

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.

Family - Australia										
	Dundust	24 Hour	Cancellation	Accidental	Ov	erseas Medic	al	Personal Bel	ongings	Dontal 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 fo	eatures - see o	ur methodo	logy documer	t for further	details			
****	"Outstanding Value"									
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
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 Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000



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Family - Australia

	Droduct	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 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



Family - Austra	ilia
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	Develope	24 Hour	Cancellation	Accidental	Ove	erseas Medica	al	Personal Bel	ongings	De stel Vehicle
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 features - see our methodology document for further details										
**										
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
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
Expedia	Plan A - Comprehensive	√	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$10,000	\$500	\$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
*										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Chubb Insurance NZ	Elite	√	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
Expedia	Plan C - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$1,000	\$3,000	\$500	\$1,000



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		Fan	nily - China							
	Duralisat	24 Hour	Cancellation	Accidental	Ov	erseas Medica	l _	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 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
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A

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
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
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
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A



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Family - China

		24 Hour	Cancellation	Accidental	Ove	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 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	ı 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



		Fan	nily - China							
		24 Hour	Cancellation	Accidental	Ov	erseas Medica	al	Personal Bel	ongings	B. and Walted
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 o	details			
**										· ·
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
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
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
*										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Chubb Insurance NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
Chubb Insurance NZ	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000



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		Fan	nily - Cook	Island						
		24 Hour	Cancellation	Accidental	Overseas Medical			Personal Belongings		
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"									
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

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 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
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
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A
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
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000



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Family - Cook Island

	Duradurat	24 Hour	Cancellation	Accidental	Ov	erseas Medica	al	Personal Belo	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										
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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	Duradurat	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 features - see our methodology document for further details										
**										
Air New Zealand	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
Air Pacific	Plan 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
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
*										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Chubb Insurance NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
Chubb Insurance NZ	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000



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	Droduct	24 Hour	Cancellation	Accidental	Ov	erseas Medica	al	Personal Belongings		Rental Vehicle		
Company	Product	Help Line		Death Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Evenes Covered		
All ratings take into account costs and features - see our methodology document for further details												
****	"Outstanding Value"											
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500		
Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500		
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000		

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000		
Downunder Insurance NZ	Plan C - Backpackers	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$1,500	\$4,000	\$500	\$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		
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A		
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		
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		



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Family - Cruise Fiji

	Day days	24 Hour	Cancellation	Accidental	Ove	erseas Medica	al	Personal Bel	ongings	Daniel 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 fe	eatures - see o	ur methodo	logy documen	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
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	\$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
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
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
**										
Air New Zealand	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
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
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$10,000	\$500	\$3,000
*										
Chubb Insurance NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000



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Family - 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 \$30,000 \$10,000,000 \$10,000,000 \$1,000 Plan C - Essentials **Expedia** \$10,000 \$3,000 \$500 \$1,000



		Fan	nily - Fiji							
	Duralizat	24 Hour	Cancellation	Accidental	Ov	erseas Medica	al	Personal Bel	ongings	Doutel Vakish
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 documer	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
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 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
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
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 Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000



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Family - Fiji

	Dura dura d	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 fe	eatures - see o	ur methodo	logy documer	t for further o	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



Family	y - I	Fiji

		1 011	yy.							
	Donators	24 Hour	Cancellation	Accidental	Ov	erseas Medic	al	Personal Bel	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 acco	unt 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
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
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
*										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Chubb Insurance NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
Chubb Insurance NZ	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000



		Fan	nily - Franc	е						
		24 Hour	Cancellation	Accidental	Ov	erseas Medica	ıl	Personal Bel	ongings	Be stall Walting
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 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
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
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	\$500	\$3,000
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

Air New Zealand	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
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



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Family - France

		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 documen	t 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



Tower Limited

Travel Insurance Star Ratings

Cover4Travel (Plan C)

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		Fan	nily - Franc	е						
		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 acco	unt costs and f	eatures - see o	ur methodo	ogy docume	nt for further	details			
**										
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
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
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
*										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Chubb Insurance NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000

Unlimited

\$100,000 Unlimited

Unlimited

\$3,000

\$1,000

\$2,000

\$20,000



Travel Insurance Star Ratings

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Family - Thailand											
	Provident.	24 Hour	Cancellation	Accidental	Ov	erseas Medica	ıl	Personal Bel	ongings	Bantal Vahisla	
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	t for further o	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	
Chubb Insurance NZ	Essentials	✓	\$20,000	\$40,000	Unlimited	Unlimited	Unlimited	\$10,000	N/A	N/A	
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	

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 Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000	



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Family - Thailand

	Day day d	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 fo	eatures - see o	ur methodo	logy documen	t 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	1 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



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	Don't st	24 Hour		Accidental	Overseas Medical			Personal Belongings		Doubel Vehiele
Company	Product	Help Line		Death Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Rental Vehicle sh Excess Covered
	All ratings take into acco	unt costs and fo	eatures - see o	ur methodo	logy documen	t for further	details			
* *										
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
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
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$500	\$3,000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$10,000	\$500	\$3,000
*										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Chubb Insurance NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
Expedia	Plan C - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$1,000	\$3,000	\$500	\$1,000



		Fan	nily - UK							
		24 Hour	Cancellation	Accidental	Overseas Medical			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	nt for further o	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
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 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

Air New Zealand	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
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



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Family - UK

	Duradust	24 Hour	Cancellation	Accidental	Ov	erseas Medic	al	Personal Belongings		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	nt 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 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
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



Chubb Insurance NZ

Travel Insurance Star Ratings

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		Fan	nily - UK							
Company	Durden	24 Hour	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Bel	ongings	
	Product	Help Line			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 methodol	ogy docume	nt for further	details			
**										
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
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
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
*										
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

Unlimited \$100,000 Unlimited

Elite

\$400

\$5,000

\$40,000

Unlimited Unlimited



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		Fan	nily - USA							
		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 fo	eatures - see o	ur methodo	logy documer	t for further	letails			
****	"Outstanding Value"									
1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$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
TINZ	Essentials	√	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A

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
Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
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

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

Unlimited

Unlimited

Unlimited

\$8,000

American Express NZ

Plan A - Comprehensive

\$500

N/A

\$30,000



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Family - USA

	Develope	24 Hour	Cancellation	Accidental	Ov	erseas Medica	al	Personal Belongings		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			
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
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		Fan	nily - USA							
Company	Desile A	24 Hour		Accidental Death Cover	Overseas Medical			Personal Belongings		
	Product	Help Line			Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Rental Vehicle Excess Covered
	All ratings take into account	osts and f	eatures - see o	ur methodo	logy documer	nt for further	details			
* *										
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
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Chubb Insurance NZ	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
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
*										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Chubb Insurance NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
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