



# Travel Insurance Star Ratings

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## Family - Australia

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

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

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### "Outstanding Value"

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

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<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
<b>ANZ Bank NZ</b>	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>Cover-More Travel Insurance NZ</b>	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
<b>Cover-More Travel Insurance NZ</b>	Options International - Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
<b>House of Travel NZ</b>	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>NZ Travel Insurance</b>	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
<b>TINZ</b>	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
<b>TINZ</b>	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A

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<b>AA Insurance</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
<b>Air Vanuatu</b>	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000



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## Family - Australia

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
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
Downunder Insurance NZ	Plan C - Backpackers	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$1,500	\$4,000	\$500	\$3,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$500	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$500	\$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	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
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
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$20,000	\$250	\$3,000



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## Family - Australia

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

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

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<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
<b>American Express NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
<b>Aon NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>Chubb Insurance NZ</b>	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000
<b>Expedia</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$10,000	\$500	\$3,000
<b>World Nomads NZ</b>	Standard Plan	✓	\$7,000	N/A	\$10,000,000	\$1,000,000	\$1,000	\$4,000	N/A	N/A

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<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
<b>Chubb Insurance NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>Expedia</b>	Plan C - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$1,000	\$3,000	\$500	\$1,000



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## Family - China

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

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### "Outstanding Value"

<b>Southern Cross Travel Ins NZ</b>	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000
<b>TINZ</b>	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
<b>TINZ</b>	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A

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

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<b>AA Insurance</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>Air Vanuatu</b>	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
<b>American Express NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A



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## Family - China

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
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
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 C - Backpackers	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$1,500	\$4,000	\$500	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$500	\$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
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



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## Family - China

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

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<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
<b>Aon NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>Cover-More Travel Insurance NZ</b>	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
<b>Downunder Insurance NZ</b>	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$500	\$3,000
<b>Expedia</b>	Plan C - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$1,000	\$3,000	\$500	\$1,000

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<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
<b>Chubb Insurance NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>Chubb Insurance NZ</b>	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000



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## Family - Cook Island

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

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### "Outstanding Value"

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

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<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
<b>BNZ</b>	Travel Insurance	✓	\$200,000	\$200,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
<b>Downunder Insurance NZ</b>	Plan C - Backpackers	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$1,500	\$4,000	\$500	\$3,000
<b>Downunder Insurance NZ</b>	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$500	\$3,000
<b>Downunder Insurance NZ</b>	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$500	\$3,000
<b>House of Travel NZ</b>	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>TINZ</b>	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
<b>TINZ</b>	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A
<b>Worldcare NZ</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

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<b>AA Insurance</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>Air Vanuatu</b>	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
<b>AMI Insurance NZ</b>	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000



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## Family - Cook Island

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					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
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
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
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$20,000	\$250	\$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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Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
<b>American Express NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
<b>Aon NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>Cover-More Travel Insurance NZ</b>	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
<b>Virgin Australia NZ</b>	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000

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<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
<b>Chubb Insurance NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>Chubb Insurance NZ</b>	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000



# Travel Insurance Star Ratings

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## Family - Cruise Fiji

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

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

★★★★★

### "Outstanding Value"

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

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<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
<b>Downunder Insurance NZ</b>	Plan C - Backpackers	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$1,500	\$4,000	\$500	\$3,000
<b>House of Travel NZ</b>	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>TINZ</b>	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
<b>TINZ</b>	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A
<b>Worldcare NZ</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

★★★

<b>AA Insurance</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>AMP Bank NZ</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>ANZ Bank NZ</b>	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>BNZ</b>	Travel Insurance	✓	\$200,000	\$200,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
<b>Chubb Insurance NZ</b>	Essentials	✓	\$20,000	\$40,000	Unlimited	Unlimited	Unlimited	\$10,000	N/A	N/A
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000



# Travel Insurance Star Ratings

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## Family - Cruise Fiji

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
<b>Comprehensive Travel InsuranceNZ</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>Downunder Insurance NZ</b>	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$500	\$3,000
<b>Downunder Insurance NZ</b>	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$500	\$3,000
<b>nib NZ</b>	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
<b>NZ Travel Insurance</b>	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
<b>STA Travel NZ</b>	Basic International Plan A	✓	Unlimited	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	N/A	\$5,000
<b>STA Travel NZ</b>	Comprehensive International Plan A	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$400	\$5,000
<b>Webjet NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000
<b>World Nomads NZ</b>	Explorer Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$20,000	\$250	\$3,000
<b>World Nomads NZ</b>	Standard Plan	✓	\$7,000	N/A	\$10,000,000	\$1,000,000	\$1,000	\$4,000	N/A	N/A
<b>★★</b>										
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
<b>Air Vanuatu</b>	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
<b>Aon NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>Chubb Insurance NZ</b>	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000
<b>Expedia</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$10,000	\$500	\$3,000
<b>★</b>										
<b>Chubb Insurance NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000



# Travel Insurance Star Ratings

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## Family - Cruise Fiji

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
Expedia	Plan C - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$1,000	\$3,000	\$500	\$1,000



# Travel Insurance Star Ratings

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## Family - Fiji

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

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

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### "Outstanding Value"

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

★★★★

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

★★★

<b>AA Insurance</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>Air Vanuatu</b>	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
<b>AMI Insurance NZ</b>	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000



# Travel Insurance Star Ratings

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## Family - Fiji

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
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
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$500	\$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
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
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
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$20,000	\$250	\$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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## Family - Fiji

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

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

★★

<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
<b>American Express NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
<b>Aon NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>Cover-More Travel Insurance NZ</b>	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
<b>Virgin Australia NZ</b>	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000

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<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
<b>Chubb Insurance NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>Chubb Insurance NZ</b>	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000



# Travel Insurance Star Ratings

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## Family - France

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

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

★★★★★

### "Outstanding Value"

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

★★★★

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

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<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
<b>American Express NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
<b>AMI Insurance NZ</b>	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000





# Travel Insurance Star Ratings

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## Family - France

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
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
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	\$500	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$500	\$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
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
World Nomads NZ	Standard Plan	✓	\$7,000	N/A	\$10,000,000	\$1,000,000	\$1,000	\$4,000	N/A	N/A
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000



# Travel Insurance Star Ratings

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## Family - France

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

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

★★

<b>AA Insurance</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
<b>Air Vanuatu</b>	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
<b>Aon NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>Chubb Insurance NZ</b>	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000
<b>Comprehensive Travel InsuranceNZ</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>Virgin Australia NZ</b>	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000

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<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
<b>Chubb Insurance NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>Tower Limited</b>	Cover4Travel (Plan C)	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$3,000	\$20,000	\$1,000	\$2,000



# Travel Insurance Star Ratings

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## Family - Thailand

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

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

★★★★★

### "Outstanding Value"

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

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

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<b>AA Insurance</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
<b>Air Vanuatu</b>	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000



# Travel Insurance Star Ratings

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## Family - Thailand

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
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
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 C - Backpackers	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$1,500	\$4,000	\$500	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$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
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
World Nomads NZ	Standard Plan	✓	\$7,000	N/A	\$10,000,000	\$1,000,000	\$1,000	\$4,000	N/A	N/A
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000



# Travel Insurance Star Ratings

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## Family - Thailand

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

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

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<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
<b>Aon NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>Chubb Insurance NZ</b>	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000
<b>Cover-More Travel Insurance NZ</b>	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
<b>Downunder Insurance NZ</b>	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$500	\$3,000
<b>Expedia</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$10,000	\$500	\$3,000

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<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
<b>Chubb Insurance NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>Expedia</b>	Plan C - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$1,000	\$3,000	\$500	\$1,000



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## Family - UK

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

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

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### "Outstanding Value"

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

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<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
<b>Cigna Insurance</b>	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
<b>STA Travel NZ</b>	Basic International Plan A	✓	Unlimited	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	N/A	\$5,000
<b>STA Travel NZ</b>	Comprehensive International Plan A	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$400	\$5,000
<b>TINZ</b>	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A
<b>Webjet NZ</b>	Plan B - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$2,000	\$3,000	\$250	\$1,000
<b>Webjet NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000

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<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
<b>American Express NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
<b>AMI Insurance NZ</b>	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000



# Travel Insurance Star Ratings

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## Family - UK

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
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 Insurance NZ	Comprehensive	✓	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
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 C - Backpackers	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$1,500	\$4,000	\$500	\$3,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$500	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$500	\$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
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
World Nomads NZ	Standard Plan	✓	\$7,000	N/A	\$10,000,000	\$1,000,000	\$1,000	\$4,000	N/A	N/A
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000



# Travel Insurance Star Ratings

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## Family - UK

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

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

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<b>AA Insurance</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>Air Vanuatu</b>	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
<b>AMP Bank NZ</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>Aon NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>Chubb Insurance NZ</b>	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000
<b>Virgin Australia NZ</b>	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000

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<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
<b>Chubb Insurance NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000





# Travel Insurance Star Ratings

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## Family - USA

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

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

★★★★★

### "Outstanding Value"

<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
<b>TINZ</b>	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
<b>TINZ</b>	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A

★★★★

<b>BNZ</b>	Travel Insurance	✓	\$200,000	\$200,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
<b>Chubb Insurance NZ</b>	Essentials	✓	\$20,000	\$40,000	Unlimited	Unlimited	Unlimited	\$10,000	N/A	N/A
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
<b>Countdown</b>	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
<b>Expedia</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$10,000	\$500	\$3,000
<b>Southern Cross Travel Ins NZ</b>	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000
<b>Webjet NZ</b>	Plan B - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$2,000	\$3,000	\$250	\$1,000
<b>Webjet NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000

★★★

<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
<b>Air Vanuatu</b>	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
<b>American Express NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A



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## Family - USA

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
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
Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
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
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 C - Backpackers	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$1,500	\$4,000	\$500	\$3,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$500	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$500	\$3,000
Expedia	Plan C - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$1,000	\$3,000	\$500	\$1,000
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
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
World Nomads NZ	Standard Plan	✓	\$7,000	N/A	\$10,000,000	\$1,000,000	\$1,000	\$4,000	N/A	N/A
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000



# Travel Insurance Star Ratings

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## Family - USA

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

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

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<b>AA Insurance</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
<b>ANZ Bank NZ</b>	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>Chubb Insurance NZ</b>	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000
<b>nib NZ</b>	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
<b>STA Travel NZ</b>	Comprehensive International Plan A	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$400	\$5,000
<b>Tower Limited</b>	Cover4Travel (Plan C)	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$3,000	\$20,000	\$1,000	\$2,000

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<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
<b>Chubb Insurance NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>STA Travel NZ</b>	Basic International Plan A	✓	Unlimited	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	N/A	\$5,000