



# TRAVEL INSURANCE STAR RATINGS

## IN THIS REPORT:

We research & rate 23 travel insurance brands encompassing the best-value policies for singles, couples and families across the eight of the most popular destinations for New Zealand travelers



## WE LOVE TRAVELLING

**W**e're an adventurous lot; in the twelve months to December 2012, New Zealanders took a total of 2.17 million overseas trips. Australia is our most popular destination and the USA, the UK and Fiji also rank highly. Asian destinations are popular and you could run into a Kiwi in India, Korea, Thailand or Vietnam. Travelling abroad can refresh your mind, body and soul – but without the right travel insurance it can also drain your wallet!

## WHY TAKE THE RISK?

Cancelled reservations, lost luggage, diverted flights, missed connections, bad weather, and illness all too often turn a well-deserved holiday into a horror story. Mishaps can happen at home as well, but they take on a different layer of complexity when travelling.

Travel insurance can pick up the pieces and minimise financial loss should the unexpected happen. Typically, a travel insurance policy will provide an amount of cover for the following:

- **Medical** expenses from personal injury or illness
- **Loss** or theft of goods
- **Disruptions** to your travel plans (e.g. a cancelled or diverted flight, itinerary change due to illness)

One of the most important reasons to have insurance when you travel is to cover medical expenses. Travelers who are not covered by insurance are personally liable for medical and associated costs they incur. These costs can be prohibitive, potentially tens of thousands of dollars for a hospital stay. Medical evacuations can cost even more.

It's easy to avoid becoming a holiday horror statistic, just take out travel insurance that offers proper coverage in the areas that matter to you.

## WHERE WE WENT DURING THE LAST 12 MONTHS

<i>Australia</i>	<i>989,880 visits</i>
<i>USA</i>	<i>121,620 visits</i>
<i>Fiji</i>	<i>104,720 visits</i>
<i>UK</i>	<i>95,560 visits</i>
<i>Cook Islands</i>	<i>71,960 visits</i>
<i>China</i>	<i>66,040 visits</i>
<i>Samoa</i>	<i>46,020 visits</i>
<i>Thailand</i>	<i>41,100 visits</i>
<i>India</i>	<i>38,580 visits</i>
<i>France</i>	<i>14,500 visits</i>

*Source: Statistics New Zealand. Short term New Zealand-resident departures, year ended December 2012.*



**“If you can’t afford travel insurance, you can’t afford to travel.”**

safetravel.govt.nz

## TAILOR COVER TO YOUR NEEDS

Within the typical inclusions of a standard travel insurance policy, consumers have the ability to negotiate on excess levels, dollar limits for claims, specific inclusion of valuables and a host of other variables. The cost of travel insurance is based on the type of cover requested, the age of the insured, the destination of travel, length of stay and any pre-existing medical conditions. In other words, travel insurance policies differ, so it's important to match up the right type of policy for your individual needs. As a start, some questions you should consider are:

- Do you have any particular items of value that require extra cover?
- Do you have any pre-existing medical conditions?
- Does any member of your close family have any pre-existing medical conditions that could potentially impact on your holiday plans?
- What dollar limits are you willing to accept on claims, either for individual items or as a whole?
- What proof will you need in order to make a claim?
- How will you contact your insurer when you are overseas?
- What paperwork you need to take with you on your holiday?
- Is there any risk that your holiday plans could change while you are overseas?

## BE AWARE OF EXCLUSIONS

It's important to realise that no travel policy will cover you for every single thing that might go wrong while you're away. It is essential to read the entire travel insurance policy document and in particular to be aware of any exclusions that may apply. Some common exclusions include:

- **Hazardous pursuits.** Activities such as motorcycling, skiing, scuba diving, bungee-jumping and hang-gliding may be excluded from the standard policy. These can often be added for an additional premium.
- **High risk countries.** It's important to check the government's Safe Travel website for the travel advisory status of your destination. Countries and areas deemed extreme risk may not be covered.
- **Pre-existing medical conditions.** Even conditions which have been undiagnosed but for which you have experienced symptoms are often not covered. It's also important to disclose the pre-existing conditions of your close relatives, if this may impact on your travel.
- **High-value items.** Many policies will have a dollar limit claimable for each item; this dollar limit may not cover the replacement cost.
- **Loss of items left unattended.** Be aware of the definition of “unattended” in your policy of choice.
- **Cancellation cover** is only available if the travel insurance is purchased at the same time as the tickets.
- **Notification period.** A policy may specify that an insured event needs to be notified to them within a specified timeframe (for example 24 hours). It's important to be aware of the notification period and stick to it



## WHAT DOES IT COST?

There is far more to travel insurance than simply price – but the cost of the cover is always the attention grabbing item! Our analysis found average premiums for some of the most popular destinations to be:

Country*	Number of trips per year	Average overall travel insurance premium (couples)	Average travel insurance premium for 10-day holiday (couples)
Australia	995,400	\$88.29	\$103.57
USA	120,660	\$366.88	\$258.05
Fiji	106,080	\$170.44	\$120.63
UK	94,400	\$263.83	\$190.70
Cook Islands	71,200	\$173.02	\$123.02
China	66,740	\$305.44	\$217.14
Thailand	39,560	\$263.76	\$190.21
France	14,280	\$301.93	\$216.43

Source: Canstar

## SO WHO PROVIDES OUTSTANDING VALUE?

To determine true value, we looked for the right balance between price and thirteen different product feature categories across 4 (Australia only), 10 and 30 days travel duration. Ratings were awarded in two categories:

- **International travel and**
- **Trans-Tasman travel**

This year, the winner in both the International Travel and Trans-Tasman Travel category is Southern Cross Travel Insurance. On average, Southern Cross has a premium which is approximately thirty-three percent less than the average across all profiles. There are also some solid features, including the ability to claim online and an unlimited cover for cancellations, medical costs and repatriation.

Travelers can also adjust the premium by adjusting their level of cover on items such as luggage and personal effects, cancellation and lost deposits, additional travel expenses and overseas medical costs. Southern Cross insurance provides a 24 hour helpline, \$500 cover for domestic pets and household services, up to \$5,000 cover for travel documents, credit cards and traveler's cheques and up to \$5,000,000 legal liability.



**Trans-Tasman  
Travel Insurance**

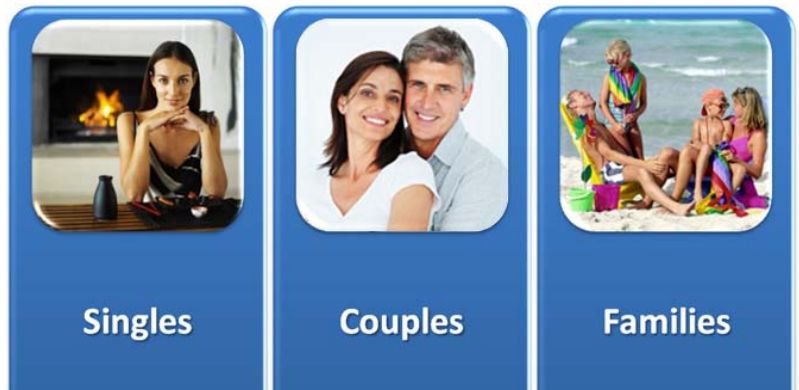


**International  
Travel Insurance**



## OUR SAMPLE TRAVELLERS

Not all travellers are the same and not all have the same requirements. We looked at three common traveller profiles – the single adult person, a couple, based on two adults who travel together, and a family consisting of two adults and their two children.



## OUR SAMPLE COUNTRIES

We then took our sample travellers to different destinations to compare which travel insurance policies offered better value in different parts of the world.



Asia

China  
Thailand



Australia



Europe

UK  
France



Pacific

Cook Islands  
Fiji



Americas

USA

Ultimately, the travel insurance you choose must suit your own family's needs. Most travelers will have a good idea of what they plan on doing overseas, so it is a case of working out what the likely risks could be and making sure that you choose a policy that will cover them. Our *star ratings report* is a great place to start!

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# Travel Insurance Star Ratings

Report Date: FEBRUARY 2013

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

## Comprehensive Travel Insurance for Couple Travelling to Australia

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

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

### ★★★★★ Outstanding Value

1 Cover	Overseas - Comprehensive	✓	Unlimited	50000	Unlimited	15000	500	10000	250	3000
Southern Cross	Australia/South Pacific	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000

### ★★★★

Downunder Travel Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	3000
Good2Go	International Comprehensive	✓	200000	50000	Unlimited	Unlimited	1500	40000	600	2000
House of Travel	Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	1000	15000	250	3000
State	International: Plan A	✓	200000	200000	Unlimited	Unlimited	1500	40000	1500	2500
Tower	Cover4Travel	✓	Unlimited	50000	Unlimited	Unlimited	1500	20000	1000	2500
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	500	4000

### ★★★

AA	Essentials	✓	10000	n/a	500000	500000	1000	10000	n/a	750
AA	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
AIG	Australia Plan	✓	10000	20000	2000000	2000000	n/a	6000	n/a	3000
AIG	Bronze	✓	Unlimited	50000	Unlimited	Unlimited	4000	50000	1000	3000
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	2000	50000	1500	2500
ANZ Travel protector	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	3000
Good2Go	Australia Only	✓	10000	20000	2000000	2000000	1000	6000	n/a	500
Mike Henry Travel Insurance	Travel Easy	✓	200000	150000	Unlimited	Unlimited	1500	40000	1500	2500

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

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★★★

Online Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	5000	250	3000
STA Travel	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	3500
The Warehouse	International: Plan A	✓	200000	20000	Unlimited	Unlimited	1200	20000	500	2000
Worldcare Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000

★★

Aon	Leisure	✓	Unlimited	300000	Unlimited	Unlimited	Unlimited	40000	10000	2500
Bank of New Zealand	TravelCare	✓	200000	200000	Unlimited	Unlimited	1500	40000	3000	2500
Covermore	Essentials	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	750
Expedia	Essentials	✓	10000	30000	10000000	10000000	500	3000	500	3000
Expedia	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	500	3000

★

World Nomads	Standard	✓	20000	n/a	10000000	24000	500	5000	n/a	250
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## Comprehensive Travel Insurance for Couple Travelling to China

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

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### ★★★★★ Outstanding Value

Southern Cross	World	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	500	4000

### ★★★★

1 Cover	Overseas - Comprehensive	✓	Unlimited	50000	Unlimited	15000	500	10000	250	3000
Downunder Travel Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	3000
Good2Go	International Comprehensive	✓	200000	50000	Unlimited	Unlimited	1500	40000	600	2000
House of Travel	Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	1000	15000	250	3000
Online Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	5000	250	3000
Worldcare Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000

### ★★★

AA	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	2000	50000	1500	2500
ANZ Travel protector	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
Bank of New Zealand	TravelCare	✓	200000	200000	Unlimited	Unlimited	1500	40000	3000	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	3000
Expedia	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	500	3000
Mike Henry Travel Insurance	Travel Easy	✓	200000	150000	Unlimited	Unlimited	1500	40000	1500	2500
STA Travel	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	3500
State	International: Plan B	✓	200000	200000	Unlimited	Unlimited	1500	40000	1500	2500

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## Comprehensive Travel Insurance for Couple Travelling to China

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

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★★★

The Warehouse Tower	International: Plan B Cover4Travel	✓	200000	20000	Unlimited	Unlimited	1200	20000	500	2000
		✓	Unlimited	50000	Unlimited	Unlimited	1500	20000	1000	2500

★★

AIG	Silver	✓	Unlimited	50000	Unlimited	Unlimited	4000	50000	1000	3000
Aon	Leisure	✓	Unlimited	300000	Unlimited	Unlimited	Unlimited	40000	10000	2500
Expedia	Essentials	✓	10000	30000	10000000	10000000	500	3000	500	3000
World Nomads	Standard	✓	20000	n/a	10000000	24000	500	5000	n/a	250

★

AA	Essentials	✓	10000	n/a	500000	500000	1000	10000	n/a	750
Covermore	Essentials	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	750

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## Comprehensive Travel Insurance for Couple Travelling to Cook Islands

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

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

### ★★★★★ Outstanding Value

House of Travel	Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	1000	15000	250	3000
Southern Cross	Australia/South Pacific	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000

### ★★★★★

1 Cover	Overseas - Comprehensive	✓	Unlimited	50000	Unlimited	15000	500	10000	250	3000
Downunder Travel Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	3000
Good2Go	International Comprehensive	✓	200000	50000	Unlimited	Unlimited	1500	40000	600	2000
Tower	Cover4Travel	✓	Unlimited	50000	Unlimited	Unlimited	1500	20000	1000	2500
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	500	4000
Worldcare Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000

### ★★★

AA	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	2000	50000	1500	2500
ANZ Travel protector	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
Aon	Leisure	✓	Unlimited	300000	Unlimited	Unlimited	Unlimited	40000	10000	2500
Bank of New Zealand	TravelCare	✓	200000	200000	Unlimited	Unlimited	1500	40000	3000	2500
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Expedia	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	500	3000
Mike Henry Travel Insurance	Travel Easy	✓	200000	150000	Unlimited	Unlimited	1500	40000	1500	2500
Online Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	5000	250	3000
STA Travel	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	3500
State	International: Plan A	✓	200000	200000	Unlimited	Unlimited	1500	40000	1500	2500

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## Comprehensive Travel Insurance for Couple Travelling to Cook Islands

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

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

★★★

The Warehouse	International: Plan A	✓	200000	20000	Unlimited	Unlimited	1200	20000	500	2000
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★★

AA	Essentials	✓	10000	n/a	500000	500000	1000	10000	n/a	750
AIG	Bronze	✓	Unlimited	50000	Unlimited	Unlimited	4000	50000	1000	3000
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	3000
Expedia	Essentials	✓	10000	30000	10000000	10000000	500	3000	500	3000

★

Covermore	Essentials	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	750
World Nomads	Standard	✓	20000	n/a	10000000	24000	500	5000	n/a	250

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## Comprehensive Travel Insurance for Couple Travelling to Fiji

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

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

### ★★★★★ Outstanding Value

House of Travel	Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	1000	15000	250	3000
Southern Cross	Australia/South Pacific	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000

### ★★★★★

1 Cover	Overseas - Comprehensive	✓	Unlimited	50000	Unlimited	15000	500	10000	250	3000
Downunder Travel Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	3000
Good2Go	International Comprehensive	✓	200000	50000	Unlimited	Unlimited	1500	40000	600	2000
Tower	Cover4Travel	✓	Unlimited	50000	Unlimited	Unlimited	1500	20000	1000	2500
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	500	4000
Worldcare Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000

### ★★★

AA	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	2000	50000	1500	2500
ANZ Travel protector	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
Aon	Leisure	✓	Unlimited	300000	Unlimited	Unlimited	Unlimited	40000	10000	2500
Bank of New Zealand	TravelCare	✓	200000	200000	Unlimited	Unlimited	1500	40000	3000	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Expedia	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	500	3000
Mike Henry Travel Insurance	Travel Easy	✓	200000	150000	Unlimited	Unlimited	1500	40000	1500	2500
Online Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	5000	250	3000
State	International: Plan A	✓	200000	200000	Unlimited	Unlimited	1500	40000	1500	2500

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## Comprehensive Travel Insurance for Couple Travelling to Fiji

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

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

★★★

The Warehouse	International: Plan A	✓	200000	20000	Unlimited	Unlimited	1200	20000	500	2000
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★★

AA	Essentials	✓	10000	n/a	500000	500000	1000	10000	n/a	750
AIG	Bronze	✓	Unlimited	50000	Unlimited	Unlimited	4000	50000	1000	3000
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	3000
Expedia	Essentials	✓	10000	30000	10000000	10000000	500	3000	500	3000
STA Travel	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	3500

★

Covermore	Essentials	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	750
World Nomads	Standard	✓	20000	n/a	10000000	24000	500	5000	n/a	250

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## Comprehensive Travel Insurance for Couple Travelling to France

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

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

### ★★★★★ Outstanding Value

Southern Cross	World	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000
Worldcare Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000

### ★★★★★

1 Cover	Overseas - Comprehensive	✓	Unlimited	50000	Unlimited	15000	500	10000	250	3000
Downunder Travel Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	3000
Good2Go	International Comprehensive	✓	200000	50000	Unlimited	Unlimited	1500	40000	600	2000
House of Travel	Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	1000	15000	250	3000
Online Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	5000	250	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	500	4000

### ★★★

AA	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
AIG	Gold	✓	Unlimited	50000	Unlimited	Unlimited	4000	50000	1000	3000
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	2000	50000	1500	2500
ANZ Travel protector	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Essentials	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	750
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	3000
Expedia	Essentials	✓	10000	30000	10000000	10000000	500	3000	500	3000
Expedia	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	500	3000
Mike Henry Travel Insurance	Travel Easy	✓	200000	150000	Unlimited	Unlimited	1500	40000	1500	2500

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# Travel Insurance Star Ratings

Report Date: FEBRUARY 2013

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## Comprehensive Travel Insurance for Couple Travelling to France

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

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

★★★

STA Travel	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	3500
State	International: Plan C	✓	200000	200000	Unlimited	Unlimited	1500	40000	1500	2500
Tower	Cover4Travel	✓	Unlimited	50000	Unlimited	Unlimited	1500	20000	1000	2500

★★

AA	Essentials	✓	10000	n/a	500000	500000	1000	10000	n/a	750
The Warehouse	International: Plan C	✓	200000	20000	Unlimited	Unlimited	1200	20000	500	2000
World Nomads	Standard	✓	20000	n/a	10000000	24000	500	5000	n/a	250

★

Aon	Leisure	✓	Unlimited	300000	Unlimited	Unlimited	Unlimited	40000	10000	2500
Bank of New Zealand	TravelCare	✓	200000	200000	Unlimited	Unlimited	1500	40000	3000	2500

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## Comprehensive Travel Insurance for Couple Travelling to Thailand

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

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

### ★★★★★ Outstanding Value

Southern Cross	World	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	500	4000

### ★★★★

1 Cover	Overseas - Comprehensive	✓	Unlimited	50000	Unlimited	15000	500	10000	250	3000
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	2000	50000	1500	2500
Downunder Travel Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	3000
House of Travel	Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	1000	15000	250	3000
Online Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	5000	250	3000
Worldcare Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000

### ★★★

AA	Essentials	✓	10000	n/a	500000	500000	1000	10000	n/a	750
AA	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
ANZ Travel protector	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	3000
Expedia	Essentials	✓	10000	30000	10000000	10000000	500	3000	500	3000
Expedia	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	500	3000
Good2Go	International Comprehensive	✓	200000	50000	Unlimited	Unlimited	1500	40000	600	2000
STA Travel	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	3500
State	International: Plan B	✓	200000	200000	Unlimited	Unlimited	1500	40000	1500	2500

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## Comprehensive Travel Insurance for Couple Travelling to Thailand

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

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

★★★

The Warehouse Tower	International: Plan B Cover4Travel	✓	200000	20000	Unlimited	Unlimited	1200	20000	500	2000
		✓	Unlimited	50000	Unlimited	Unlimited	1500	20000	1000	2500

★★

AIG	Silver	✓	Unlimited	50000	Unlimited	Unlimited	4000	50000	1000	3000
Aon	Leisure	✓	Unlimited	300000	Unlimited	Unlimited	Unlimited	40000	10000	2500
Bank of New Zealand	TravelCare	✓	200000	200000	Unlimited	Unlimited	1500	40000	3000	2500
Covermore	Essentials	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	750
Mike Henry Travel Insurance	Travel Easy	✓	200000	150000	Unlimited	Unlimited	1500	40000	1500	2500

★

World Nomads	Standard	✓	20000	n/a	10000000	24000	500	5000	n/a	250
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# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for Couple Travelling to UK

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

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

### ★★★★★ Outstanding Value

Southern Cross	World	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	500	4000

### ★★★★

1 Cover	Overseas - Comprehensive	✓	Unlimited	50000	Unlimited	15000	500	10000	250	3000
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	2000	50000	1500	2500
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	3000
Downunder Travel Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	3000
Online Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	5000	250	3000
Worldcare Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000

### ★★★

AA	Essentials	✓	10000	n/a	500000	500000	1000	10000	n/a	750
AA	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
ANZ Travel protector	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Essentials	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	750
Expedia	Essentials	✓	10000	30000	10000000	10000000	500	3000	500	3000
Expedia	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	500	3000
Good2Go	International Comprehensive	✓	200000	50000	Unlimited	Unlimited	1500	40000	600	2000
House of Travel	Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	1000	15000	250	3000
STA Travel	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	3500

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## Comprehensive Travel Insurance for Couple Travelling to UK

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

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

★★★

State	International: Plan B	✓	200000	200000	Unlimited	Unlimited	1500	40000	1500	2500
Tower	Cover4Travel	✓	Unlimited	50000	Unlimited	Unlimited	1500	20000	1000	2500

★★

AIG	Silver	✓	Unlimited	50000	Unlimited	Unlimited	4000	50000	1000	3000
Aon	Leisure	✓	Unlimited	300000	Unlimited	Unlimited	Unlimited	40000	10000	2500
Bank of New Zealand	TravelCare	✓	200000	200000	Unlimited	Unlimited	1500	40000	3000	2500
Mike Henry Travel Insurance	Travel Easy	✓	200000	150000	Unlimited	Unlimited	1500	40000	1500	2500

★

The Warehouse	International: Plan B	✓	200000	20000	Unlimited	Unlimited	1200	20000	500	2000
World Nomads	Standard	✓	20000	n/a	10000000	24000	500	5000	n/a	250

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## Comprehensive Travel Insurance for Couple Travelling to USA

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

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

### ★★★★★ Outstanding Value

Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	500	4000
Worldcare Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000

### ★★★★★

1 Cover	Overseas - Comprehensive	✓	Unlimited	50000	Unlimited	15000	500	10000	250	3000
Downunder Travel Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	3000
Good2Go	International Comprehensive	✓	200000	50000	Unlimited	Unlimited	1500	40000	600	2000
House of Travel	Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	1000	15000	250	3000
Online Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	5000	250	3000
Southern Cross	Superworld	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000

### ★★★

AA	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	2000	50000	1500	2500
ANZ Travel protector	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Expedia	Essentials	✓	10000	30000	10000000	10000000	500	3000	500	3000
Expedia	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	500	3000
Mike Henry Travel Insurance	Travel Easy	✓	200000	150000	Unlimited	Unlimited	1500	40000	1500	2500
State	International: Plan C	✓	200000	200000	Unlimited	Unlimited	1500	40000	1500	2500
The Warehouse	International: Plan C	✓	200000	20000	Unlimited	Unlimited	1200	20000	500	2000
Tower	Cover4Travel	✓	Unlimited	50000	Unlimited	Unlimited	1500	20000	1000	2500

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## Comprehensive Travel Insurance for Couple Travelling to USA

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

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

★★★

World Nomads	Standard	✓	20000	n/a	10000000	24000	500	5000	n/a	250
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★★

AIG	Platinum	✓	Unlimited	50000	Unlimited	Unlimited	4000	50000	1000	3000
Aon	Leisure	✓	Unlimited	300000	Unlimited	Unlimited	Unlimited	40000	10000	2500
Bank of New Zealand	TravelCare	✓	200000	200000	Unlimited	Unlimited	1500	40000	3000	2500
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	3000
STA Travel	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	3500

★

AA	Essentials	✓	10000	n/a	500000	500000	1000	10000	n/a	750
Covermore	Essentials	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	750

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## Comprehensive Travel Insurance for Family Travelling to Australia

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

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

### ★★★★★ Outstanding Value

1 Cover	Overseas - Comprehensive	✓	Unlimited	50000	Unlimited	15000	500	10000	250	3000
Southern Cross	Australia/South Pacific	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000

### ★★★★

Downunder Travel Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	3000
Good2Go	International Comprehensive	✓	200000	70000	Unlimited	Unlimited	1500	40000	600	2000
House of Travel	Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	1000	15000	250	3000
State	International: Plan A	✓	200000	200000	Unlimited	Unlimited	1500	40000	1500	2500
Tower	Cover4Travel	✓	Unlimited	50000	Unlimited	Unlimited	1500	20000	1000	2500
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	500	4000

### ★★★

AA	Essentials	✓	10000	n/a	500000	500000	1000	10000	n/a	750
AA	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
AIG	Australia Plan	✓	10000	20000	2000000	2000000	n/a	6000	n/a	3000
AIG	Bronze	✓	Unlimited	50000	Unlimited	Unlimited	4000	50000	1000	3000
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	2000	50000	1500	2500
ANZ Travel protector	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
Bank of New Zealand	TravelCare	✓	200000	200000	Unlimited	Unlimited	1500	40000	3000	2500
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Essentials	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	750
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	3000
Good2Go	Australia Only	✓	10000	20000	2000000	2000000	1000	6000	n/a	500

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## Comprehensive Travel Insurance for Family Travelling to Australia

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

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

★★★

Mike Henry Travel Insurance	Travel Easy	✓	200000	150000	Unlimited	Unlimited	1500	40000	1500	2500
Online Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	5000	250	3000
STA Travel	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	3500
The Warehouse	International: Plan A	✓	200000	20000	Unlimited	Unlimited	1200	20000	500	2000
Worldcare Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000

★★

Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Expedia	Essentials	✓	10000	30000	10000000	10000000	500	3000	500	3000
Expedia	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	500	3000

★

Aon	Leisure	✓	Unlimited	300000	Unlimited	Unlimited	n/a	40000	10000	2500
World Nomads	Standard	✓	20000	n/a	10000000	24000	500	5000	n/a	250

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## Comprehensive Travel Insurance for Family Travelling to China

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

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

### ★★★★★ Outstanding Value

Southern Cross	World	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	500	4000

### ★★★★

1 Cover	Overseas - Comprehensive	✓	Unlimited	50000	Unlimited	15000	500	10000	250	3000
Downunder Travel Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	3000
Good2Go	International Comprehensive	✓	200000	70000	Unlimited	Unlimited	1500	40000	600	2000
House of Travel	Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	1000	15000	250	3000
Online Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	5000	250	3000
Worldcare Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000

### ★★★

AA	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
AIG	Silver	✓	Unlimited	50000	Unlimited	Unlimited	4000	50000	1000	3000
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	2000	50000	1500	2500
ANZ Travel protector	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
Bank of New Zealand	TravelCare	✓	200000	200000	Unlimited	Unlimited	1500	40000	3000	2500
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	3000
Expedia	Essentials	✓	10000	30000	10000000	10000000	500	3000	500	3000
Expedia	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	500	3000
Mike Henry Travel Insurance	Travel Easy	✓	200000	150000	Unlimited	Unlimited	1500	40000	1500	2500
STA Travel	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	3500
State	International: Plan B	✓	200000	200000	Unlimited	Unlimited	1500	40000	1500	2500

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## Comprehensive Travel Insurance for Family Travelling to China

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

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

★★★

The Warehouse	International: Plan B	✓	200000	20000	Unlimited	Unlimited	1200	20000	500	2000
Tower	Cover4Travel	✓	Unlimited	50000	Unlimited	Unlimited	1500	20000	1000	2500

★★

Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Essentials	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	750
World Nomads	Standard	✓	20000	n/a	10000000	24000	500	5000	n/a	250

★

AA	Essentials	✓	10000	n/a	500000	500000	1000	10000	n/a	750
Aon	Leisure	✓	Unlimited	300000	Unlimited	Unlimited	n/a	40000	10000	2500

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## Comprehensive Travel Insurance for Family Travelling to Cook Islands

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

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

### ★★★★★ Outstanding Value

House of Travel	Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	1000	15000	250	3000
Southern Cross	Australia/South Pacific	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000

### ★★★★★

1 Cover	Overseas - Comprehensive	✓	Unlimited	50000	Unlimited	15000	500	10000	250	3000
Downunder Travel Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	3000
Good2Go	International Comprehensive	✓	200000	70000	Unlimited	Unlimited	1500	40000	600	2000
Tower	Cover4Travel	✓	Unlimited	50000	Unlimited	Unlimited	1500	20000	1000	2500
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	500	4000
Worldcare Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000

### ★★★

AA	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
AIG	Bronze	✓	Unlimited	50000	Unlimited	Unlimited	4000	50000	1000	3000
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	2000	50000	1500	2500
ANZ Travel protector	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
Bank of New Zealand	TravelCare	✓	200000	200000	Unlimited	Unlimited	1500	40000	3000	2500
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	3000
Expedia	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	500	3000
Mike Henry Travel Insurance	Travel Easy	✓	200000	150000	Unlimited	Unlimited	1500	40000	1500	2500
Online Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	5000	250	3000
STA Travel	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	3500

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## Comprehensive Travel Insurance for Family Travelling to Cook Islands

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

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

★★★

State	International: Plan A	✓	200000	200000	Unlimited	Unlimited	1500	40000	1500	2500
The Warehouse	International: Plan A	✓	200000	20000	Unlimited	Unlimited	1200	20000	500	2000

★★

AA	Essentials	✓	10000	n/a	500000	500000	1000	10000	n/a	750
Aon	Leisure	✓	Unlimited	300000	Unlimited	Unlimited	n/a	40000	10000	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Covermore	Essentials	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	750
Expedia	Essentials	✓	10000	30000	10000000	10000000	500	3000	500	3000

★

World Nomads	Standard	✓	20000	n/a	10000000	24000	500	5000	n/a	250
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# Travel Insurance Star Ratings

Report Date: FEBRUARY 2013

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## Comprehensive Travel Insurance for Family Travelling to Fiji

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

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

### ★★★★★ Outstanding Value

House of Travel	Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	1000	15000	250	3000
Southern Cross	Australia/South Pacific	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000

### ★★★★

1 Cover	Overseas - Comprehensive	✓	Unlimited	50000	Unlimited	15000	500	10000	250	3000
Downunder Travel Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	3000
Good2Go	International Comprehensive	✓	200000	70000	Unlimited	Unlimited	1500	40000	600	2000
Tower	Cover4Travel	✓	Unlimited	50000	Unlimited	Unlimited	1500	20000	1000	2500
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	500	4000
Worldcare Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000

### ★★★

AA	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	2000	50000	1500	2500
ANZ Travel protector	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
Bank of New Zealand	TravelCare	✓	200000	200000	Unlimited	Unlimited	1500	40000	3000	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Expedia	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	500	3000
Mike Henry Travel Insurance	Travel Easy	✓	200000	150000	Unlimited	Unlimited	1500	40000	1500	2500
Online Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	5000	250	3000
STA Travel	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	3500
State	International: Plan A	✓	200000	200000	Unlimited	Unlimited	1500	40000	1500	2500

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## Comprehensive Travel Insurance for Family Travelling to Fiji

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

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

★★★

The Warehouse	International: Plan A	✓	200000	20000	Unlimited	Unlimited	1200	20000	500	2000
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★★

AA	Essentials	✓	10000	n/a	500000	500000	1000	10000	n/a	750
AIG	Bronze	✓	Unlimited	50000	Unlimited	Unlimited	4000	50000	1000	3000
Aon	Leisure	✓	Unlimited	300000	Unlimited	Unlimited	n/a	40000	10000	2500
Covermore	Essentials	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	750
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	3000
Expedia	Essentials	✓	10000	30000	10000000	10000000	500	3000	500	3000

★

World Nomads	Standard	✓	20000	n/a	10000000	24000	500	5000	n/a	250
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## Comprehensive Travel Insurance for Family Travelling to France

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

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

### ★★★★★ Outstanding Value

Southern Cross	World	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	500	4000

### ★★★★

1 Cover	Overseas - Comprehensive	✓	Unlimited	50000	Unlimited	15000	500	10000	250	3000
Downunder Travel Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	3000
Good2Go	International Comprehensive	✓	200000	70000	Unlimited	Unlimited	1500	40000	600	2000
House of Travel	Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	1000	15000	250	3000
Online Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	5000	250	3000
Worldcare Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000

### ★★★

AA	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	2000	50000	1500	2500
ANZ Travel protector	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
Bank of New Zealand	TravelCare	✓	200000	200000	Unlimited	Unlimited	1500	40000	3000	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Essentials	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	750
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	3000
Expedia	Essentials	✓	10000	30000	10000000	10000000	500	3000	500	3000
Expedia	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	500	3000
Mike Henry Travel Insurance	Travel Easy	✓	200000	150000	Unlimited	Unlimited	1500	40000	1500	2500

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# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for Family Travelling to France

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

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

★★★

STA Travel	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	3500
State	International: Plan C	✓	200000	200000	Unlimited	Unlimited	1500	40000	1500	2500
Tower	Cover4Travel	✓	Unlimited	50000	Unlimited	Unlimited	1500	20000	1000	2500

★★

AIG	Gold	✓	Unlimited	50000	Unlimited	Unlimited	4000	50000	1000	3000
The Warehouse	International: Plan C	✓	200000	20000	Unlimited	Unlimited	1200	20000	500	2000
World Nomads	Standard	✓	20000	n/a	10000000	24000	500	5000	n/a	250

★

AA	Essentials	✓	10000	n/a	500000	500000	1000	10000	n/a	750
Aon	Leisure	✓	Unlimited	300000	Unlimited	Unlimited	n/a	40000	10000	2500

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## Comprehensive Travel Insurance for Family Travelling to Thailand

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

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

### ★★★★★ Outstanding Value

Southern Cross	World	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	500	4000

### ★★★★

1 Cover	Overseas - Comprehensive	✓	Unlimited	50000	Unlimited	15000	500	10000	250	3000
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	2000	50000	1500	2500
Good2Go	International Comprehensive	✓	200000	70000	Unlimited	Unlimited	1500	40000	600	2000
House of Travel	Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	1000	15000	250	3000
Online Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	5000	250	3000
Worldcare Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000

### ★★★

AA	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
ANZ Travel protector	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
Bank of New Zealand	TravelCare	✓	200000	200000	Unlimited	Unlimited	1500	40000	3000	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	3000
Downunder Travel Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	3000
Expedia	Essentials	✓	10000	30000	10000000	10000000	500	3000	500	3000
Expedia	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	500	3000
STA Travel	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	3500
State	International: Plan B	✓	200000	200000	Unlimited	Unlimited	1500	40000	1500	2500

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## Comprehensive Travel Insurance for Family Travelling to Thailand

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

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

★★★

The Warehouse Tower	International: Plan B Cover4Travel	✓	200000	20000	Unlimited	Unlimited	1200	20000	500	2000
		✓	Unlimited	50000	Unlimited	Unlimited	1500	20000	1000	2500

★★

AA	Essentials	✓	10000	n/a	500000	500000	1000	10000	n/a	750
AIG	Silver	✓	Unlimited	50000	Unlimited	Unlimited	4000	50000	1000	3000
Covermore	Essentials	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	750
Mike Henry Travel Insurance	Travel Easy	✓	200000	150000	Unlimited	Unlimited	1500	40000	1500	2500
World Nomads	Standard	✓	20000	n/a	10000000	24000	500	5000	n/a	250

★

Aon	Leisure	✓	Unlimited	300000	Unlimited	Unlimited	n/a	40000	10000	2500
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# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for Family Travelling to UK

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

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

### ★★★★★ Outstanding Value

Southern Cross	World	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	500	4000

### ★★★★

1 Cover	Overseas - Comprehensive	✓	Unlimited	50000	Unlimited	15000	500	10000	250	3000
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	2000	50000	1500	2500
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	3000
Online Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	5000	250	3000
STA Travel	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	3500
Worldcare Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000

### ★★★

AA	Essentials	✓	10000	n/a	500000	500000	1000	10000	n/a	750
AA	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
ANZ Travel protector	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
Bank of New Zealand	TravelCare	✓	200000	200000	Unlimited	Unlimited	1500	40000	3000	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Essentials	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	750
Downunder Travel Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	3000
Expedia	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	500	3000
Good2Go	International Comprehensive	✓	200000	70000	Unlimited	Unlimited	1500	40000	600	2000
House of Travel	Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	1000	15000	250	3000

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## Comprehensive Travel Insurance for Family Travelling to UK

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

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

★★★

State	International: Plan B	✓	200000	200000	Unlimited	Unlimited	1500	40000	1500	2500
Tower	Cover4Travel	✓	Unlimited	50000	Unlimited	Unlimited	1500	20000	1000	2500

★★

AIG	Silver	✓	Unlimited	50000	Unlimited	Unlimited	4000	50000	1000	3000
Expedia	Essentials	✓	10000	30000	10000000	10000000	500	3000	500	3000
Mike Henry Travel Insurance	Travel Easy	✓	200000	150000	Unlimited	Unlimited	1500	40000	1500	2500
World Nomads	Standard	✓	20000	n/a	10000000	24000	500	5000	n/a	250

★

Aon	Leisure	✓	Unlimited	300000	Unlimited	Unlimited	n/a	40000	10000	2500
The Warehouse	International: Plan B	✓	200000	20000	Unlimited	Unlimited	1200	20000	500	2000

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## Comprehensive Travel Insurance for Family Travelling to USA

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

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

### ★★★★★ Outstanding Value

Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	500	4000
Worldcare Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000

### ★★★★★

1 Cover	Overseas - Comprehensive	✓	Unlimited	50000	Unlimited	15000	500	10000	250	3000
Downunder Travel Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	3000
Good2Go	International Comprehensive	✓	200000	70000	Unlimited	Unlimited	1500	40000	600	2000
House of Travel	Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	1000	15000	250	3000
Online Travel Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	5000	250	3000
Southern Cross	Superworld	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000

### ★★★

AA	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
Air New Zealand	International	✓	Unlimited	100000	Unlimited	Unlimited	2000	50000	1500	2500
ANZ Travel protector	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	2500
Bank of New Zealand	TravelCare	✓	200000	200000	Unlimited	Unlimited	1500	40000	3000	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Expedia	Essentials	✓	10000	30000	10000000	10000000	500	3000	500	3000
Expedia	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	500	3000
Mike Henry Travel Insurance	Travel Easy	✓	200000	150000	Unlimited	Unlimited	1500	40000	1500	2500
State	International: Plan C	✓	200000	200000	Unlimited	Unlimited	1500	40000	1500	2500
The Warehouse	International: Plan C	✓	200000	20000	Unlimited	Unlimited	1200	20000	500	2000

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## Comprehensive Travel Insurance for Family Travelling to USA

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

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

★★★

Tower	Cover4Travel	✓	Unlimited	50000	Unlimited	Unlimited	1500	20000	1000	2500
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★★

AA	Essentials	✓	10000	n/a	500000	500000	1000	10000	n/a	750
AIG	Platinum	✓	Unlimited	50000	Unlimited	Unlimited	4000	50000	1000	3000
Covermore	Essentials	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	750
Covermore	Options	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	3000
STA Travel	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	3500
World Nomads	Standard	✓	20000	n/a	10000000	24000	500	5000	n/a	250

★

Aon	Leisure	✓	Unlimited	300000	Unlimited	Unlimited	n/a	40000	10000	2500
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## Comprehensive Travel Insurance for Single Travelling to Australia

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

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

### ★★★★★ Outstanding Value

House of Travel	Travel Insurance	✓	Unlimited	25000	Unlimited	Unlimited	500	15000	250	3000
Southern Cross	Australia/South Pacific	✓	50000	100000	Unlimited	Unlimited	750	25000	500	3000

### ★★★★★

1 Cover	Overseas - Comprehensive	✓	Unlimited	25000	Unlimited	15000	500	5000	250	3000
Good2Go	International Comprehensive	✓	100000	25000	Unlimited	Unlimited	750	20000	300	2000
Mike Henry Travel Insurance	Travel Easy	✓	100000	75000	Unlimited	Unlimited	750	20000	750	2500
State	International: Plan A	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Tower	Cover4Travel	✓	Unlimited	50000	Unlimited	Unlimited	1500	10000	500	2500
Travel Insurance Direct	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000

### ★★★

AA	Essentials	✓	5000	n/a	250000	250000	500	5000	n/a	750
AA	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
AIG	Australia Plan	✓	5000	10000	1000000	1000000	n/a	3000	n/a	3000
AIG	Bronze	✓	Unlimited	25000	Unlimited	Unlimited	2000	25000	500	3000
Air New Zealand	International	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	2500
ANZ Travel protector	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Aon	Leisure	✓	Unlimited	150000	Unlimited	Unlimited	Unlimited	20000	5000	2500
Bank of New Zealand	TravelCare	✓	100000	100000	Unlimited	Unlimited	1500	20000	1500	2500
Covermore	Options	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	3000
Downunder Travel Insurance	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
Good2Go	Australia Only	✓	5000	10000	1000000	1000000	500	3000	n/a	500

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## Comprehensive Travel Insurance for Single Travelling to Australia

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

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

★★★

Online Travel Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
STA Travel	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	3500
The Warehouse	International: Plan A	✓	100000	10000	Unlimited	Unlimited	1200	10000	250	2000
Worldcare Travel Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000

★★

Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Essentials	✓	Unlimited	5000	7500000	7500000	7500000	4000	250	750
Expedia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000

★

Expedia	Essentials	✓	5000	15000	5000000	5000000	500	1500	500	3000
World Nomads	Standard	✓	10000	n/a	5000000	12000	500	2500	n/a	250

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# Travel Insurance Star Ratings

Report Date: FEBRUARY 2013

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## Comprehensive Travel Insurance for Single Travelling to China

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

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

### ★★★★★ Outstanding Value

Southern Cross	World	✓	50000	100000	Unlimited	Unlimited	750	25000	500	3000
Travel Insurance Direct	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000

### ★★★★

Bank of New Zealand	TravelCare	✓	100000	100000	Unlimited	Unlimited	1500	20000	1500	2500
Downunder Travel Insurance	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
Good2Go	International Comprehensive	✓	100000	25000	Unlimited	Unlimited	750	20000	300	2000
House of Travel	Travel Insurance	✓	Unlimited	25000	Unlimited	Unlimited	500	15000	250	3000
Online Travel Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Worldcare Travel Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000

### ★★★

1 Cover	Overseas - Comprehensive	✓	Unlimited	25000	Unlimited	15000	500	5000	250	3000
AA	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
AIG	Silver	✓	Unlimited	25000	Unlimited	Unlimited	2000	25000	500	3000
Air New Zealand	International	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	2500
ANZ Travel protector	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Options	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	3000
Expedia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
Mike Henry Travel Insurance	Travel Easy	✓	100000	75000	Unlimited	Unlimited	750	20000	750	2500
STA Travel	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	3500
State	International: Plan B	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500

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## Comprehensive Travel Insurance for Single Travelling to China

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

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

★★★

The Warehouse	International: Plan B	✓	100000	10000	Unlimited	Unlimited	1200	10000	250	2000
Tower	Cover4Travel	✓	Unlimited	50000	Unlimited	Unlimited	1500	10000	500	2500

★★

Aon	Leisure	✓	Unlimited	150000	Unlimited	Unlimited	Unlimited	20000	5000	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Expedia	Essentials	✓	5000	15000	5000000	5000000	500	1500	500	3000
World Nomads	Standard	✓	10000	n/a	5000000	12000	500	2500	n/a	250

★

AA	Essentials	✓	5000	n/a	250000	250000	500	5000	n/a	750
Covermore	Essentials	✓	Unlimited	5000	7500000	7500000	7500000	4000	250	750

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# Travel Insurance Star Ratings

Report Date: FEBRUARY 2013

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## Comprehensive Travel Insurance for Single Travelling to Cook Islands

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

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

### ★★★★★ Outstanding Value

House of Travel	Travel Insurance	✓	Unlimited	25000	Unlimited	Unlimited	500	15000	250	3000
Southern Cross	Australia/South Pacific	✓	50000	100000	Unlimited	Unlimited	750	25000	500	3000

### ★★★★

1 Cover	Overseas - Comprehensive	✓	Unlimited	25000	Unlimited	15000	500	5000	250	3000
Downunder Travel Insurance	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
State	International: Plan A	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Tower	Cover4Travel	✓	Unlimited	50000	Unlimited	Unlimited	1500	10000	500	2500
Travel Insurance Direct	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Worldcare Travel Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000

### ★★★

AA	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Air New Zealand	International	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	2500
ANZ Travel protector	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Aon	Leisure	✓	Unlimited	150000	Unlimited	Unlimited	Unlimited	20000	5000	2500
Bank of New Zealand	TravelCare	✓	100000	100000	Unlimited	Unlimited	1500	20000	1500	2500
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Expedia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
Good2Go	International Comprehensive	✓	100000	25000	Unlimited	Unlimited	750	20000	300	2000
Mike Henry Travel Insurance	Travel Easy	✓	100000	75000	Unlimited	Unlimited	750	20000	750	2500
Online Travel Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
STA Travel	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	3500

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## Comprehensive Travel Insurance for Single Travelling to Cook Islands

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

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

★★★

The Warehouse	International: Plan A	✓	100000	10000	Unlimited	Unlimited	1200	10000	250	2000
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★★

AA	Essentials	✓	5000	n/a	250000	250000	500	5000	n/a	750
AIG	Bronze	✓	Unlimited	25000	Unlimited	Unlimited	2000	25000	500	3000
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Covermore	Options	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	3000
Expedia	Essentials	✓	5000	15000	5000000	5000000	500	1500	500	3000

★

Covermore	Essentials	✓	Unlimited	5000	7500000	7500000	7500000	4000	250	750
World Nomads	Standard	✓	10000	n/a	5000000	12000	500	2500	n/a	250

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# Travel Insurance Star Ratings

Report Date: FEBRUARY 2013

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## Comprehensive Travel Insurance for Single Travelling to Fiji

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

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

### ★★★★★ Outstanding Value

House of Travel	Travel Insurance	✓	Unlimited	25000	Unlimited	Unlimited	500	15000	250	3000
Southern Cross	Australia/South Pacific	✓	50000	100000	Unlimited	Unlimited	750	25000	500	3000

### ★★★★★

1 Cover	Overseas - Comprehensive	✓	Unlimited	25000	Unlimited	15000	500	5000	250	3000
Downunder Travel Insurance	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
State	International: Plan A	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Tower	Cover4Travel	✓	Unlimited	50000	Unlimited	Unlimited	1500	10000	500	2500
Travel Insurance Direct	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Worldcare Travel Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000

### ★★★

AA	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Air New Zealand	International	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	2500
ANZ Travel protector	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Aon	Leisure	✓	Unlimited	150000	Unlimited	Unlimited	Unlimited	20000	5000	2500
Bank of New Zealand	TravelCare	✓	100000	100000	Unlimited	Unlimited	1500	20000	1500	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Expedia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
Good2Go	International Comprehensive	✓	100000	25000	Unlimited	Unlimited	750	20000	300	2000
Mike Henry Travel Insurance	Travel Easy	✓	100000	75000	Unlimited	Unlimited	750	20000	750	2500
Online Travel Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000

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## Comprehensive Travel Insurance for Single Travelling to Fiji

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

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

★★★

The Warehouse	International: Plan A	✓	100000	10000	Unlimited	Unlimited	1200	10000	250	2000
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★★

AA	Essentials	✓	5000	n/a	250000	250000	500	5000	n/a	750
AIG	Bronze	✓	Unlimited	25000	Unlimited	Unlimited	2000	25000	500	3000
Covermore	Options	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	3000
Expedia	Essentials	✓	5000	15000	5000000	5000000	500	1500	500	3000
STA Travel	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	3500

★

Covermore	Essentials	✓	Unlimited	5000	7500000	7500000	7500000	4000	250	750
World Nomads	Standard	✓	10000	n/a	5000000	12000	500	2500	n/a	250

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# Travel Insurance Star Ratings

Report Date: FEBRUARY 2013

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## Comprehensive Travel Insurance for Single Travelling to France

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

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

### ★★★★★ Outstanding Value

Southern Cross	World	✓	50000	100000	Unlimited	Unlimited	750	25000	500	3000
Travel Insurance Direct	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000

### ★★★★

1 Cover	Overseas - Comprehensive	✓	Unlimited	25000	Unlimited	15000	500	5000	250	3000
Downunder Travel Insurance	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
Good2Go	International Comprehensive	✓	100000	25000	Unlimited	Unlimited	750	20000	300	2000
House of Travel	Travel Insurance	✓	Unlimited	25000	Unlimited	Unlimited	500	15000	250	3000
Online Travel Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Worldcare Travel Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000

### ★★★

AA	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Air New Zealand	International	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	2500
ANZ Travel protector	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Bank of New Zealand	TravelCare	✓	100000	100000	Unlimited	Unlimited	1500	20000	1500	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Essentials	✓	Unlimited	5000	7500000	7500000	7500000	4000	250	750
Covermore	Options	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	3000
Expedia	Essentials	✓	5000	15000	5000000	5000000	500	1500	500	3000
Expedia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
Mike Henry Travel Insurance	Travel Easy	✓	100000	75000	Unlimited	Unlimited	750	20000	750	2500

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## Comprehensive Travel Insurance for Single Travelling to France

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

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

★★★

STA Travel	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	3500
State	International: Plan C	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Tower	Cover4Travel	✓	Unlimited	50000	Unlimited	Unlimited	1500	10000	500	2500

★★

AA	Essentials	✓	5000	n/a	250000	250000	500	5000	n/a	750
AIG	Gold	✓	Unlimited	25000	Unlimited	Unlimited	2000	25000	500	3000
The Warehouse	International: Plan C	✓	100000	10000	Unlimited	Unlimited	1200	10000	250	2000
World Nomads	Standard	✓	10000	n/a	5000000	12000	500	2500	n/a	250

★

Aon	Leisure	✓	Unlimited	150000	Unlimited	Unlimited	Unlimited	20000	5000	2500
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## Comprehensive Travel Insurance for Single Travelling to Thailand

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

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

### ★★★★★ Outstanding Value

Southern Cross	World	✓	50000	100000	Unlimited	Unlimited	750	25000	500	3000
Travel Insurance Direct	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000

### ★★★★

1 Cover	Overseas - Comprehensive	✓	Unlimited	25000	Unlimited	15000	500	5000	250	3000
Air New Zealand	International	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	2500
Good2Go	International Comprehensive	✓	100000	25000	Unlimited	Unlimited	750	20000	300	2000
House of Travel	Travel Insurance	✓	Unlimited	25000	Unlimited	Unlimited	500	15000	250	3000
Online Travel Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Worldcare Travel Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000

### ★★★

AA	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
ANZ Travel protector	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Bank of New Zealand	TravelCare	✓	100000	100000	Unlimited	Unlimited	1500	20000	1500	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Options	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	3000
Downunder Travel Insurance	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
Expedia	Essentials	✓	5000	15000	5000000	5000000	500	1500	500	3000
Expedia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
STA Travel	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	3500
State	International: Plan B	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500

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## Comprehensive Travel Insurance for Single Travelling to Thailand

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

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

★★★

The Warehouse	International: Plan B	✓	100000	10000	Unlimited	Unlimited	1200	10000	250	2000
Tower	Cover4Travel	✓	Unlimited	50000	Unlimited	Unlimited	1500	10000	500	2500

★★

AA	Essentials	✓	5000	n/a	250000	250000	500	5000	n/a	750
AIG	Silver	✓	Unlimited	25000	Unlimited	Unlimited	2000	25000	500	3000
Aon	Leisure	✓	Unlimited	150000	Unlimited	Unlimited	Unlimited	20000	5000	2500
Covermore	Essentials	✓	Unlimited	5000	7500000	7500000	7500000	4000	250	750
Mike Henry Travel Insurance	Travel Easy	✓	100000	75000	Unlimited	Unlimited	750	20000	750	2500

★

World Nomads	Standard	✓	10000	n/a	5000000	12000	500	2500	n/a	250
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# Travel Insurance Star Ratings

Report Date: FEBRUARY 2013

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## Comprehensive Travel Insurance for Single Travelling to UK

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

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

### ★★★★★ Outstanding Value

Southern Cross	World	✓	50000	100000	Unlimited	Unlimited	750	25000	500	3000
Travel Insurance Direct	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000

### ★★★★

1 Cover	Overseas - Comprehensive	✓	Unlimited	25000	Unlimited	15000	500	5000	250	3000
Air New Zealand	International	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	2500
Covermore	Options	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	3000
Online Travel Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
STA Travel	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	3500
Worldcare Travel Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000

### ★★★

AA	Essentials	✓	5000	n/a	250000	250000	500	5000	n/a	750
AA	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
ANZ Travel protector	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Bank of New Zealand	TravelCare	✓	100000	100000	Unlimited	Unlimited	1500	20000	1500	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Covermore	Essentials	✓	Unlimited	5000	7500000	7500000	7500000	4000	250	750
Downunder Travel Insurance	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
Expedia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
Good2Go	International Comprehensive	✓	100000	25000	Unlimited	Unlimited	750	20000	300	2000
House of Travel	Travel Insurance	✓	Unlimited	25000	Unlimited	Unlimited	500	15000	250	3000

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# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for Single Travelling to UK

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

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

★★★

State	International: Plan B	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Tower	Cover4Travel	✓	Unlimited	50000	Unlimited	Unlimited	1500	10000	500	2500

★★

AIG	Silver	✓	Unlimited	25000	Unlimited	Unlimited	2000	25000	500	3000
Aon	Leisure	✓	Unlimited	150000	Unlimited	Unlimited	Unlimited	20000	5000	2500
Expedia	Essentials	✓	5000	15000	5000000	5000000	500	1500	500	3000
Mike Henry Travel Insurance	Travel Easy	✓	100000	75000	Unlimited	Unlimited	750	20000	750	2500

★

The Warehouse	International: Plan B	✓	100000	10000	Unlimited	Unlimited	1200	10000	250	2000
World Nomads	Standard	✓	10000	n/a	5000000	12000	500	2500	n/a	250

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# Travel Insurance Star Ratings

Report Date: FEBRUARY 2013

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## Comprehensive Travel Insurance for Single Travelling to USA

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

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

### ★★★★★ Outstanding Value

Travel Insurance Direct	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Worldcare Travel Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000

### ★★★★★

1 Cover	Overseas - Comprehensive	✓	Unlimited	25000	Unlimited	15000	500	5000	250	3000
Downunder Travel Insurance	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
Good2Go	International Comprehensive	✓	100000	25000	Unlimited	Unlimited	750	20000	300	2000
House of Travel	Travel Insurance	✓	Unlimited	25000	Unlimited	Unlimited	500	15000	250	3000
Online Travel Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Southern Cross	Superworld	✓	50000	100000	Unlimited	Unlimited	750	25000	500	3000

### ★★★

AA	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
ANZ Travel protector	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	2500
Bank of New Zealand	TravelCare	✓	100000	100000	Unlimited	Unlimited	1500	20000	1500	2500
Columbus Direct	Standard	✓	12000	60000	15000000	15000000	1200	7200	600	3600
Columbus Direct	Premier	✓	18000	90000	24000000	24000000	2400	9000	1200	3600
Expedia	Essentials	✓	5000	15000	5000000	5000000	500	1500	500	3000
Expedia	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
Mike Henry Travel Insurance	Travel Easy	✓	100000	75000	Unlimited	Unlimited	750	20000	750	2500
State	International: Plan C	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
The Warehouse	International: Plan C	✓	100000	10000	Unlimited	Unlimited	1200	10000	250	2000
Tower	Cover4Travel	✓	Unlimited	50000	Unlimited	Unlimited	1500	10000	500	2500

your guide to product excellence



# Travel Insurance Star Ratings

Report Date: FEBRUARY 2013

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

## Comprehensive Travel Insurance for Single Travelling to USA

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

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

★★★

World Nomads	Standard	✓	10000	n/a	5000000	12000	500	2500	n/a	250
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★★

AIG	Platinum	✓	Unlimited	25000	Unlimited	Unlimited	2000	25000	500	3000
Air New Zealand	International	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	2500
Aon	Leisure	✓	Unlimited	150000	Unlimited	Unlimited	Unlimited	20000	5000	2500
Covermore	Options	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	3000
STA Travel	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	3500

★

AA	Essentials	✓	5000	n/a	250000	250000	500	5000	n/a	750
Covermore	Essentials	✓	Unlimited	5000	7500000	7500000	7500000	4000	250	750

your guide to product excellence

## TRAVEL INSURANCE STAR RATINGS AND AWARDS

### What are the CANSTAR Travel Insurance Star Ratings?

CANSTAR Travel Insurance star ratings involve a sophisticated rating methodology, unique to CANSTAR that 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

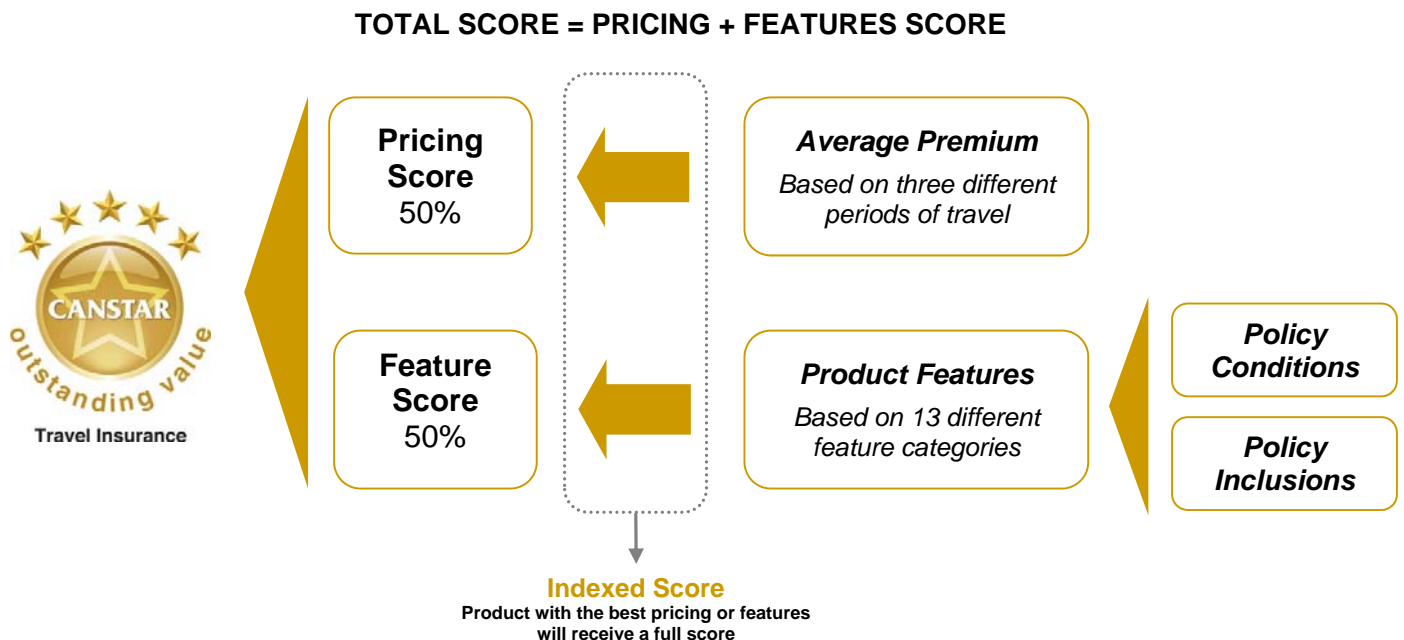
For institutions to be eligible for the international travel insurance star ratings, the policy must be a comprehensive policy. This means they must meet certain basic feature requirements in order to be included in the ratings. The requirements are as follows:

- Overseas Medical and Hospital Cover
- Repatriation and Evacuation Services
- Luggage and Personal Effects
- Cancellation fees and loss of deposit

## How are the CANSTAR Travel Insurance Star Ratings calculated?

Each Travel Insurance product reviewed for the CANSTAR *Travel Insurance star ratings* 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 final pricing score.

### Profile types

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

- 40 years old adult/s
- If family, two 40 year old adults and two children (11 and 13 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-Nov-2012	10-Nov-2012
30 days	1-Nov-2012	30-Nov-2012

However, travel to Australia was based on the following dates:

Period of travel	Departing date	Returning date
4 days	1-Nov-2012	04-Nov-2012
10 days	1-Nov-2012	10-Nov-2012

## 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 13 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	
<b>Policy Conditions</b>	<b>20%</b>	
Definitions	33.3%	Definition of dependents, pre-existing medical condition, max and min age for cover
Policy Flexibility	33.3%	Nil excess, adjustable excess, extend travel period, extra cover for paying extra
Claim processes	33.3%	Claim online, claim over the phone, 24hr helpline, helpline accept reverse charge calls
<b>Policy Exclusions</b>	<b>10%</b>	
Exclusions	50%	Terrorism, International Waters
Scenarios	50%	Five situations that insurer's may/may not cover
<b>Policy Benefits</b>	<b>70%</b>	
Overseas Medical and Dental	40%	Level of covers on medical and dental related issues
Luggage and Travel Documents	7%	Level of covers on personal belongings
Cancellation Fees and Loss of Deposit	25%	Level of covers on administrative related fees
Emergency Travel Arrangements	5%	Level of covers on unexpected changes during period of travel
Rental Vehicle Cover	5%	Level of covers on rental vehicle excess
Accidental Death, Disability and Loss of Income	1%	Level of covers on death, disability and loss of income
Legal Liability	1%	Level of covers on legal liability
Domestic Services	1%	Level of covers for domestic related issues, e.g. domestic pets
Other Inclusions	15%	Rock climbing, skiing cover, water sports cover, motorcycle
<b>Total</b>	<b>100%</b>	



## What is the CANSTAR Travel Insurance Award?



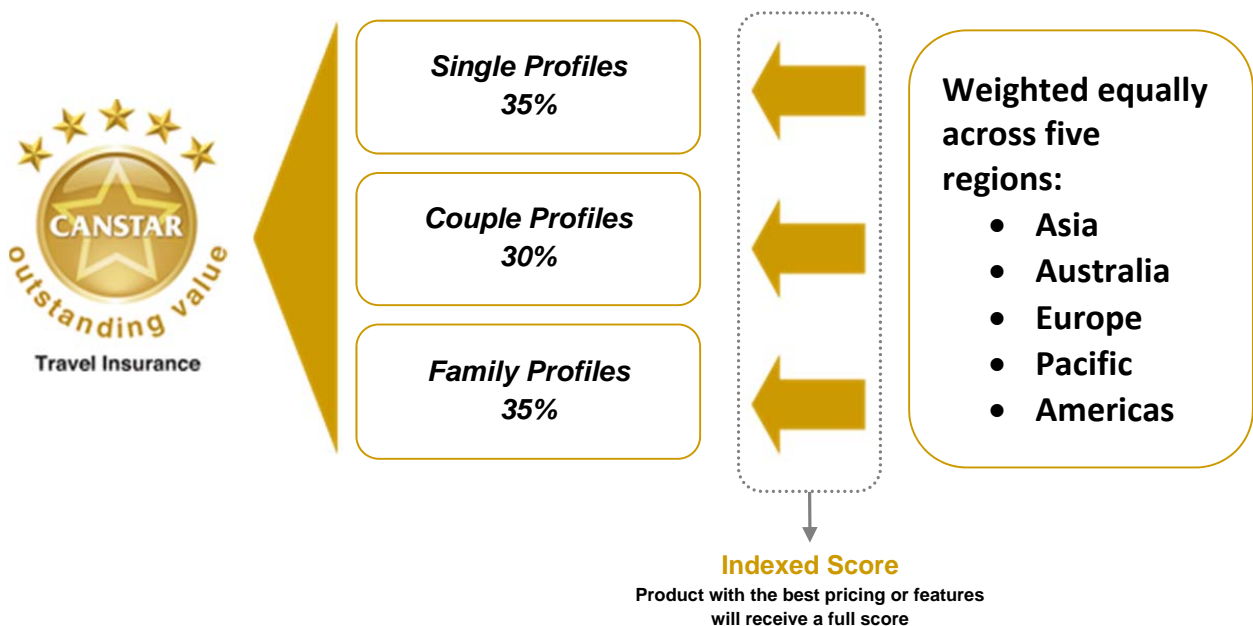
In conjunction with the travel star ratings, CANSTAR has awarded a separate award to insurers that provide the best combination of products across the travel insurance star ratings profiles, as well as excelling in a range of travel destinations and features. The Award aims to give recognition to those insurers who offer quality products with desirable features to travelers 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 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?

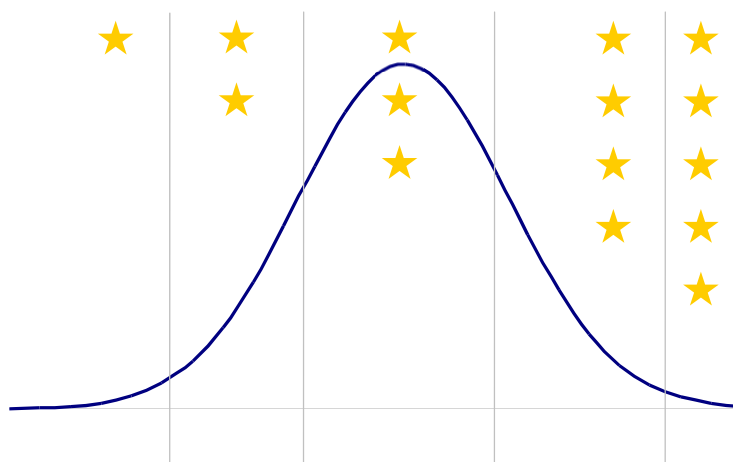
Each country within our five regions is weighted equally and then indexed to find the region score. All region scores are summed together and indexed to find the total score for each of the traveler profiles (i.e. Single, Couple and family). The total traveler profile score is then indexed again and 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.





## 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 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 twelve 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.



- Agribusiness
- Business banking
- Business life insurance
- Car insurance
- CFD trading
- Credit cards
- Deposit accounts
- Direct life insurance
- Health insurance
- Home & Contents
- Home loans
- Life Insurance
- Low-doc home loans
- Margin lending
- Online Banking
- Online Share Trading
- Package banking
- Personal loans
- Reward programs
- Travel insurance

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