000
Downunder Insurance	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$3000	\$6000	\$1000	\$3000
Downunder Insurance	Plan A - Comprehensive	✓	\$20000	\$60000	Unlimited	Unlimited	\$3000	\$10000	\$500	\$3000

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# Travel Insurance Star Ratings

Report Date: March 2015

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## Comprehensive Travel Insurance for Family Travelling to Thailand

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★★

<b>Covermore</b>	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A
<b>Aon</b>	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
<b>ACE Insurance</b>	Elite	✓	Unlimited	\$102000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
<b>Mike Henry</b>	Plan B - Travel Easy	✓	\$200000	\$150000	Unlimited	Unlimited	\$1500	\$40000	\$1500	\$3500
<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
<b>Virgin Australia</b>	Economy Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000

★

<b>AMI</b>	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000
<b>State</b>	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000
<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	\$10000	N/A	\$3000

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## Comprehensive Travel Insurance for Family Travelling to UK

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

### ★★★★★ Outstanding Value

STA Travel	Basic International Plan A	✓	Unlimited	\$20000	\$20000000	\$20000000	\$20000000	\$6000	N/A	\$5000
Travel Insurance Direct	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000
Southern Cross	Limited World	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
Compass Travel Insurance	Single Trip	✓	\$20000	N/A	Unlimited	Unlimited	Unlimited	\$6000	N/A	\$3000

### ★★★★

Columbus Direct	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
Columbus Direct	Single Trip Premier	✓	\$30000	\$180000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000
Worldcare	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000
Air New Zealand	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
NZ Travel Insurance	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
STA Travel	Comprehensive International Plan A	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$24000	\$400	\$5000
Webjet	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000
1Cover	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$30000	\$500	\$5000

### ★★★

World Nomads	Standard Plan	✓	\$7000	N/A	\$10000000	\$10000000	\$1000	\$4000	N/A	N/A
Webjet	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$250	\$1000
Expedia	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000
Covermore	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A

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## Comprehensive Travel Insurance for Family Travelling to UK

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★ ★ ★

AA	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
AMP NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ANZ	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Comprehensive Travel Insurance	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
The Warehouse	Plan B - Comprehensive	✓	\$200000	\$20000	Unlimited	Unlimited	\$2400	\$20000	\$500	\$2500
BNZ	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
World Nomads	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000
Downunder Insurance	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$4000	\$1000	\$3000
Covermore	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Air Vanautu	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
ACE Insurance	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
ACE Insurance	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
Southern Cross	World	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
House of Travel	Online Insurance	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$30000	\$500	N/A
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000
Downunder Insurance	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$3000	\$6000	\$1000	\$3000
Downunder Insurance	Plan A - Comprehensive	✓	\$20000	\$60000	Unlimited	Unlimited	\$3000	\$10000	\$500	\$3000

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## Comprehensive Travel Insurance for Family Travelling to UK

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★★

Mike Henry	Plan B - Travel Easy	✓	\$200000	\$150000	Unlimited	Unlimited	\$1500	\$40000	\$1500	\$3500
AMI	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000
State	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Virgin Australia	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Virgin Australia	Economy Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000

★

Aon	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
ACE Insurance	Elite	✓	Unlimited	\$102000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	\$10000	N/A	\$3000

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## Comprehensive Travel Insurance for Family Travelling to USA

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

### ★★★★★ Outstanding Value

<b>Columbus Direct</b>	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
<b>Travel Insurance Direct</b>	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000
<b>1Cover</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$30000	\$500	\$5000
<b>Compass Travel Insurance</b>	Single Trip	✓	\$20000	N/A	Unlimited	Unlimited	Unlimited	\$6000	N/A	\$3000

### ★★★★

<b>Webjet</b>	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$250	\$1000
<b>Columbus Direct</b>	Single Trip Premier	✓	\$30000	\$180000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000
<b>The Warehouse</b>	Plan C - Comprehensive	✓	\$200000	\$20000	Unlimited	Unlimited	\$2400	\$20000	\$500	\$2500
<b>BNZ</b>	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
<b>World Nomads</b>	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000
<b>NZ Travel Insurance</b>	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
<b>ACE Insurance</b>	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
<b>Southern Cross</b>	World	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
<b>Webjet</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000

### ★★★

<b>World Nomads</b>	Standard Plan	✓	\$7000	N/A	\$10000000	\$10000000	\$1000	\$4000	N/A	N/A
<b>Expedia</b>	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000
<b>Covermore</b>	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A

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# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for Family Travelling to USA

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★ ★ ★

<b>Worldcare</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000
<b>AA</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>ANZ</b>	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>Comprehensive Travel Insurance</b>	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
<b>Mike Henry</b>	Plan C - Travel Easy	✓	\$200000	\$150000	Unlimited	Unlimited	\$1500	\$40000	\$1500	\$3500
<b>Downunder Insurance</b>	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$4000	\$1000	\$3000
<b>Covermore</b>	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
<b>Air Vanautu</b>	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
<b>Tower</b>	Cover4Travel (Plan C)	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1500	\$20000	\$1000	\$2000
<b>ACE Insurance</b>	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
<b>House of Travel</b>	Online Insurance	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$3000
<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
<b>Virgin Australia</b>	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
<b>American Express NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$30000	\$500	N/A
<b>Expedia</b>	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000
<b>Downunder Insurance</b>	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$3000	\$6000	\$1000	\$3000
<b>Downunder Insurance</b>	Plan A - Comprehensive	✓	\$20000	\$60000	Unlimited	Unlimited	\$3000	\$10000	\$500	\$3000
<b>Virgin Australia</b>	Economy Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000

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## Comprehensive Travel Insurance for Family Travelling to USA

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★★

STA Travel	Basic International Plan A	✓	Unlimited	\$20000	\$20000000	\$20000000	\$20000000	\$6000	N/A	\$5000
AMP NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ACE Insurance	Elite	✓	Unlimited	\$102000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
AMI	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000
STA Travel	Comprehensive International Plan A	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$24000	\$400	\$5000

★

Aon	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
NZ Post	Plan C	✓	Unlimited	\$20000	Unlimited	Unlimited	\$1500	\$20000	\$1000	\$2000
State	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	\$3000	\$50000	\$1000	\$10000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	\$10000	N/A	\$3000

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## Comprehensive Travel Insurance for Single Travelling to Australia

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

### ★★★★★ Outstanding Value

<b>The Warehouse</b>	Plan A - Comprehensive	✓	\$100000	\$10000	Unlimited	Unlimited	\$1200	\$10000	\$250	\$2500
<b>Travel Insurance Direct</b>	International Trip	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$12000	\$250	\$4000
<b>1Cover</b>	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$15000	\$250	\$5000
<b>Southern Cross</b>	Australia/South Pacific	✓	\$50000	\$25000	Unlimited	Unlimited	\$750	\$25000	\$500	\$5000

### ★★★★

<b>STA Travel</b>	Basic International Plan A	✓	Unlimited	\$10000	\$10000000	\$10000000	\$10000000	\$3000	N/A	\$5000
<b>NZ Travel Insurance</b>	Premier	✓	\$25000	\$15000	Unlimited	Unlimited	\$3000	\$10000	\$250	\$6000
<b>STA Travel</b>	Comprehensive International Plan A	✓	Unlimited	\$25000	Unlimited	Unlimited	Unlimited	\$12000	\$200	\$5000
<b>House of Travel</b>	Online Insurance	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$15000	\$250	\$3000
<b>Worldcare</b>	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$25000	\$500	\$6000
<b>AA</b>	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
<b>ANZ</b>	Travel Protector	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$25000	\$750	\$5000

### ★★★

<b>Columbus Direct</b>	Single Trip Standard	✓	\$10000	\$50000	\$12500000	\$12500000	\$1000	\$6000	\$500	\$3000
<b>Columbus Direct</b>	Single Trip Premier	✓	\$15000	\$75000	\$20000000	\$20000000	\$2000	\$7500	\$1000	\$4000
<b>Webjet</b>	Plan B - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$1000	\$1500	\$250	\$1000
<b>Covermore</b>	Essentials	✓	Unlimited	\$5000	\$7500000	\$7500000	\$7500000	\$4000	\$250	N/A

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## Comprehensive Travel Insurance for Single Travelling to Australia

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★ ★ ★

<b>BNZ</b>	Travel Insurance	✓	\$100000	\$100000	Unlimited	Unlimited	\$1500	\$20000	\$750	\$2500
<b>World Nomads</b>	Explorer Plan	✓	Unlimited	\$12500	Unlimited	Unlimited	\$500	\$10000	\$250	\$3000
<b>Air Vanautu</b>	Plan A - Comprehensive	✓	Unlimited	\$15000	Unlimited	Unlimited	\$500	\$7500	\$250	\$3000
<b>Downunder Insurance</b>	Plan C - Backpackers	✓	\$2500	\$15000	Unlimited	Unlimited	\$750	\$2000	\$500	\$3000
<b>Covermore</b>	Options International - Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
<b>ACE Insurance</b>	Essentials	✓	\$10000	\$20000	Unlimited	Unlimited	Unlimited	\$5000	N/A	N/A
<b>Webjet</b>	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$5000	\$250	\$3000
<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
<b>American Express NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$4000	\$15000	\$250	N/A
<b>Expedia</b>	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$5000	\$500	\$3000
<b>Downunder Insurance</b>	Plan A - Comprehensive	✓	\$10000	\$30000	Unlimited	Unlimited	\$750	\$5000	\$500	\$3000
<b>Downunder Insurance</b>	Plan H - Explorer	✓	\$5000	\$30000	Unlimited	Unlimited	\$750	\$3000	\$500	\$3000
<b>AMP NZ</b>	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
<b>Comprehensive Travel Insurance</b>	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
<b>Mike Henry</b>	Plan A - Travel Easy	✓	\$100000	\$75000	Unlimited	Unlimited	\$750	\$20000	\$750	\$3500
<b>Compass Travel Insurance</b>	Single Trip	✓	\$10000	N/A	Unlimited	Unlimited	Unlimited	\$3000	N/A	\$3000
<b>Virgin Australia</b>	Economy Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$2000	\$5000	N/A	\$3000

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## Comprehensive Travel Insurance for Single Travelling to Australia

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★★

<b>World Nomads</b>	Standard Plan	✓	\$3500	N/A	\$5000000	\$500000	\$500	\$2000	N/A	N/A
<b>Expedia</b>	Plan C - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$500	\$1500	\$500	\$1000
<b>ACE Insurance</b>	Premium	✓	\$15000	\$25000	Unlimited	Unlimited	Unlimited	\$10000	\$200	\$3000
<b>Virgin Australia</b>	Comprehensive Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
<b>ACE Insurance</b>	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000
<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	\$5000	N/A	\$3000

★

<b>AMI</b>	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	\$1500	\$25000	\$500	\$10000
<b>State</b>	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	\$1500	\$25000	\$500	\$10000
<b>Aon</b>	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000

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# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for Single Travelling to China

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

### ★★★★★ Outstanding Value

Webjet	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$5000	\$250	\$3000
Travel Insurance Direct	International Trip	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$12000	\$250	\$4000
Southern Cross	Limited World	✓	\$50000	\$25000	Unlimited	Unlimited	\$750	\$25000	\$500	\$5000
Compass Travel Insurance	Single Trip	✓	\$10000	N/A	Unlimited	Unlimited	Unlimited	\$3000	N/A	\$3000

### ★★★★

Columbus Direct	Single Trip Standard	✓	\$10000	\$50000	\$12500000	\$12500000	\$1000	\$6000	\$500	\$3000
Columbus Direct	Single Trip Premier	✓	\$15000	\$75000	\$20000000	\$20000000	\$2000	\$7500	\$1000	\$4000
Webjet	Plan B - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$1000	\$1500	\$250	\$1000
The Warehouse	Plan B - Comprehensive	✓	\$100000	\$10000	Unlimited	Unlimited	\$1200	\$10000	\$250	\$2500
World Nomads	Explorer Plan	✓	Unlimited	\$12500	Unlimited	Unlimited	\$500	\$10000	\$250	\$3000
NZ Travel Insurance	Premier	✓	\$25000	\$15000	Unlimited	Unlimited	\$3000	\$10000	\$250	\$6000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$4000	\$15000	\$250	N/A
Worldcare	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$25000	\$500	\$6000

### ★★★

STA Travel	Basic International Plan A	✓	Unlimited	\$10000	\$10000000	\$10000000	\$10000000	\$3000	N/A	\$5000
World Nomads	Standard Plan	✓	\$3500	N/A	\$5000000	\$5000000	\$500	\$2000	N/A	N/A
Air Vanautu	Plan A - Comprehensive	✓	Unlimited	\$15000	Unlimited	Unlimited	\$500	\$7500	\$250	\$3000
Downunder Insurance	Plan C - Backpackers	✓	\$2500	\$15000	Unlimited	Unlimited	\$750	\$2000	\$500	\$3000

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					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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★ ★ ★

ACE Insurance	Essentials	✓	\$10000	\$20000	Unlimited	Unlimited	Unlimited	\$5000	N/A	N/A
STA Travel	Comprehensive International Plan A	✓	Unlimited	\$25000	Unlimited	Unlimited	Unlimited	\$12000	\$200	\$5000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
Virgin Australia	Comprehensive Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
House of Travel	Online Insurance	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$15000	\$250	\$3000
1Cover	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$15000	\$250	\$5000
Southern Cross	World	✓	\$50000	\$25000	Unlimited	Unlimited	\$750	\$25000	\$500	\$5000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$5000	\$500	\$3000
Downunder Insurance	Plan A - Comprehensive	✓	\$10000	\$30000	Unlimited	Unlimited	\$750	\$5000	\$500	\$3000
Downunder Insurance	Plan H - Explorer	✓	\$5000	\$30000	Unlimited	Unlimited	\$750	\$3000	\$500	\$3000
AA	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
AMP NZ	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
ANZ	Travel Protector	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
Comprehensive Travel Insurance	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
Air New Zealand	International Single Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$25000	\$750	\$5000
Virgin Australia	Economy Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$2000	\$5000	N/A	\$3000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	\$5000	N/A	\$3000

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					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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★★

<b>Expedia</b>	Plan C - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$500	\$1500	\$500	\$1000
<b>Covermore</b>	Essentials	✓	Unlimited	\$5000	\$7500000	\$7500000	\$7500000	\$4000	\$250	N/A
<b>BNZ</b>	Travel Insurance	✓	\$100000	\$100000	Unlimited	Unlimited	\$1500	\$20000	\$750	\$2500
<b>Covermore</b>	Options International - Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
<b>ACE Insurance</b>	Premium	✓	\$15000	\$25000	Unlimited	Unlimited	Unlimited	\$10000	\$200	\$3000
<b>ACE Insurance</b>	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000
<b>Mike Henry</b>	Plan B - Travel Easy	✓	\$100000	\$75000	Unlimited	Unlimited	\$750	\$20000	\$750	\$3500

★

<b>AMI</b>	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	\$1500	\$25000	\$500	\$10000
<b>State</b>	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	\$1500	\$25000	\$500	\$10000
<b>Aon</b>	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000

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## Comprehensive Travel Insurance for Single Travelling to Cook Island

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

### ★★★★★ Outstanding Value

<b>The Warehouse</b>	Plan A - Comprehensive	✓	\$100000	\$10000	Unlimited	Unlimited	\$1200	\$10000	\$250	\$2500
<b>House of Travel</b>	Online Insurance	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$15000	\$250	\$3000
<b>1Cover</b>	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$15000	\$250	\$5000
<b>Southern Cross</b>	Australia/South Pacific	✓	\$50000	\$25000	Unlimited	Unlimited	\$750	\$25000	\$500	\$5000

### ★★★★

<b>Columbus Direct</b>	Single Trip Standard	✓	\$10000	\$50000	\$12500000	\$12500000	\$1000	\$6000	\$500	\$3000
<b>BNZ</b>	Travel Insurance	✓	\$100000	\$100000	Unlimited	Unlimited	\$1500	\$20000	\$750	\$2500
<b>NZ Travel Insurance</b>	Premier	✓	\$25000	\$15000	Unlimited	Unlimited	\$3000	\$10000	\$250	\$6000
<b>Downunder Insurance</b>	Plan C - Backpackers	✓	\$2500	\$15000	Unlimited	Unlimited	\$750	\$2000	\$500	\$3000
<b>Travel Insurance Direct</b>	International Trip	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$12000	\$250	\$4000
<b>Downunder Insurance</b>	Plan A - Comprehensive	✓	\$10000	\$30000	Unlimited	Unlimited	\$750	\$5000	\$500	\$3000
<b>Downunder Insurance</b>	Plan H - Explorer	✓	\$5000	\$30000	Unlimited	Unlimited	\$750	\$3000	\$500	\$3000
<b>Worldcare</b>	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$25000	\$500	\$6000
<b>Compass Travel Insurance</b>	Single Trip	✓	\$10000	N/A	Unlimited	Unlimited	Unlimited	\$3000	N/A	\$3000

### ★★★

<b>STA Travel</b>	Basic International Plan A	✓	Unlimited	\$10000	\$10000000	\$10000000	\$10000000	\$3000	N/A	\$5000
<b>Columbus Direct</b>	Single Trip Premier	✓	\$15000	\$75000	\$20000000	\$20000000	\$2000	\$7500	\$1000	\$4000
<b>Webjet</b>	Plan B - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$1000	\$1500	\$250	\$1000

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## Comprehensive Travel Insurance for Single Travelling to Cook Island

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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★ ★ ★

<b>Expedia</b>	Plan C - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$500	\$1500	\$500	\$1000
<b>Covermore</b>	Essentials	✓	Unlimited	\$5000	\$7500000	\$7500000	\$7500000	\$4000	\$250	N/A
<b>World Nomads</b>	Explorer Plan	✓	Unlimited	\$12500	Unlimited	Unlimited	\$500	\$10000	\$250	\$3000
<b>Air Vanautu</b>	Plan A - Comprehensive	✓	Unlimited	\$15000	Unlimited	Unlimited	\$500	\$7500	\$250	\$3000
<b>Covermore</b>	Options International - Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
<b>ACE Insurance</b>	Essentials	✓	\$10000	\$20000	Unlimited	Unlimited	Unlimited	\$5000	N/A	N/A
<b>STA Travel</b>	Comprehensive International Plan A	✓	Unlimited	\$25000	Unlimited	Unlimited	Unlimited	\$12000	\$200	\$5000
<b>Webjet</b>	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$5000	\$250	\$3000
<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
<b>American Express NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$4000	\$15000	\$250	N/A
<b>Expedia</b>	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$5000	\$500	\$3000
<b>AA</b>	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
<b>AMP NZ</b>	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
<b>ANZ</b>	Travel Protector	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
<b>Comprehensive Travel Insurance</b>	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$25000	\$750	\$5000
<b>Mike Henry</b>	Plan A - Travel Easy	✓	\$100000	\$75000	Unlimited	Unlimited	\$750	\$20000	\$750	\$3500

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## Comprehensive Travel Insurance for Single Travelling to Cook Island

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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★★

<b>World Nomads</b>	Standard Plan	✓	\$3500	N/A	\$5000000	\$500000	\$500	\$2000	N/A	N/A
<b>ACE Insurance</b>	Premium	✓	\$15000	\$25000	Unlimited	Unlimited	Unlimited	\$10000	\$200	\$3000
<b>Virgin Australia</b>	Comprehensive Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
<b>ACE Insurance</b>	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000
<b>Virgin Australia</b>	Economy Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$2000	\$5000	N/A	\$3000
<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	\$5000	N/A	\$3000

★

<b>AMI</b>	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	\$1500	\$25000	\$500	\$10000
<b>State</b>	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	\$1500	\$25000	\$500	\$10000
<b>Aon</b>	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000

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## Comprehensive Travel Insurance for Single Travelling to Fiji

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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### ★★★★★ Outstanding Value

<b>The Warehouse</b>	Plan A - Comprehensive	✓	\$100000	\$10000	Unlimited	Unlimited	\$1200	\$10000	\$250	\$2500
<b>Travel Insurance Direct</b>	International Trip	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$12000	\$250	\$4000
<b>1Cover</b>	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$15000	\$250	\$5000
<b>Southern Cross</b>	Australia/South Pacific	✓	\$50000	\$25000	Unlimited	Unlimited	\$750	\$25000	\$500	\$5000

### ★★★★

<b>Columbus Direct</b>	Single Trip Standard	✓	\$10000	\$50000	\$12500000	\$12500000	\$1000	\$6000	\$500	\$3000
<b>BNZ</b>	Travel Insurance	✓	\$100000	\$100000	Unlimited	Unlimited	\$1500	\$20000	\$750	\$2500
<b>NZ Travel Insurance</b>	Premier	✓	\$25000	\$15000	Unlimited	Unlimited	\$3000	\$10000	\$250	\$6000
<b>Downunder Insurance</b>	Plan C - Backpackers	✓	\$2500	\$15000	Unlimited	Unlimited	\$750	\$2000	\$500	\$3000
<b>House of Travel</b>	Online Insurance	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$15000	\$250	\$3000
<b>Downunder Insurance</b>	Plan A - Comprehensive	✓	\$10000	\$30000	Unlimited	Unlimited	\$750	\$5000	\$500	\$3000
<b>Downunder Insurance</b>	Plan H - Explorer	✓	\$5000	\$30000	Unlimited	Unlimited	\$750	\$3000	\$500	\$3000
<b>Worldcare</b>	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$25000	\$500	\$6000
<b>Compass Travel Insurance</b>	Single Trip	✓	\$10000	N/A	Unlimited	Unlimited	Unlimited	\$3000	N/A	\$3000

### ★★★

<b>STA Travel</b>	Basic International Plan A	✓	Unlimited	\$10000	\$10000000	\$10000000	\$10000000	\$3000	N/A	\$5000
<b>Columbus Direct</b>	Single Trip Premier	✓	\$15000	\$75000	\$20000000	\$20000000	\$2000	\$7500	\$1000	\$4000
<b>Webjet</b>	Plan B - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$1000	\$1500	\$250	\$1000

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					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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★ ★ ★

Expedia	Plan C - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$500	\$1500	\$500	\$1000
Covermore	Essentials	✓	Unlimited	\$5000	\$7500000	\$7500000	\$7500000	\$4000	\$250	N/A
World Nomads	Explorer Plan	✓	Unlimited	\$12500	Unlimited	Unlimited	\$500	\$10000	\$250	\$3000
Air Vanautu	Plan A - Comprehensive	✓	Unlimited	\$15000	Unlimited	Unlimited	\$500	\$7500	\$250	\$3000
Covermore	Options International - Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
ACE Insurance	Essentials	✓	\$10000	\$20000	Unlimited	Unlimited	Unlimited	\$5000	N/A	N/A
STA Travel	Comprehensive International Plan A	✓	Unlimited	\$25000	Unlimited	Unlimited	Unlimited	\$12000	\$200	\$5000
Webjet	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$5000	\$250	\$3000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$4000	\$15000	\$250	N/A
Expedia	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$5000	\$500	\$3000
AA	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
AMP NZ	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
ANZ	Travel Protector	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
Comprehensive Travel Insurance	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
Air New Zealand	International Single Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$25000	\$750	\$5000
Mike Henry	Plan A - Travel Easy	✓	\$100000	\$75000	Unlimited	Unlimited	\$750	\$20000	\$750	\$3500

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					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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<b>World Nomads</b>	Standard Plan	✓	\$3500	N/A	\$5000000	\$500000	\$500	\$2000	N/A	N/A
<b>ACE Insurance</b>	Premium	✓	\$15000	\$25000	Unlimited	Unlimited	Unlimited	\$10000	\$200	\$3000
<b>Virgin Australia</b>	Comprehensive Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
<b>ACE Insurance</b>	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000
<b>Virgin Australia</b>	Economy Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$2000	\$5000	N/A	\$3000
<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	\$5000	N/A	\$3000

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<b>AMI</b>	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	\$1500	\$25000	\$500	\$10000
<b>State</b>	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	\$1500	\$25000	\$500	\$10000
<b>Aon</b>	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000

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## Comprehensive Travel Insurance for Single Travelling to France

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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### ★★★★★ Outstanding Value

<b>Travel Insurance Direct</b>	International Trip	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$12000	\$250	\$4000
<b>1Cover</b>	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$15000	\$250	\$5000
<b>Southern Cross</b>	Limited World	✓	\$50000	\$25000	Unlimited	Unlimited	\$750	\$25000	\$500	\$5000
<b>Compass Travel Insurance</b>	Single Trip	✓	\$10000	N/A	Unlimited	Unlimited	Unlimited	\$3000	N/A	\$3000

### ★★★★

<b>Columbus Direct</b>	Single Trip Standard	✓	\$10000	\$50000	\$12500000	\$12500000	\$1000	\$6000	\$500	\$3000
<b>Columbus Direct</b>	Single Trip Premier	✓	\$15000	\$75000	\$20000000	\$20000000	\$2000	\$7500	\$1000	\$4000
<b>Webjet</b>	Plan B - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$1000	\$1500	\$250	\$1000
<b>NZ Travel Insurance</b>	Premier	✓	\$25000	\$15000	Unlimited	Unlimited	\$3000	\$10000	\$250	\$6000
<b>ACE Insurance</b>	Essentials	✓	\$10000	\$20000	Unlimited	Unlimited	Unlimited	\$5000	N/A	N/A
<b>Webjet</b>	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$5000	\$250	\$3000
<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
<b>Southern Cross</b>	World	✓	\$50000	\$25000	Unlimited	Unlimited	\$750	\$25000	\$500	\$5000
<b>Worldcare</b>	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$25000	\$500	\$6000

### ★★★

<b>STA Travel</b>	Basic International Plan A	✓	Unlimited	\$10000	\$10000000	\$10000000	\$10000000	\$3000	N/A	\$5000
<b>World Nomads</b>	Standard Plan	✓	\$3500	N/A	\$5000000	\$500000	\$500	\$2000	N/A	N/A
<b>Expedia</b>	Plan C - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$500	\$1500	\$500	\$1000

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## Comprehensive Travel Insurance for Single Travelling to France

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★ ★ ★

<b>Covermore</b>	Essentials	✓	Unlimited	\$5000	\$7500000	\$7500000	\$7500000	\$4000	\$250	N/A
<b>The Warehouse</b>	Plan C - Comprehensive	✓	\$100000	\$10000	Unlimited	Unlimited	\$1200	\$10000	\$250	\$2500
<b>BNZ</b>	Travel Insurance	✓	\$100000	\$100000	Unlimited	Unlimited	\$1500	\$20000	\$750	\$2500
<b>World Nomads</b>	Explorer Plan	✓	Unlimited	\$12500	Unlimited	Unlimited	\$500	\$10000	\$250	\$3000
<b>Air Vanautu</b>	Plan A - Comprehensive	✓	Unlimited	\$15000	Unlimited	Unlimited	\$500	\$7500	\$250	\$3000
<b>Downunder Insurance</b>	Plan C - Backpackers	✓	\$2500	\$15000	Unlimited	Unlimited	\$750	\$2000	\$500	\$3000
<b>Covermore</b>	Options International - Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
<b>ACE Insurance</b>	Premium	✓	\$15000	\$25000	Unlimited	Unlimited	Unlimited	\$10000	\$200	\$3000
<b>STA Travel</b>	Comprehensive International Plan A	✓	Unlimited	\$25000	Unlimited	Unlimited	Unlimited	\$12000	\$200	\$5000
<b>Virgin Australia</b>	Comprehensive Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
<b>American Express NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$4000	\$15000	\$250	N/A
<b>House of Travel</b>	Online Insurance	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$15000	\$250	\$3000
<b>Expedia</b>	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$5000	\$500	\$3000
<b>Downunder Insurance</b>	Plan A - Comprehensive	✓	\$10000	\$30000	Unlimited	Unlimited	\$750	\$5000	\$500	\$3000
<b>Downunder Insurance</b>	Plan H - Explorer	✓	\$5000	\$30000	Unlimited	Unlimited	\$750	\$3000	\$500	\$3000
<b>AA</b>	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
<b>AMP NZ</b>	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
<b>ANZ</b>	Travel Protector	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
<b>Comprehensive Travel Insurance</b>	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000

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# Travel Insurance Star Ratings

Report Date: March 2015

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## Comprehensive Travel Insurance for Single Travelling to France

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★★★

<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$25000	\$750	\$5000
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★★

<b>ACE Insurance</b>	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000
<b>Aon</b>	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000
<b>Tower</b>	Cover4Travel (Plan C)	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1500	\$10000	\$500	\$2000
<b>Virgin Australia</b>	Economy Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$2000	\$5000	N/A	\$3000
<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	\$5000	N/A	\$3000

★

<b>NZ Post</b>	Plan C	✓	Unlimited	\$10000	Unlimited	Unlimited	\$1500	\$10000	\$500	\$2000
<b>AMI</b>	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	\$1500	\$25000	\$500	\$10000
<b>State</b>	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	\$1500	\$25000	\$500	\$10000
<b>Mike Henry</b>	Plan C - Travel Easy	✓	\$100000	\$75000	Unlimited	Unlimited	\$750	\$20000	\$750	\$3500

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## Comprehensive Travel Insurance for Single Travelling to Thailand

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

### ★★★★★ Outstanding Value

<b>Travel Insurance Direct</b>	International Trip	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$12000	\$250	\$4000
<b>1Cover</b>	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$15000	\$250	\$5000
<b>Southern Cross</b>	Limited World	✓	\$50000	\$25000	Unlimited	Unlimited	\$750	\$25000	\$500	\$5000
<b>Compass Travel Insurance</b>	Single Trip	✓	\$10000	N/A	Unlimited	Unlimited	Unlimited	\$3000	N/A	\$3000

### ★★★★

<b>Columbus Direct</b>	Single Trip Standard	✓	\$10000	\$50000	\$12500000	\$12500000	\$1000	\$6000	\$500	\$3000
<b>Columbus Direct</b>	Single Trip Premier	✓	\$15000	\$75000	\$20000000	\$20000000	\$2000	\$7500	\$1000	\$4000
<b>Webjet</b>	Plan B - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$1000	\$1500	\$250	\$1000
<b>NZ Travel Insurance</b>	Premier	✓	\$25000	\$15000	Unlimited	Unlimited	\$3000	\$10000	\$250	\$6000
<b>ACE Insurance</b>	Essentials	✓	\$10000	\$20000	Unlimited	Unlimited	Unlimited	\$5000	N/A	N/A
<b>Webjet</b>	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$5000	\$250	\$3000
<b>Worldcare</b>	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$25000	\$500	\$6000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$25000	\$750	\$5000

### ★★★

<b>STA Travel</b>	Basic International Plan A	✓	Unlimited	\$10000	\$10000000	\$10000000	\$10000000	\$3000	N/A	\$5000
<b>World Nomads</b>	Standard Plan	✓	\$3500	N/A	\$5000000	\$5000000	\$500	\$2000	N/A	N/A
<b>Expedia</b>	Plan C - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$500	\$1500	\$500	\$1000
<b>The Warehouse</b>	Plan B - Comprehensive	✓	\$100000	\$10000	Unlimited	Unlimited	\$1200	\$10000	\$250	\$2500

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# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for Single Travelling to Thailand

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★ ★ ★

<b>BNZ</b>	Travel Insurance	✓	\$100000	\$100000	Unlimited	Unlimited	\$1500	\$20000	\$750	\$2500
<b>World Nomads</b>	Explorer Plan	✓	Unlimited	\$12500	Unlimited	Unlimited	\$500	\$10000	\$250	\$3000
<b>Air Vanautu</b>	Plan A - Comprehensive	✓	Unlimited	\$15000	Unlimited	Unlimited	\$500	\$7500	\$250	\$3000
<b>Downunder Insurance</b>	Plan C - Backpackers	✓	\$2500	\$15000	Unlimited	Unlimited	\$750	\$2000	\$500	\$3000
<b>ACE Insurance</b>	Premium	✓	\$15000	\$25000	Unlimited	Unlimited	Unlimited	\$10000	\$200	\$3000
<b>STA Travel</b>	Comprehensive International Plan A	✓	Unlimited	\$25000	Unlimited	Unlimited	Unlimited	\$12000	\$200	\$5000
<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
<b>American Express NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$4000	\$15000	\$250	N/A
<b>House of Travel</b>	Online Insurance	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$15000	\$250	\$3000
<b>Southern Cross</b>	World	✓	\$50000	\$25000	Unlimited	Unlimited	\$750	\$25000	\$500	\$5000
<b>Expedia</b>	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$5000	\$500	\$3000
<b>Downunder Insurance</b>	Plan A - Comprehensive	✓	\$10000	\$30000	Unlimited	Unlimited	\$750	\$5000	\$500	\$3000
<b>Downunder Insurance</b>	Plan H - Explorer	✓	\$5000	\$30000	Unlimited	Unlimited	\$750	\$3000	\$500	\$3000
<b>AA</b>	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
<b>AMP NZ</b>	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
<b>ANZ</b>	Travel Protector	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
<b>Comprehensive Travel Insurance</b>	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000

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## Comprehensive Travel Insurance for Single Travelling to Thailand

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★★

<b>Covermore</b>	Essentials	✓	Unlimited	\$5000	\$7500000	\$7500000	\$7500000	\$4000	\$250	N/A
<b>Covermore</b>	Options International - Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
<b>Virgin Australia</b>	Comprehensive Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
<b>ACE Insurance</b>	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000
<b>Mike Henry</b>	Plan B - Travel Easy	✓	\$100000	\$75000	Unlimited	Unlimited	\$750	\$20000	\$750	\$3500
<b>Virgin Australia</b>	Economy Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$2000	\$5000	N/A	\$3000
<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	\$5000	N/A	\$3000

★

<b>AMI</b>	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	\$1500	\$25000	\$500	\$10000
<b>State</b>	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	\$1500	\$25000	\$500	\$10000
<b>Aon</b>	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000

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## Comprehensive Travel Insurance for Single Travelling to UK

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

### ★★★★★ Outstanding Value

STA Travel	Basic International Plan A	✓	Unlimited	\$10000	\$10000000	\$10000000	\$10000000	\$3000	N/A	\$5000
Travel Insurance Direct	International Trip	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$12000	\$250	\$4000
Southern Cross	Limited World	✓	\$50000	\$25000	Unlimited	Unlimited	\$750	\$25000	\$500	\$5000
Compass Travel Insurance	Single Trip	✓	\$10000	N/A	Unlimited	Unlimited	Unlimited	\$3000	N/A	\$3000

### ★★★★

Webjet	Plan B - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$1000	\$1500	\$250	\$1000
The Warehouse	Plan B - Comprehensive	✓	\$100000	\$10000	Unlimited	Unlimited	\$1200	\$10000	\$250	\$2500
NZ Travel Insurance	Premier	✓	\$25000	\$15000	Unlimited	Unlimited	\$3000	\$10000	\$250	\$6000
STA Travel	Comprehensive International Plan A	✓	Unlimited	\$25000	Unlimited	Unlimited	Unlimited	\$12000	\$200	\$5000
Webjet	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$5000	\$250	\$3000
1Cover	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$15000	\$250	\$5000
Worldcare	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$25000	\$500	\$6000
Air New Zealand	International Single Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$25000	\$750	\$5000

### ★★★

Columbus Direct	Single Trip Standard	✓	\$10000	\$50000	\$12500000	\$12500000	\$1000	\$6000	\$500	\$3000
Columbus Direct	Single Trip Premier	✓	\$15000	\$75000	\$20000000	\$20000000	\$2000	\$7500	\$1000	\$4000
World Nomads	Standard Plan	✓	\$3500	N/A	\$5000000	\$5000000	\$500	\$2000	N/A	N/A
Expedia	Plan C - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$500	\$1500	\$500	\$1000

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## Comprehensive Travel Insurance for Single Travelling to UK

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★ ★ ★

<b>Covermore</b>	Essentials	✓	Unlimited	\$5000	\$7500000	\$7500000	\$7500000	\$4000	\$250	N/A
<b>BNZ</b>	Travel Insurance	✓	\$100000	\$100000	Unlimited	Unlimited	\$1500	\$20000	\$750	\$2500
<b>World Nomads</b>	Explorer Plan	✓	Unlimited	\$12500	Unlimited	Unlimited	\$500	\$10000	\$250	\$3000
<b>Air Vanautu</b>	Plan A - Comprehensive	✓	Unlimited	\$15000	Unlimited	Unlimited	\$500	\$7500	\$250	\$3000
<b>Downunder Insurance</b>	Plan C - Backpackers	✓	\$2500	\$15000	Unlimited	Unlimited	\$750	\$2000	\$500	\$3000
<b>Covermore</b>	Options International - Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
<b>ACE Insurance</b>	Essentials	✓	\$10000	\$20000	Unlimited	Unlimited	Unlimited	\$5000	N/A	N/A
<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
<b>American Express NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$4000	\$15000	\$250	N/A
<b>House of Travel</b>	Online Insurance	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$15000	\$250	\$3000
<b>Southern Cross</b>	World	✓	\$50000	\$25000	Unlimited	Unlimited	\$750	\$25000	\$500	\$5000
<b>Expedia</b>	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$5000	\$500	\$3000
<b>Downunder Insurance</b>	Plan A - Comprehensive	✓	\$10000	\$30000	Unlimited	Unlimited	\$750	\$5000	\$500	\$3000
<b>Downunder Insurance</b>	Plan H - Explorer	✓	\$5000	\$30000	Unlimited	Unlimited	\$750	\$3000	\$500	\$3000
<b>AA</b>	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
<b>AMP NZ</b>	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
<b>ANZ</b>	Travel Protector	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
<b>Comprehensive Travel Insurance</b>	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000

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## Comprehensive Travel Insurance for Single Travelling to UK

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

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ACE Insurance	Premium	✓	\$15000	\$25000	Unlimited	Unlimited	Unlimited	\$10000	\$200	\$3000
Virgin Australia	Comprehensive Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
ACE Insurance	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000
Mike Henry	Plan B - Travel Easy	✓	\$100000	\$75000	Unlimited	Unlimited	\$750	\$20000	\$750	\$3500
Virgin Australia	Economy Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$2000	\$5000	N/A	\$3000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	\$5000	N/A	\$3000

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AMI	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	\$1500	\$25000	\$500	\$10000
State	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	\$1500	\$25000	\$500	\$10000
Aon	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000

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## Comprehensive Travel Insurance for Single Travelling to USA

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

### ★★★★★ Outstanding Value

ACE Insurance	Essentials	✓	\$10000	\$20000	Unlimited	Unlimited	Unlimited	\$5000	N/A	N/A
Travel Insurance Direct	International Trip	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$12000	\$250	\$4000
1Cover	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$15000	\$250	\$5000
Compass Travel Insurance	Single Trip	✓	\$10000	N/A	Unlimited	Unlimited	Unlimited	\$3000	N/A	\$3000

### ★★★★

Columbus Direct	Single Trip Standard	✓	\$10000	\$50000	\$12500000	\$12500000	\$1000	\$6000	\$500	\$3000
Columbus Direct	Single Trip Premier	✓	\$15000	\$75000	\$20000000	\$20000000	\$2000	\$7500	\$1000	\$4000
Webjet	Plan B - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$1000	\$1500	\$250	\$1000
The Warehouse	Plan C - Comprehensive	✓	\$100000	\$10000	Unlimited	Unlimited	\$1200	\$10000	\$250	\$2500
World Nomads	Explorer Plan	✓	Unlimited	\$12500	Unlimited	Unlimited	\$500	\$10000	\$250	\$3000
NZ Travel Insurance	Premier	✓	\$25000	\$15000	Unlimited	Unlimited	\$3000	\$10000	\$250	\$6000
Webjet	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$5000	\$250	\$3000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
Southern Cross	World	✓	\$50000	\$25000	Unlimited	Unlimited	\$750	\$25000	\$500	\$5000
Worldcare	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$25000	\$500	\$6000

### ★★★

World Nomads	Standard Plan	✓	\$3500	N/A	\$5000000	\$500000	\$500	\$2000	N/A	N/A
Expedia	Plan C - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$500	\$1500	\$500	\$1000

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## Comprehensive Travel Insurance for Single Travelling to USA

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

★ ★ ★

<b>Covermore</b>	Essentials	✓	Unlimited	\$5000	\$7500000	\$7500000	\$7500000	\$4000	\$250	N/A
<b>BNZ</b>	Travel Insurance	✓	\$100000	\$100000	Unlimited	Unlimited	\$1500	\$20000	\$750	\$2500
<b>Air Vanautu</b>	Plan A - Comprehensive	✓	Unlimited	\$15000	Unlimited	Unlimited	\$500	\$7500	\$250	\$3000
<b>Downunder Insurance</b>	Plan C - Backpackers	✓	\$2500	\$15000	Unlimited	Unlimited	\$750	\$2000	\$500	\$3000
<b>Covermore</b>	Options International - Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
<b>ACE Insurance</b>	Premium	✓	\$15000	\$25000	Unlimited	Unlimited	Unlimited	\$10000	\$200	\$3000
<b>Virgin Australia</b>	Comprehensive Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
<b>American Express NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$4000	\$15000	\$250	N/A
<b>House of Travel</b>	Online Insurance	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$15000	\$250	\$3000
<b>Expedia</b>	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$5000	\$500	\$3000
<b>Downunder Insurance</b>	Plan A - Comprehensive	✓	\$10000	\$30000	Unlimited	Unlimited	\$750	\$5000	\$500	\$3000
<b>Downunder Insurance</b>	Plan H - Explorer	✓	\$5000	\$30000	Unlimited	Unlimited	\$750	\$3000	\$500	\$3000
<b>Tower</b>	Cover4Travel (Plan C)	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1500	\$10000	\$500	\$2000
<b>AA</b>	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
<b>AMP NZ</b>	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
<b>ANZ</b>	Travel Protector	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
<b>Comprehensive Travel Insurance</b>	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$25000	\$750	\$5000
<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	\$5000	N/A	\$3000

your guide to product excellence



# Travel Insurance Star Ratings

Report Date: March 2015

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

## Comprehensive Travel Insurance for Single Travelling to USA

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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

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STA Travel	Basic International Plan A	✓	Unlimited	\$10000	\$10000000	\$10000000	\$10000000	\$3000	N/A	\$5000
STA Travel	Comprehensive International Plan A	✓	Unlimited	\$25000	Unlimited	Unlimited	Unlimited	\$12000	\$200	\$5000
ACE Insurance	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000
Aon	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000
Mike Henry	Plan C - Travel Easy	✓	\$100000	\$75000	Unlimited	Unlimited	\$750	\$20000	\$750	\$3500
Virgin Australia	Economy Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$2000	\$5000	N/A	\$3000

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NZ Post	Plan C	✓	Unlimited	\$10000	Unlimited	Unlimited	\$1500	\$10000	\$500	\$2000
AMI	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	\$1500	\$25000	\$500	\$10000
State	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	\$1500	\$25000	\$500	\$10000

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