



Travel Insurance Star Ratings

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.

Couple - Australia

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

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

★★★★★

"Outstanding Value"

Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
Downunder Insurance NZ	Plan C - Backpackers	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$1,500	\$4,000	\$1,000	\$3,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
TINZ	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A

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AA Insurance	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Air New Zealand	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000



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Couple - Australia

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
BNZ	Travel Insurance	✓	\$200,000	\$200,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Chubb Insurance NZ	Essentials	✓	\$20,000	\$40,000	Unlimited	Unlimited	Unlimited	\$10,000	N/A	N/A
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	N/A	\$5,000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$400	\$5,000
State	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$2,000	\$3,000	\$250	\$1,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000



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Couple - Australia

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

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

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Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
Expedia	Plan C - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$1,000	\$3,000	\$500	\$1,000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$10,000	\$500	\$3,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$20,000	\$250	\$3,000

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Chubb Insurance NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
Chubb Insurance NZ	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000
World Nomads NZ	Standard Plan	✓	\$7,000	N/A	\$10,000,000	\$1,000,000	\$1,000	\$4,000	N/A	N/A



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Couple - China

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

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★★★★★

"Outstanding Value"

Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000
TINZ	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000

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1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
Downunder Insurance NZ	Plan C - Backpackers	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$1,500	\$4,000	\$1,000	\$3,000
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A
Webjet NZ	Plan B - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$2,000	\$3,000	\$250	\$1,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

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AA Insurance	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000



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Couple - China

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
BNZ	Travel Insurance	✓	\$200,000	\$200,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Chubb Insurance NZ	Essentials	✓	\$20,000	\$40,000	Unlimited	Unlimited	Unlimited	\$10,000	N/A	N/A
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$10,000	\$500	\$3,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	N/A	\$5,000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$400	\$5,000
State	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$20,000	\$250	\$3,000



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Couple - China

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

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Air New Zealand	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Expedia	Plan C - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$1,000	\$3,000	\$500	\$1,000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
World Nomads NZ	Standard Plan	✓	\$7,000	N/A	\$10,000,000	\$1,000,000	\$1,000	\$4,000	N/A	N/A

★

Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
Chubb Insurance NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
Chubb Insurance NZ	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000



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Couple - Cook Island

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

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★★★★★

"Outstanding Value"

Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Downunder Insurance NZ	Plan C - Backpackers	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$1,500	\$4,000	\$1,000	\$3,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
BNZ	Travel Insurance	✓	\$200,000	\$200,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
TINZ	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

★★★

AA Insurance	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000



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Couple - Cook Island

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					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Chubb Insurance NZ	Essentials	✓	\$20,000	\$40,000	Unlimited	Unlimited	Unlimited	\$10,000	N/A	N/A
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Expedia	Plan C - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$1,000	\$3,000	\$500	\$1,000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$10,000	\$500	\$3,000
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	N/A	\$5,000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$400	\$5,000
State	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$2,000	\$3,000	\$250	\$1,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000



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Couple - Cook Island

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

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Air New Zealand	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$20,000	\$250	\$3,000

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Chubb Insurance NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
Chubb Insurance NZ	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000
World Nomads NZ	Standard Plan	✓	\$7,000	N/A	\$10,000,000	\$1,000,000	\$1,000	\$4,000	N/A	N/A



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Couple - Cruise Fiji

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

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★★★★★

"Outstanding Value"

Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Downunder Insurance NZ	Plan C - Backpackers	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$1,500	\$4,000	\$1,000	\$3,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
TINZ	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

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AA Insurance	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
BNZ	Travel Insurance	✓	\$200,000	\$200,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500



Travel Insurance Star Ratings

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Couple - Cruise Fiji

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
Chubb Insurance NZ	Essentials	✓	\$20,000	\$40,000	Unlimited	Unlimited	Unlimited	\$10,000	N/A	N/A
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	N/A	\$5,000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$400	\$5,000
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000
★★										
Air New Zealand	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
Chubb Insurance NZ	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000
Expedia	Plan C - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$1,000	\$3,000	\$500	\$1,000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$10,000	\$500	\$3,000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$20,000	\$250	\$3,000
★										
Chubb Insurance NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000



Travel Insurance Star Ratings

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Couple - Cruise Fiji

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
World Nomads NZ	Standard Plan	✓	\$7,000	N/A	\$10,000,000	\$1,000,000	\$1,000	\$4,000	N/A	N/A



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Couple - Fiji

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

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

★★★★★

"Outstanding Value"

Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Downunder Insurance NZ	Plan C - Backpackers	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$1,500	\$4,000	\$1,000	\$3,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
BNZ	Travel Insurance	✓	\$200,000	\$200,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
TINZ	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

★★★

AA Insurance	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000



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Couple - Fiji

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Chubb Insurance NZ	Essentials	✓	\$20,000	\$40,000	Unlimited	Unlimited	Unlimited	\$10,000	N/A	N/A
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Expedia	Plan C - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$1,000	\$3,000	\$500	\$1,000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$10,000	\$500	\$3,000
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	N/A	\$5,000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$400	\$5,000
State	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$2,000	\$3,000	\$250	\$1,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000



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Couple - Fiji

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

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

★★

Air New Zealand	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$20,000	\$250	\$3,000

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Chubb Insurance NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
Chubb Insurance NZ	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000
World Nomads NZ	Standard Plan	✓	\$7,000	N/A	\$10,000,000	\$1,000,000	\$1,000	\$4,000	N/A	N/A



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Couple - France

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

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

★★★★★

"Outstanding Value"

Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000
TINZ	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
Downunder Insurance NZ	Plan C - Backpackers	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$1,500	\$4,000	\$1,000	\$3,000
TINZ	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A
Webjet NZ	Plan B - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$2,000	\$3,000	\$250	\$1,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

★★★

Air New Zealand	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000



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Couple - France

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
BNZ	Travel Insurance	✓	\$200,000	\$200,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Chubb Insurance NZ	Essentials	✓	\$20,000	\$40,000	Unlimited	Unlimited	Unlimited	\$10,000	N/A	N/A
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
Expedia	Plan C - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$1,000	\$3,000	\$500	\$1,000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$10,000	\$500	\$3,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	N/A	\$5,000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$400	\$5,000
State	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000



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Couple - France

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

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

★★

AA Insurance	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
Chubb Insurance NZ	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$20,000	\$250	\$3,000

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Chubb Insurance NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
Tower Limited	Cover4Travel (Plan C)	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$3,000	\$20,000	\$1,000	\$2,000
World Nomads NZ	Standard Plan	✓	\$7,000	N/A	\$10,000,000	\$1,000,000	\$1,000	\$4,000	N/A	N/A



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Couple - Thailand

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

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

★★★★★

"Outstanding Value"

Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000
TINZ	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A
Webjet NZ	Plan B - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$2,000	\$3,000	\$250	\$1,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

★★★

AA Insurance	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000



Travel Insurance Star Ratings

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Couple - Thailand

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
BNZ	Travel Insurance	✓	\$200,000	\$200,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Chubb Insurance NZ	Essentials	✓	\$20,000	\$40,000	Unlimited	Unlimited	Unlimited	\$10,000	N/A	N/A
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Downunder Insurance NZ	Plan C - Backpackers	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$1,500	\$4,000	\$1,000	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
Expedia	Plan C - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$1,000	\$3,000	\$500	\$1,000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$10,000	\$500	\$3,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	N/A	\$5,000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$400	\$5,000
State	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$20,000	\$250	\$3,000



Travel Insurance Star Ratings

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Couple - Thailand

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

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

★★

Air New Zealand	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000

★

Chubb Insurance NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
Chubb Insurance NZ	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000
World Nomads NZ	Standard Plan	✓	\$7,000	N/A	\$10,000,000	\$1,000,000	\$1,000	\$4,000	N/A	N/A



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Couple - UK

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

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

★★★★★

"Outstanding Value"

Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	N/A	\$5,000
TINZ	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Downunder Insurance NZ	Plan C - Backpackers	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$1,500	\$4,000	\$1,000	\$3,000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$400	\$5,000
TINZ	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A
Webjet NZ	Plan B - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$2,000	\$3,000	\$250	\$1,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

★★★

Air New Zealand	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000



Travel Insurance Star Ratings

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Couple - UK

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
BNZ	Travel Insurance	✓	\$200,000	\$200,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Chubb Insurance NZ	Essentials	✓	\$20,000	\$40,000	Unlimited	Unlimited	Unlimited	\$10,000	N/A	N/A
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
Expedia	Plan C - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$1,000	\$3,000	\$500	\$1,000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$10,000	\$500	\$3,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
State	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000



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Couple - UK

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

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

★★

AA Insurance	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$20,000	\$250	\$3,000

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Chubb Insurance NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
Chubb Insurance NZ	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000
World Nomads NZ	Standard Plan	✓	\$7,000	N/A	\$10,000,000	\$1,000,000	\$1,000	\$4,000	N/A	N/A



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Couple - USA

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

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

★★★★★

"Outstanding Value"

TINZ	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A

★★★★

Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Chubb Insurance NZ	Essentials	✓	\$20,000	\$40,000	Unlimited	Unlimited	Unlimited	\$10,000	N/A	N/A
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
Downunder Insurance NZ	Plan C - Backpackers	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$1,500	\$4,000	\$1,000	\$3,000
Expedia	Plan C - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$1,000	\$3,000	\$500	\$1,000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$10,000	\$500	\$3,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000
Webjet NZ	Plan B - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$2,000	\$3,000	\$250	\$1,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000

★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
AA Insurance	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000



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Couple - USA

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
BNZ	Travel Insurance	✓	\$200,000	\$200,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
State	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000



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Couple - USA

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

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

★★

Air New Zealand	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
Chubb Insurance NZ	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	N/A	\$5,000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$400	\$5,000
Tower Limited	Cover4Travel (Plan C)	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$3,000	\$20,000	\$1,000	\$2,000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$20,000	\$250	\$3,000

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Chubb Insurance NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
World Nomads NZ	Standard Plan	✓	\$7,000	N/A	\$10,000,000	\$1,000,000	\$1,000	\$4,000	N/A	N/A



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Senior Couple - Australia

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

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

★★★★★

"Outstanding Value"

ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000

★★★★

AA Insurance	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000



Travel Insurance Star Ratings

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Senior Couple - Australia

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000
State	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
TINZ	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$10,000	\$30,000	N/A	N/A	N/A	\$3,000	\$250	\$1,000
★★										
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
BNZ	Travel Insurance	✓	\$200,000	\$200,000	\$10,000	\$10,000	\$10,000	\$40,000	\$750	\$2,500
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
★										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000



Travel Insurance Star Ratings

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Senior Couple - China

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

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

★★★★★

"Outstanding Value"

Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

★★★★

AA Insurance	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000

★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000



Travel Insurance Star Ratings

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Senior Couple - China

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
State	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
TINZ	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$10,000	\$30,000	N/A	N/A	N/A	\$3,000	\$250	\$1,000
★★										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
★										
Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
BNZ	Travel Insurance	✓	\$200,000	\$200,000	\$10,000	\$10,000	\$10,000	\$40,000	\$750	\$2,500



Travel Insurance Star Ratings

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Senior Couple - Cook Island

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

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

★★★★★

"Outstanding Value"

TINZ	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

★★★★★

AA Insurance	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000

★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000



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Senior Couple - Cook Island

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
State	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
TINZ	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$10,000	\$30,000	N/A	N/A	N/A	\$3,000	\$250	\$1,000
★★										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
BNZ	Travel Insurance	✓	\$200,000	\$200,000	\$10,000	\$10,000	\$10,000	\$40,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
★										
Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A



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Senior Couple - Cruise Fiji

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

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

★★★★★

"Outstanding Value"

ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

★★★★

House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000

★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
AA Insurance	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000



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Senior Couple - Cruise Fiji

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
TINZ	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A
★★										
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
★										
Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
BNZ	Travel Insurance	✓	\$200,000	\$200,000	\$10,000	\$10,000	\$10,000	\$40,000	\$750	\$2,500



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Senior Couple - Fiji

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

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

★★★★★

"Outstanding Value"

TINZ	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

★★★★★

AA Insurance	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000

★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000



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Senior Couple - Fiji

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
State	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
TINZ	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$10,000	\$30,000	N/A	N/A	N/A	\$3,000	\$250	\$1,000
★★										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
BNZ	Travel Insurance	✓	\$200,000	\$200,000	\$10,000	\$10,000	\$10,000	\$40,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
★										
Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A



Travel Insurance Star Ratings

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Senior Couple - France

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

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

★★★★★

"Outstanding Value"

TINZ	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000

★★★★

AMI Insurance NZ	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000
State	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
AA Insurance	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500



Travel Insurance Star Ratings

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Senior Couple - France

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
TINZ	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$10,000	\$30,000	N/A	N/A	N/A	\$3,000	\$250	\$1,000
★★										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
★										
BNZ	Travel Insurance	✓	\$200,000	\$200,000	\$10,000	\$10,000	\$10,000	\$40,000	\$750	\$2,500
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A



Travel Insurance Star Ratings

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Senior Couple - Thailand

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

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

★★★★★

"Outstanding Value"

Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

★★★★

AA Insurance	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000

★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000



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Senior Couple - Thailand

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
State	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
TINZ	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$10,000	\$30,000	N/A	N/A	N/A	\$3,000	\$250	\$1,000
★★										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
★										
Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
BNZ	Travel Insurance	✓	\$200,000	\$200,000	\$10,000	\$10,000	\$10,000	\$40,000	\$750	\$2,500



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Senior Couple - UK

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

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

★★★★★

"Outstanding Value"

Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

★★★★

AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000

★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
AA Insurance	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000



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Senior Couple - UK

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
State	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
TINZ	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$10,000	\$30,000	N/A	N/A	N/A	\$3,000	\$250	\$1,000
★★										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
★										
BNZ	Travel Insurance	✓	\$200,000	\$200,000	\$10,000	\$10,000	\$10,000	\$40,000	\$750	\$2,500
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A



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Senior Couple - USA

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

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

★★★★★

"Outstanding Value"

TINZ	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

★★★★★

AA Insurance	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
State	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000

★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000



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Senior Couple - USA

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000
TINZ	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$10,000	\$30,000	N/A	N/A	N/A	\$3,000	\$250	\$1,000
★★										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
★										
BNZ	Travel Insurance	✓	\$200,000	\$200,000	\$10,000	\$10,000	\$10,000	\$40,000	\$750	\$2,500
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A