

| | | Cou | ıple - Austr | alia | | | | | | |
|--------------------------------|-----------------------------------|-------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|-------------------------------|
| | | 24 Hour | Cancellation | Accidental | Ov | erseas Medica | al | Personal Bel | ongings | |
| Company | Product | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Rental Vehicle Excess Covered |
| | All ratings take into account | costs and f | eatures - see o | ur methodo | logy documer | t for further o | letails | | | |
| **** | "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 |
| *** | | | | | | | | | | |
| 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 |



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

| | Duralisat | 24 Hour | Cancellation | Accidental | Ov | erseas Medica | al | Personal Belo | ongings | Rental Vehicle |
|----------------------------------|---|-----------|--------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------|
| Company | Product | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Excess Covered |
| | 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 |



| Coup | le - <i>l</i> | Aust | tral | ia |
|---------|---------------|------|------|----|
| 3 3 3 5 | | | | - |

| | | | ipic masti | ana | | | | | | |
|---|------------------------|-----------|--------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------------------------|
| | Product | 24 Hour | Cancellation | Accidental | Ov | erseas Medica | al | Personal Be | ongings | Be statively to |
| Company | Floudet | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Rental Vehicle Excess Covered |
| All ratings take into account costs and features - see our methodology document for further details | | | | | | | | | | |
| ** | | | | | | | | | | |
| 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 |
| * | | | | | | | | | | |
| 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 |
| | | | | | | | | | | |



| | | Cou | ıple - China | | | | | | | |
|-------------------------------|-----------------------------------|--------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------|
| | Don don't | 24 Hour | Cancellation | Accidental | Ov | erseas Medica | ı | Personal Bel | ongings | Rental Vehicle |
| Company | Product | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Excess Covere |
| | All ratings take into account | costs and fo | eatures - see o | ur methodo | logy documer | t for further d | etails | | | |
| **** | "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 |
| *** | | | | | | | | | | |
| 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 |
| *** | | | | | | | | | | |
| 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

| | Durdant | 24 Hour | Cancellation | Accidental | Ov | erseas Medic | al | Personal Bel | ongings | Rental Vehicle |
|----------------------------------|----------------------------------|--------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------|
| Company | Product | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Excess Covered |
| | All ratings take into account | costs and fe | eatures - see o | ur methodol | logy documen | t 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 |



Chubb Insurance NZ

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.

| | | Cou | ıple - China | | | | | | | |
|--------------------------------|--------------------------------|-----------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|---------------------------------|
| | Product | 24 Hour | Cancellation | Accidental | Ov | erseas Medic | al | Personal Belongings | | Daniel Vahiala |
| Company | Product | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Rental Vehicle Excess Covere |
| | All ratings take into accour | nt costs and fo | eatures - see o | ur methodo | logy documer | nt for further | details | | | |
| ** | | | | | | | | | | |
| 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 |
| | | | | | | | | 4 | | |

\$30,000

\$50,000

Unlimited

Unlimited Unlimited

Premium

\$400

\$3,000

\$20,000



Air Vanuatu

Travel Insurance Star Ratings

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| | | Cou | ıple - Cook | Island | | | | | | |
|------------------------------|-----------------------------------|--------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|----------------|---------------|
| | | 24 Hour | Cancellation | Accidental | Overseas Medical | al | Personal Bel | ongings | Rental Vehicle | |
| Company | Product | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Evenes Covers |
| | All ratings take into account | costs and fo | eatures - see o | ur methodol | ogy docume | nt for further o | 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 |
| 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 |

\$30,000

Unlimited

Unlimited

\$1,000

Unlimited

Plan A - Comprehensive

\$500

\$3,000

\$15,000



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Couple - Cook Island

| | Para di sat | 24 Hour | Cancellation | Accidental | Ov | erseas Medica | al | Personal Belo | ongings | Dantal Valida |
|---|----------------------------------|-----------|--------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------------------------|
| Company | Product | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Rental Vehicle Excess Covered |
| 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 |



| Coup | le - | Coo | k Is | land |
|------|------|-----|------|------|
| | | | | |

| Company Product 24 Hour Help Line Cancellation Fee Cover Cover Accidental Death Cover Hospital Repatriation/ Evaluation Overseas Medical Overseas Medical Overseas Medical Overseas Hospital Repatriation/ Evaluation Overseas Medical O | | | | | | | | | | |
|---|---|---------------|----------------------------------|--|--|--|--|--|--|--|
| All ratings take into account costs and features - see our methodology document for further details ** Air New Zealand International Single Trip | Personal Be | elongings | Daniel Vahiala | | | | | | | |
| Air New Zealand International Single Trip V Unlimited \$100,000 Unlimited Unlimited \$4,000 Air Pacific Plan B - Essentials V Unlimited N/A Unlimited Unlimited \$4,000 Aon NZ Elite V Unlimited \$100,000 Unlimited \$10,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,0 | | Theft of Cash | Rental Vehicle Excess Covered | | | | | | | |
| Air New Zealand International Single Trip Unlimited \$100,000 Unlimited Unlimited \$4,000 On the part of the part | All ratings take into account costs and features - see our methodology document for further details | | | | | | | | | |
| Air Pacific Plan B - Essentials ✓ Unlimited N/A Unlimited Unlimited \$4,000 Aon NZ Elite ✓ Unlimited \$100,000 Unlimited S10,000 \$15,000,000 | | | | | | | | | | |
| Aon NZ Elite ✓ Unlimited \$100,000 Unlimited Unlimited Unlimited Unlimited Cover-More Travel Insurance NZ Essentials ✓ Unlimited \$10,000 \$15,000,000 \$ |) \$50,000 | \$1,500 | \$5,000 | | | | | | | |
| Cover-More Travel Insurance NZ Essentials V Unlimited \$10,000 \$15,000,000 \$1 | \$10,000 | N/A | \$3,000 | | | | | | | |
| Virgin Australia NZ Essentials Plan ✓ Unlimited N/A Unlimited Unlimited \$4,000 World Nomads NZ Explorer Plan ✓ Unlimited \$25,000 Unlimited Unlimited \$1,000 ★ Chubb Insurance NZ Elite ✓ Unlimited \$100,000 Unlimited Unlimited Unlimited | ed \$40,000 | \$400 | \$5,000 | | | | | | | |
| World Nomads NZ Explorer Plan ✓ Unlimited \$25,000 Unlimited Unlimited \$1,000 ★ Chubb Insurance NZ Elite ✓ Unlimited \$100,000 Unlimited Unli | 000 \$8,000 | \$500 | N/A | | | | | | | |
| ★ Chubb Insurance NZ Elite | \$10,000 | N/A | \$3,000 | | | | | | | |
| Chubb Insurance NZ Elite ✓ Unlimited \$100,000 Unlimited Unlimited Unlimited | \$20,000 | \$250 | \$3,000 | | | | | | | |
| - CHAND INSUITABLE IVE | | | | | | | | | | |
| Providence of the control of the con | ed \$40,000 | \$400 | \$5,000 | | | | | | | |
| Chubb Insurance NZ Premium ✓ \$30,000 \$50,000 Unlimited Unlimited Unlimited | ed \$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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| | | 24 Hour | Cancellation | Accidental | Ov | erseas Medic | al | Personal Bel | ongings | |
|------------------------------|-----------------------------------|--------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------------------------|
| Company | Product | Help Line | | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Rental Vehicle Excess Covered |
| | All ratings take into account | costs and fo | eatures - see o | ur methodol | ogy documer | nt 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 |
| 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 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 |



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 - Cruise Fiji

| | | 24 Hour | Cancellation | Accidental | Ov | erseas Medica | ıl | Personal Bel | ongings | |
|----------------------------------|----------------------------------|-------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------------------------|
| Company | Product | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Rental Vehicle Excess Covered |
| | All ratings take into account of | osts and fe | eatures - see o | ur methodo | logy documen | t for further c | letails | | | |
| 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 |



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 - Cruise Fiji Accidental Personal Belongings Overseas Medical 24 Hour Cancellation **Product Rental Vehicle Company** Death Repatriation/ Luggage/ Personal Help Line **Fee Cover** Overseas Overseas **Excess Covered** Theft of Cash Cover Hospital **Evaluation Dental Effects** All ratings take into account costs and features - see our methodology document for further details Standard Plan \$10,000,000 \$1,000,000 \$1,000 **World Nomads NZ** \$7.000 N/A \$4,000 N/A N/A



| | | Cou | ıple - Fiji | | | | | | | |
|------------------------------|-----------------------------------|-------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|---------------------------------|
| | | 24 Hour | Cancellation | Accidental | Oı | verseas Medica | al | Personal Bel | ongings | |
| Company | Product | Help Line | | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Rental Vehicle Excess Covere |
| | All ratings take into account | costs and f | eatures - see o | ur methodol | ogy docume | nt for further o | letails | | | |
| **** | "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

| | Dura dura d | 24 Hour | Cancellation | Accidental | Ov | erseas Medica | al | Personal Belo | ongings | Dantal Vahiala |
|----------------------------------|----------------------------------|--------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------------------------|
| Company | Product | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Rental Vehicle Excess Covered |
| | All ratings take into account | costs and fe | eatures - see o | ur methodo | logy documer | nt for further o | 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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| | | Cou | ıple - Fiji | | | | | | | |
|--------------------------------|----------------------------|-----------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------------------------|
| | | 24 Hour | Cancellation | Accidental | Ov | erseas Medic | al | Personal Bel | ongings | |
| Company | Product | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Rental Vehicle Excess Covered |
| | All ratings take into acco | unt costs and f | eatures - see o | ur methodo | logy documer | t 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 |
| * | | | | | | | | | | |
| 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 |



| | | Cou | ıple - Franc | e | | | | | | |
|-------------------------------|-----------------------------------|--------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|------------------------------|
| | | 24 Hour | Cancellation | Accidental | Ov | erseas Medica | I | Personal Bel | ongings | Be and Walting |
| Company | Product | Help Line | | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Rental Vehicle Excess Covere |
| | All ratings take into account | costs and fo | eatures - see o | ur methodo | logy documer | t for further d | etails | | | |
| **** | "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

| | Durdent | 24 Hour | Cancellation | Accidental | Ove | erseas Medica | al | Personal Bel | ongings | Rental Vehicle |
|----------------------------------|----------------------------------|--------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------|
| Company | Product | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Excess Covered |
| | All ratings take into account | costs and fe | eatures - see o | ur methodol | ogy documen | t 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 |



| Coup | e - | Fran | ce |
|------|-----|------|----|
| | | | |

| | | 24 Hour | Cancellation | Accidental | Ove | erseas Medica | al | Personal Bel | ongings | Be delivered. |
|--------------------------------|----------------------------|------------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------------------------|
| Company | Product | Help Line | | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Rental Vehicle Excess Covered |
| | All ratings take into acco | unt costs and fe | eatures - see o | ur methodo | logy documen | t 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 |
| * | | | | | | | | | | |
| 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 |



| | | Cou | ıple - Thaila | and | | | | | | |
|-------------------------------|-----------------------------------|--------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|--------------------|
| | Des dest | 24 Hour | Cancellation | Accidental | Ov | erseas Medica | ıl | Personal Bel | ongings | Rental Vehicle |
| Company | Product | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Function Community |
| | All ratings take into account | costs and fo | eatures - see o | ur methodo | logy documer | t for further d | letails | | | |
| **** | "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 |



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Couple - Thailand

| | Durchust | 24 Hour | Cancellation | Accidental | Ov | erseas Medica | al | Personal Belo | ongings | Dantal Vahiala |
|----------------------------------|----------------------------------|--------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------------------------|
| Company | Product | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Rental Vehicle Excess Covered |
| | All ratings take into account | costs and fe | eatures - see o | ur methodo | logy documer | nt 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 |



Chubb Insurance NZ

Chubb Insurance NZ

World Nomads NZ

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.

1

| | | 24 Hour | Cancellation | Accidental | Ove | erseas Medica | al | Personal Bel | ongings | Be stall Well at |
|--------------------------------|--------------------------------|----------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------------------------|
| Company | Product | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Rental Vehicle Excess Covered |
| | All ratings take into accour | t costs and fo | eatures - see o | ur methodo | logy documen | t for further o | 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 |

Unlimited

\$30,000

\$7,000

\$100,000

\$50,000

N/A

Unlimited

Unlimited

\$10,000,000

Unlimited Unlimited

Unlimited Unlimited

\$1,000

\$1,000,000

\$40,000

\$20,000

\$4,000

Elite

Premium

Standard Plan

\$400

\$400

N/A

\$5,000

\$3,000

N/A



| | | Cou | ıple - UK | | | | | | | |
|------------------------------|-----------------------------------|------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------|
| | | 24 Hour | Cancellation | Accidental | Ov | erseas Medica | al | Personal Bel | ongings | Rental Vehicle |
| Company | Product | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Excess Covered |
| | All ratings take into account of | osts and f | eatures - see o | ur methodo | logy documer | t for further o | 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 |



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Couple - UK

| | Product | 24 Hour | Cancellation | Accidental | Ov | erseas Medica | al | Personal Bel | ongings | Rental Vehicle |
|----------------------------------|--------------------------------|--------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------|
| Company | Product | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Excess Covered |
| | All ratings take into account | costs and fo | eatures - see o | ur methodo | logy documen | t 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 |



| | | Cou | ıple - UK | | | | | | | |
|--------------------------------|----------------------------|------------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------|
| | | 24 Hour | Cancellation | Accidental | Overseas Medical | | | Personal Belongings | | Rental Vehicle |
| Company | Product | Help Line | | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | E |
| | All ratings take into acco | ount costs and f | eatures - see o | ur methodo | logy documen | t 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 |
| * | | | | | | | | | | |
| 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 |



| | | Cou | ıple - USA | | | | | | | |
|-------------------------------|-----------------------------------|-------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------------------------|
| | | 24 Hour | Cancellation | Accidental | Overseas Medical | | | Personal Bel | ongings | |
| Company | Product | Help Line | e Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Rental Vehicle Excess Covered |
| | All ratings take into account | costs and f | eatures - see o | ur methodo | logy documer | nt for further o | letails | | | |
| **** | "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

| | Product | 24 Hour | Cancellation | Accidental | Ov | erseas Medic | al | Personal Belo | ongings | Rental Vehicle |
|----------------------------------|--------------------------------|----------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------|
| Company | Product | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Excess Covered |
| | All ratings take into account | t costs and fe | eatures - see o | ur methodol | logy documer | nt 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 |



World Nomads NZ

Travel Insurance Star Ratings

Standard Plan

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.

| | | Cou | ıple - USA | | | | | | | |
|---------------------|----------------------------------|-------------|-----------------|------------------------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|-------------------------------|
| | | 24 Hour | Cancellation | Accidental Death Cover | Overseas Medical | | | Personal Belongings | | Pontal Vohicle |
| Company | Product | Help Line | Fee Cover | | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Rental Vehicle Excess Covered |
| | All ratings take into account | costs and f | eatures - see o | ur methodo | logy documer | nt 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 |
| * | | | | | | | | | | |
| 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 |

\$7,000

\$10,000,000

\$1,000,000

\$1,000

N/A

N/A

\$4,000



| | | Sen | ior Couple | - Australi | a | | | | | |
|----------------------------------|--------------------------------|--------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------|
| | Duradinat | 24 Hour | Cancellation | Accidental | Ov | Overseas Medical | | | ongings | Rental Vehicle |
| Company | Product | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Excess Covered |
| | All ratings take into account | costs and fo | eatures - see o | ur methodo | logy documer | t for further o | letails | | | |
| **** | "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 |



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Senior Couple - Australia

| | Product | 24 Hour | Cancellation | Accidental | Ov | erseas Medic | al | Personal Bel | ongings | Rental Vehicle |
|--------------------------------|-----------------------------------|--------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------|
| Company | Product | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Excess Covered |
| | All ratings take into account | costs and fe | eatures - see o | ur methodo | logy documer | t 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 |



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| | | Sen | ior Couple | - China | | | | | | |
|----------------------------------|-----------------------------------|--------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------|
| | | 24 Hour | Cancellation | Accidental | Overseas Medical | | | Personal Bel | longings | Rental Vehicle |
| Company | Product | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | F |
| | All ratings take into account | costs and fo | eatures - see o | ur methodo | logy docume | nt for further o | 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 |

Unlimited

\$200,000

\$20,000

✓

\$30,000

\$100,000

Unlimited

Unlimited

\$100,000 \$25,000,000

Unlimited

\$30,000

\$25,000,000 \$2,000

Unlimited

\$3,000

\$50,000

\$40,000

\$12,000

International Plan I

Single Trip Standard

Comprehensive Travel Insurance

Columbus Direct Travel Ins NZ

AMI Insurance NZ

Cigna Insurance

\$1,000

\$750

\$1,000

\$10,000

\$2,500

\$3,000



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Senior Couple - China

| | Dundrick | 24 Hour | Cancellation | Accidental | Ov | erseas Medic | al | Personal Bel | ongings | Rental Vehicle |
|--------------------------------|--------------------------------|--------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------|
| Company | Product | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Excess Covered |
| | All ratings take into account | costs and fe | eatures - see o | ur methodo | logy documen | t 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 |



| Senior Couple | - Cook Island |
|---------------|---------------|
|---------------|---------------|

| | | 24 Hour | Cancellation | Accidental | Ov | erseas Medic | al | Personal Belo | ongings | Rental Vehicle |
|----------------------------------|-----------------------------------|--------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------------------------|
| Company | Product | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Rental Vehicle Excess Covered |
| | All ratings take into account | costs and fo | eatures - see o | ur methodo | logy documer | nt 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

| | | 24 Hour | Cancellation | Accidental | Ov | erseas Medica | al | Personal Bel | ongings | |
|--------------------------------|--------------------------------|--------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------------------------|
| Company | Product | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Rental Vehicle Excess Covered |
| | All ratings take into account | costs and fe | eatures - see o | ur methodo | logy documer | nt 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

| | Durchest | 24 Hour | Cancellation | Accidental | Ov | erseas Medica | l _ | Personal Belo | ongings | Daniel Vehicle |
|----------------------------------|-----------------------------------|--------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------------------------|
| Company | Product | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Rental Vehicle Excess Covered |
| | All ratings take into account | costs and fe | eatures - see o | ur methodo | logy documer | nt for further d | etails | | | |
| **** | "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

| | Develope | 24 Hour | Cancellation | Accidental | Ov | erseas Medica | ıl | Personal Bel | ongings | Doubel Vehiele |
|-------------------------------|------------------------------|----------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------------------------|
| Company | Product | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Rental Vehicle Excess Covered |
| | All ratings take into accoun | t costs and fe | eatures - see o | ur methodo | logy documen | t for further o | letails | | | |
| 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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| | | Sen | ior Couple | - Fiji | | | | | | |
|----------------------------------|-----------------------------------|-------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------------------------|
| | | 24 Hour | Cancellation | Accidental | Ov | erseas Medica | al | Personal Bel | ongings | Be and Walting |
| Company | Product | Help Line | | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Rental Vehicle Excess Covered |
| | All ratings take into account | costs and f | eatures - see o | ur methodol | ogy docume | nt for further | details | | | |
| **** | "Outstanding Value" | | | | | | | | | |
| 'INZ | Comprehensive Plus | ✓ | Unlimited | \$50,000 | Unlimited | Unlimited | \$5,000 | \$50,000 | \$500 | \$6,000 |
| Vebjet NZ | Plan A - Comprehensive | ✓ | Unlimited | \$50,000 | Unlimited | Unlimited | \$2,000 | \$10,000 | \$250 | \$3,000 |
| Norldcare NZ | Comprehensive | ✓ | Unlimited | \$100,000 | Unlimited | Unlimited | \$6,000 | \$50,000 | \$1,000 | \$6,000 |
| *** | | | | | | | | | | |
| A 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 |
| NZ 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 |
| louse 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 |
| *** | | | | | | | | | | |
| Cover 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 |

\$20,000

\$100,000 \$25,000,000 \$25,000,000 \$2,000

Columbus Direct Travel Ins NZ

Single Trip Standard

\$1,000

\$3,000

\$12,000



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Senior Couple - Fiji

| | | | | Accidental | 0 | oveces Madie | , | Davis mal Rai | ongings | |
|--------------------------------|--------------------------------|----------------------|---------------------------|------------|--------------|--------------------------------|--------------|-----------------------------------|---------------|----------------------------------|
| Company | Product | 24 Hour Help Line | Cancellation Fee Cover | Death | Overseas | erseas Medica Repatriation/ | Overseas | Personal Bel Luggage/ Personal | | Rental Vehicle Excess Covered |
| | | p =c | 100 00101 | Cover | Hospital | Evaluation | Dental | Effects | Theft of Cash | Excess Covered |
| | All ratings take into account | costs and fe | eatures - see o | ur methodo | logy documer | t for further o | 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 |



| | | Sen | ior Couple | - France | | | | | | |
|----------------------------------|-----------------------------------|--------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------------------------|
| | | 24 Hour | Cancellation | Accidental | Ov | erseas Medic | al | Personal Belo | ongings | De stall Valenda |
| Company | Product | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Rental Vehicle Excess Covered |
| | All ratings take into account | costs and fo | eatures - see o | ur methodol | ogy docume | nt 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 |



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Senior Couple - France

| All ratings take into account costs and features - see our methodology document for further details Columbus Direct Travel Ins NZ Single Trip Standard S20,000 \$100,000 \$25,000,000 \$25,000,000 \$25,000,000 \$12,000 \$31,000 \$30,000 \$40,000 \$25,000,000 \$20,000 | | | | Tor coupie | | _ | | | | | |
|--|--------------------------------|--------------------------------|--------------|-----------------|------------|--------------|------------------|--------------|--------------|---------------|----------------|
| | | Dundunt | 24 Hour | Cancellation | | Ov | erseas Medica | il | Personal Bel | ongings | Doutel Vehicle |
| Solumbus Direct Travel Ins NZ Single Trip Standard Solution | Company | Product | Help Line | Fee Cover | | | | | | Theft of Cash | Excess Covered |
| Single Trip Premier | | All ratings take into account | costs and fe | eatures - see o | ur methodo | logy documer | nt for further c | letails | | | |
| Countdown Comprehensive Travel Insurance S200,000 \$10,000 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 |
| Cover-More Travel Insurance NZ Essentials V Unlimited \$10,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15,000 \$15,000,000 \$15,000 \$15,000,000 \$15,000,000 \$15,000,000 \$15, | 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 |
| Plan A - Comprehensive \$20,000 \$60,000 Unlimited Unlimited \$1,500 \$10,000 \$1,000 \$3,000 \$3,000 \$40,000 \$1,000 \$3,000 \$3,000 \$40,000 \$4 | 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 NZ Travel Insurance Premier ✓ \$50,000 \$30,000 Unlimited Unlimited \$6,000 \$20,000 \$500 \$6,000 ITINZ 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 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 \$4,000 \$10,000 \$400 \$5,000 Downunder Insurance NZ Plan H - Explorer ✓ \$10,000 \$60,000 Unlimited Unlimited \$1,500 \$6,000 \$1,000 \$3,000 Travel Insurance Direct 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 Travel Insurance Direct NZ International Trip ✓ Unlimited \$50,000 Unlimited Unlimited \$1,000 \$24,000 \$250 \$4,000 Travel Insurance NZ International Trip ✓ Unlimited \$50,000 Unlimited Unlimited \$1,000 \$24,000 \$250 \$4,000 Travel Insurance NZ International Trip ✓ Unlimited \$50,000 Unlimited Unlimited \$1,000 \$24,000 \$250 \$4,000 | Cover-More Travel Insurance NZ | Essentials | ✓ | Unlimited | \$10,000 | \$15,000,000 | \$15,000,000 | \$15,000,000 | \$8,000 | \$500 | N/A |
| NZ Travel Insurance Premier | Downunder Insurance NZ | Plan A - Comprehensive | ✓ | \$20,000 | \$60,000 | Unlimited | Unlimited | \$1,500 | \$10,000 | \$1,000 | \$3,000 |
| TINZ Comprehensive | House of Travel NZ | Online Insurance Comprehensive | ✓ | Unlimited | \$100,000 | Unlimited | Unlimited | \$6,000 | \$60,000 | \$1,000 | \$6,000 |
| Virgin Australia NZ Comprehensive Plan ✓ Unlimited \$50,000 Unlimited Unlimited \$4,000 \$10,000 \$500 \$3,000 \$4,000 \$500 \$3,000 \$4,000 | NZ Travel Insurance | Premier | ✓ | \$50,000 | \$30,000 | Unlimited | Unlimited | \$6,000 | \$20,000 | \$500 | \$6,000 |
| Webjet NZ Plan B - Essentials ✓ \$10,000 \$30,000 N/A N/A N/A N/A \$3,000 \$250 \$1,000 ★★ Air Pacific Plan B - Essentials ✓ Unlimited N/A Unlimited \$100,000 Unlimited Unlimited Unlimited Unlimited \$4,000 \$400 \$5,000 N/A \$3,000 \$5,000 Aon NZ Elite ✓ Unlimited \$100,000 Unlimited Unlimited Unlimited \$40,000 \$400 \$5,000 \$400 \$5,000 Downunder Insurance NZ Plan H - Explorer ✓ \$10,000 \$60,000 Unlimited Unlimited Unlimited \$1,500 \$6,000 \$1,000 \$3,000 Inib 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 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 | Comprehensive | ✓ | \$50,000 | \$30,000 | Unlimited | Unlimited | \$2,000 | \$30,000 | \$500 | \$6,000 |
| Air Pacific Plan B - Essentials | Virgin Australia NZ | Comprehensive Plan | ✓ | 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 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 | Webjet NZ | Plan B - Essentials | ✓ | \$10,000 | \$30,000 | N/A | N/A | N/A | \$3,000 | \$250 | \$1,000 |
| Aon NZ Elite ✓ Unlimited \$100,000 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 Travel Insurance Direct NZ International Trip ✓ \$200,000 \$10,000 \$10,000 \$10,000 \$40,000 \$750 \$2,500 | ** | | | | | | | | | | |
| Downunder Insurance NZ Plan H - Explorer ✓ \$10,000 \$60,000 Unlimited \$1,500 \$6,000 \$1,000 \$3,000 Inib NZ International ✓ Unlimited \$50,000 Unlimited Unlimited \$1,000 \$24,000 \$24,000 \$24,000 Travel Insurance Direct NZ International Trip ✓ Unlimited \$50,000 Unlimited Unlimited \$1,000 \$24,000 \$24,000 \$24,000 ** | Air Pacific | Plan B - Essentials | ✓ | Unlimited | N/A | Unlimited | Unlimited | \$4,000 | \$10,000 | N/A | \$3,000 |
| International Variable Var | Aon NZ | Elite | ✓ | Unlimited | \$100,000 | Unlimited | Unlimited | Unlimited | \$40,000 | \$400 | \$5,000 |
| 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 \$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 |
| ** ** ** ** ** ** ** ** ** ** | nib NZ | International | ✓ | Unlimited | \$50,000 | Unlimited | Unlimited | \$1,000 | \$24,000 | \$250 | \$4,000 |
| BNZ Travel Insurance ✓ \$200,000 \$10,000 \$10,000 \$10,000 \$40,000 \$750 \$2,500 | Travel Insurance Direct NZ | International Trip | ✓ | Unlimited | \$50,000 | Unlimited | Unlimited | \$1,000 | \$24,000 | \$250 | \$4,000 |
| \$250,000 \$10,0 | * | | | | | | | | | | |
| TINZ Essentials ✓ \$20,000 N/A Unlimited Unlimited \$1,000 \$10,000 N/A N/A | 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 |



| | | Sen | ior Couple | - Thailand | d | | | | | |
|----------------------------------|-----------------------------------|--------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------|
| | Duadost | 24 Hour | Cancellation | Accidental | Ov | erseas Medica | al | Personal Bel | ongings | Rental Vehicle |
| Company | Product | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Excess Covere |
| | All ratings take into account | costs and fo | eatures - see o | ur methodol | logy documer | t 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

| | | | | Accidental | Ov | erseas Medic | al | Personal Bel | ongings | |
|--------------------------------|--------------------------------|----------------------|---------------------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------------------------|
| Company | Product | 24 Hour Help Line | Cancellation Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Rental Vehicle Excess Covered |
| | All ratings take into account | costs and fe | eatures - see o | ur methodo | logy documer | t 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

| | Destat | 24 Hour | Cancellation | Accidental | Ov | erseas Medic | al | Personal Bel | ongings | Rental Vehicle |
|----------------------------------|-----------------------------------|--------------|-----------------|----------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------|
| Company | Product | Help Line | Fee Cover | Death Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | E |
| | All ratings take into account | costs and fe | eatures - see o | ur methodol | ogy documer | t 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 | Cancellation | Accidental Death | | erseas Medic | | Personal Bel | ongings • | Rental Vehicle |
|--------------------------------|--------------------------------|--------------|-----------------|---------------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------|
| Company | | Help Line | Fee Cover | Cover | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Excess Covered |
| | All ratings take into account | costs and fe | eatures - see o | ur methodo | logy documer | t 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 |



| Senior Couple - USA | | | | | | | | | | |
|----------------------------------|--------------------------------|----------------------|---------------------------|------------------------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|-------------------------------|
| Company | Product | 24 Hour Help Line | Cancellation Fee Cover | Accidental Death Cover | Overseas Medical | | | Personal Belongings | | |
| | | | | | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Rental Vehicle Excess Covered |
| | All ratings take into account | costs and fo | eatures - see o | ur methodo | logy documer | nt for further o | 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

| beiller eduple obn | | | | | | | | | | |
|--------------------------------|-----------------------------------|----------------------|---------------------------|------------------------------|----------------------|-----------------------------|--------------------|------------------------------|---------------|----------------------------------|
| Company | Product | 24 Hour Help Line | Cancellation Fee Cover | Accidental Death Cover | Overseas Medical | | | Personal Belongings | | Dantal Valida |
| | | | | | Overseas Hospital | Repatriation/ Evaluation | Overseas Dental | Luggage/ Personal Effects | Theft of Cash | Rental Vehicle Excess Covered |
| | All ratings take into account | costs and fe | eatures - see o | ur methodo | logy documen | t 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 |