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	Product	24 Hour	Cancellation	Accidental	Ov	erseas Medic	al	Personal Bel	ongings	Rental Vehicle
Company	Product	Help Line	Fee Cover	Death Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Evenes Covered
	All ratings take into account	costs and fe	eatures - see o	ur methodol	ogy documer	t for further	details			
****	"Outstanding Value"									
Cigna Insurance	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$20,000	\$750	\$2,500
Countdown	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$20,000	\$750	\$2,500
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$50,000	\$25,000	Unlimited	Unlimited	\$750	\$25,000	\$500	\$5,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$25,000	\$500	\$6,000

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$15,000	\$250	\$5,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5,000	\$7,500,000	\$7,500,000	\$7,500,000	\$4,000	\$250	N/A
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
NZ Travel Insurance	Premier	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$3,000	\$10,000	\$250	\$6,000
TINZ	Comprehensive	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$1,000	\$15,000	\$250	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,500	\$25,000	\$250	\$6,000
TINZ	Essentials	✓	\$10,000	N/A	Unlimited	Unlimited	\$500	\$5,000	N/A	N/A
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000

AA Insurance	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Air New Zealand	International Single Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$25,000	\$750	\$5,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000



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Single - Australia

Rental Vehic Excess Cover \$250 \$3,000
\$250 \$3,000
\$250 \$3,000
\$500 \$10,000
\$500 \$6,000
\$750 \$2,500
N/A N/A
\$500 \$3,000
\$1,000 \$4,000
\$500 \$6,000
\$500 \$10,000
\$500 \$3,000
\$500 \$3,000
\$500 \$3,000
\$250 \$4,000
N/A \$5,000
\$200 \$5,000
\$500 \$10,000
N/A \$3,000
\$250 \$1,000
\$250 \$3,000
\$250 \$3,000



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Single - Australia

		J	Sic Mustru	illo.						
	Product	24 Hour	Cancellation	Accidental	Overseas Medical			Personal Be	longings	Rental Vehicle
Company	Product	Help Line	Fee Cover	Death Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	F
	All ratings take into accoun	t costs and f	eatures - see o	ur methodo	logy documer	nt for further	details			
**										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$4,000	\$15,000	\$250	N/A
Chubb Insurance NZ	Premium	✓	\$15,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$200	\$3,000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$5,000	\$500	\$3,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
World Nomads NZ	Standard Plan	✓	\$3,500	N/A	\$5,000,000	\$500,000	\$500	\$2,000	N/A	N/A
*										
Aon NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
Chubb Insurance NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
Expedia	Plan C - Essentials	✓	\$5,000	\$15,000	\$5,000,000	\$5,000,000	\$500	\$1,500	\$500	\$1,000



Travel Insurance Star Ratings

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		Sing	gle - China							
		24 Hour	Cancellation	Accidental	Ov	erseas Medica	ıl	Personal Bel	ongings	B. and Makida
Company	Product	Help Line	Fee Cover	Death Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Rental Vehicle Excess Covered
	All ratings take into account	costs and fo	eatures - see o	ur methodo	logy documer	nt for further o	letails		•	
****	"Outstanding Value"									
Cigna Insurance	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$20,000	\$750	\$2,500
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$50,000	\$25,000	Unlimited	Unlimited	\$750	\$25,000	\$500	\$5,000
TINZ	Comprehensive	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$1,000	\$15,000	\$250	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,500	\$25,000	\$250	\$6,000

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$15,000	\$250	\$5,000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10,000	\$50,000	\$12,500,000	\$12,500,000	\$1,000	\$6,000	\$500	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15,000	\$75,000	\$20,000,000	\$20,000,000	\$2,000	\$7,500	\$1,000	\$4,000
NZ Travel Insurance	Premier	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$3,000	\$10,000	\$250	\$6,000
TINZ	Essentials	✓	\$10,000	N/A	Unlimited	Unlimited	\$500	\$5,000	N/A	N/A
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
Webjet NZ	Plan B - Essentials	✓	\$5,000	\$15,000	\$5,000,000	\$5,000,000	\$1,000	\$1,500	\$250	\$1,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$5,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$25,000	\$500	\$6,000

AA Insurance	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Air New Zealand	International Single Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$25,000	\$750	\$5,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000



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Single - China

	Durchust	24 Hour	Cancellation	Accidental	Ov	erseas Medic	al	Personal Belo	ongings	Rental Vehicle
Company	Product	Help Line	Fee Cover	Death Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Excess Covered
	All ratings take into account	costs and fe	eatures - see o	ur methodol	logy documen	t for further	details			
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000
Air Vanuatu	Plan A - Comprehensive	√	Unlimited	\$15,000	Unlimited	Unlimited	\$500	\$7,500	\$250	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$4,000	\$15,000	\$250	N/A
AMP Bank NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Chubb Insurance NZ	Essentials	✓	\$10,000	\$20,000	Unlimited	Unlimited	Unlimited	\$5,000	N/A	N/A
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Countdown	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$20,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Downunder Insurance NZ	Plan C - Backpackers	✓	\$2,500	\$15,000	Unlimited	Unlimited	\$750	\$2,000	\$500	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10,000	\$30,000	Unlimited	Unlimited	\$750	\$5,000	\$500	\$3,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$750	\$3,000	\$500	\$3,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
nib NZ	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	N/A	\$5,000
STA Travel NZ	Comprehensive International Plan	A 🗸	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$200	\$5,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$12,500	Unlimited	Unlimited	\$500	\$10,000	\$250	\$3,000
World Nomads NZ	Standard Plan	✓	\$3,500	N/A	\$5,000,000	\$500,000	\$500	\$2,000	N/A	N/A



Chubb Insurance NZ

Travel Insurance Star Ratings

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		Sing	gle - China							
	Product	24 Hour	Cancellation	Accidental	Ov	verseas Medical		Personal Belongings		B. and Malicia
Company		Help Line		Death Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Rental Vehicle Excess Covered
	All ratings take into accor	unt costs and fo	eatures - see o	ur methodol	ogy documer	t for further	details			
**										
AMI Insurance NZ	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
BNZ	Travel Insurance	✓	\$100,000	\$100,000	Unlimited	Unlimited	\$1,500	\$20,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5,000	\$7,500,000	\$7,500,000	\$7,500,000	\$4,000	\$250	N/A
Expedia	Plan C - Essentials	✓	\$5,000	\$15,000	\$5,000,000	\$5,000,000	\$500	\$1,500	\$500	\$1,000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$5,000	\$500	\$3,000
State	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
*										
Aon NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
Chubb Insurance NZ	Premium	✓	\$15,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$200	\$3,000

Unlimited

\$50,000

Unlimited

Unlimited Unlimited

Elite

\$200

\$5,000

\$20,000



Single -	Cook	Island
Jiligie -	COUR	Dialiu

		24 Hour	Cancellation	Accidental	Ov	erseas Medica	al	Personal Bel	ongings	Rental 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 fo	eatures - see o	ur methodol	ogy documer	nt for further	details			
****	"Outstanding Value"									
Cigna Insurance	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$20,000	\$750	\$2,500
Countdown	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$20,000	\$750	\$2,500
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$50,000	\$25,000	Unlimited	Unlimited	\$750	\$25,000	\$500	\$5,000

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$15,000	\$250	\$5,000
BNZ	Travel Insurance	✓	\$100,000	\$100,000	Unlimited	Unlimited	\$1,500	\$20,000	\$750	\$2,500
Downunder Insurance NZ	Plan C - Backpackers	✓	\$2,500	\$15,000	Unlimited	Unlimited	\$750	\$2,000	\$500	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10,000	\$30,000	Unlimited	Unlimited	\$750	\$5,000	\$500	\$3,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$750	\$3,000	\$500	\$3,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
TINZ	Comprehensive	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$1,000	\$15,000	\$250	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,500	\$25,000	\$250	\$6,000
TINZ	Essentials	✓	\$10,000	N/A	Unlimited	Unlimited	\$500	\$5,000	N/A	N/A
Worldcare NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$25,000	\$500	\$6,000

AA Insurance	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$15,000	Unlimited	Unlimited	\$500	\$7,500	\$250	\$3,000



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Single - Cook Island

	Product	24 Hour	Cancellation	Accidental	Ov	erseas Medic	al	Personal Bel	ongings	Rental Vehicle
Company	Product	Help Line	Fee Cover	Death Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Excess Covered
	All ratings take into account	costs and fe	eatures - see o	ur methodo	logy documer	nt for further	details			
AMI Insurance NZ	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
AMP Bank NZ	Comprehensive	√	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Chubb Insurance NZ	Essentials	✓	\$10,000	\$20,000	Unlimited	Unlimited	Unlimited	\$5,000	N/A	N/A
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10,000	\$50,000	\$12,500,000	\$12,500,000	\$1,000	\$6,000	\$500	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15,000	\$75,000	\$20,000,000	\$20,000,000	\$2,000	\$7,500	\$1,000	\$4,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5,000	\$7,500,000	\$7,500,000	\$7,500,000	\$4,000	\$250	N/A
Expedia	Plan C - Essentials	✓	\$5,000	\$15,000	\$5,000,000	\$5,000,000	\$500	\$1,500	\$500	\$1,000
Expedia	Plan A - Comprehensive	√	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$5,000	\$500	\$3,000
nib NZ	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
NZ Travel Insurance	Premier	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$3,000	\$10,000	\$250	\$6,000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	N/A	\$5,000
STA Travel NZ	Comprehensive International Plan	A 🗸	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$200	\$5,000
State	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
Webjet NZ	Plan B - Essentials	✓	\$5,000	\$15,000	\$5,000,000	\$5,000,000	\$1,000	\$1,500	\$250	\$1,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$5,000	\$250	\$3,000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$12,500	Unlimited	Unlimited	\$500	\$10,000	\$250	\$3,000



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Single - Cook Island

	Product	24 Hour	Cancellation	Accidental	Ov	erseas Medic	al	Personal Bel	ongings	Rental Vehicle
Company		Help Line	Fee Cover	Death Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal The	Theft of Cash	E
	All ratings take into accoun	t costs and f	eatures - see o	ur methodo	logy documen	t for further	details			
**										
Air New Zealand	International Single Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$25,000	\$750	\$5,000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$4,000	\$15,000	\$250	N/A
Aon NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
Virgin Australia NZ	Comprehensive Plan	√	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
World Nomads NZ	Standard Plan	✓	\$3,500	N/A	\$5,000,000	\$500,000	\$500	\$2,000	N/A	N/A
*										
Chubb Insurance NZ	Premium	✓	\$15,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$200	\$3,000
Chubb Insurance NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000



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		24 Hour	Cancellation	Accidental	Ov	erseas Medica	al	Personal Bel	ongings	
Company	Product	Help Line		Death Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Rental Vehicle Excess Covered
	All ratings take into account	costs and fe	eatures - see o	ur methodo	logy documer	nt for further o	details			
****	"Outstanding Value"									
Cigna Insurance	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$20,000	\$750	\$2,500
Countdown	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$20,000	\$750	\$2,500
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$50,000	\$25,000	Unlimited	Unlimited	\$750	\$25,000	\$500	\$5,000

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$15,000	\$250	\$5,000
Downunder Insurance NZ	Plan C - Backpackers	✓	\$2,500	\$15,000	Unlimited	Unlimited	\$750	\$2,000	\$500	\$3,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
TINZ	Comprehensive	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$1,000	\$15,000	\$250	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,500	\$25,000	\$250	\$6,000
TINZ	Essentials	✓	\$10,000	N/A	Unlimited	Unlimited	\$500	\$5,000	N/A	N/A
Worldcare NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$25,000	\$500	\$6,000

AA Insurance	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
BNZ	Travel Insurance	✓	\$100,000	\$100,000	Unlimited	Unlimited	\$1,500	\$20,000	\$750	\$2,500
Chubb Insurance NZ	Essentials	✓	\$10,000	\$20,000	Unlimited	Unlimited	Unlimited	\$5,000	N/A	N/A
Columbus Direct Travel Ins NZ	Single Trip Standard	~	\$10,000	\$50,000	\$12,500,000	\$12,500,000	\$1,000	\$6,000	\$500	\$3,000



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Single - Cruise Fiji

		24 Hour	Cancellation	Accidental	Ov	erseas Medica	al	Personal Bel	ongings	
Company	Product	Help Line	Fee Cover	Death Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Rental Vehicle Excess Covered
	All ratings take into account	costs and fe	eatures - see o	ur methodo	logy documer	nt for further o	details			
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15,000	\$75,000	\$20,000,000	\$20,000,000	\$2,000	\$7,500	\$1,000	\$4,000
Comprehensive Travel InsuranceNZ	Comprehensive	√	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10,000	\$30,000	Unlimited	Unlimited	\$750	\$5,000	\$500	\$3,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$750	\$3,000	\$500	\$3,000
nib NZ	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
NZ Travel Insurance	Premier	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$3,000	\$10,000	\$250	\$6,000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	N/A	\$5,000
STA Travel NZ	Comprehensive International Plan	A ✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$200	\$5,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$5,000	\$250	\$3,000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$12,500	Unlimited	Unlimited	\$500	\$10,000	\$250	\$3,000
World Nomads NZ	Standard Plan	✓	\$3,500	N/A	\$5,000,000	\$500,000	\$500	\$2,000	N/A	N/A
**										
Air New Zealand	International Single Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$25,000	\$750	\$5,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$15,000	Unlimited	Unlimited	\$500	\$7,500	\$250	\$3,000
Aon NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
Chubb Insurance NZ	Premium	✓	\$15,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$200	\$3,000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$5,000	\$500	\$3,000
*										
Chubb Insurance NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000



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Single - Cruise Fiji

			JIIIE	gie - Ci uise	riji						
	Company	Product	24 Hour	Cancellation	Accidental	Overseas Medical			Personal Bel	Rental Vehicle	
Company	Product	Help Line	Fee Cover	Death Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects		Excess Covered	
	All ratings take into account costs and features - see our methodology document for further details										
Expedia	a	Plan C - Essentials	✓	\$5,000	\$15,000	\$5,000,000	\$5,000,000	\$500	\$1,500	\$500	\$1,000



Travel Insurance Star Ratings

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		Sing	gle - Fiji							
		24 Hour	Cancellation	Accidental	O۱	verseas Medica	al	Personal Bel	ongings	
Company	Product	Help Line		Death Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Rental Vehicle Excess 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	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$20,000	\$750	\$2,500
Countdown	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$20,000	\$750	\$2,500
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$50,000	\$25,000	Unlimited	Unlimited	\$750	\$25,000	\$500	\$5,000

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$15,000	\$250	\$5,000
BNZ	Travel Insurance	✓	\$100,000	\$100,000	Unlimited	Unlimited	\$1,500	\$20,000	\$750	\$2,500
Downunder Insurance NZ	Plan C - Backpackers	✓	\$2,500	\$15,000	Unlimited	Unlimited	\$750	\$2,000	\$500	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10,000	\$30,000	Unlimited	Unlimited	\$750	\$5,000	\$500	\$3,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
TINZ	Comprehensive	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$1,000	\$15,000	\$250	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,500	\$25,000	\$250	\$6,000
TINZ	Essentials	✓	\$10,000	N/A	Unlimited	Unlimited	\$500	\$5,000	N/A	N/A
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$25,000	\$500	\$6,000

AA Insurance	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$15,000	Unlimited	Unlimited	\$500	\$7,500	\$250	\$3,000



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Single - Fiji

	Developed	24 Hour	Cancellation	Accidental	Ov	erseas Medica	al	Personal Bel	ongings	Doubal 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			
AMI Insurance NZ	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Chubb Insurance NZ	Essentials	✓	\$10,000	\$20,000	Unlimited	Unlimited	Unlimited	\$5,000	N/A	N/A
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10,000	\$50,000	\$12,500,000	\$12,500,000	\$1,000	\$6,000	\$500	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15,000	\$75,000	\$20,000,000	\$20,000,000	\$2,000	\$7,500	\$1,000	\$4,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5,000	\$7,500,000	\$7,500,000	\$7,500,000	\$4,000	\$250	N/A
Downunder Insurance NZ	Plan H - Explorer	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$750	\$3,000	\$500	\$3,000
Expedia	Plan C - Essentials	✓	\$5,000	\$15,000	\$5,000,000	\$5,000,000	\$500	\$1,500	\$500	\$1,000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$5,000	\$500	\$3,000
nib NZ	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
NZ Travel Insurance	Premier	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$3,000	\$10,000	\$250	\$6,000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	N/A	\$5,000
STA Travel NZ	Comprehensive International Plan	n A ✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$200	\$5,000
State	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Webjet NZ	Plan B - Essentials	✓	\$5,000	\$15,000	\$5,000,000	\$5,000,000	\$1,000	\$1,500	\$250	\$1,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$5,000	\$250	\$3,000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$12,500	Unlimited	Unlimited	\$500	\$10,000	\$250	\$3,000



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Sin	gle -	
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	Durchust	24 Hour	Cancellation	Accidental	Ov	erseas Medic	al	Personal Bel	longings	Rental Vehicle Excess Covered
Company	Product	Help Line	Fee Cover	Death Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
	All ratings take into acco	ount costs and f	eatures - see o	ur methodo	logy documer	nt for further	details			
**										
Air New Zealand	International Single Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$25,000	\$750	\$5,000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$4,000	\$15,000	\$250	N/A
Aon NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
World Nomads NZ	Standard Plan	✓	\$3,500	N/A	\$5,000,000	\$500,000	\$500	\$2,000	N/A	N/A
*										
Chubb Insurance NZ	Premium	✓	\$15,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$200	\$3,000
Chubb Insurance NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000



Air Pacific

Travel Insurance Star Ratings

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		Sing	gle - France							
		24 Hour	Cancellation	Accidental	Ov	erseas Medica	ıl	Personal Bel	ongings	D. C. IVILLE
Company	Product	Help Line	Fee Cover	Death Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Rental Vehicle Excess Covered
	All ratings take into account	costs and fo	eatures - see o	ur methodo	logy documer	nt for further o	letails			
****	"Outstanding Value"									
Countdown	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$20,000	\$750	\$2,500
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$50,000	\$25,000	Unlimited	Unlimited	\$750	\$25,000	\$500	\$5,000
TINZ	Comprehensive	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$1,000	\$15,000	\$250	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,500	\$25,000	\$250	\$6,000

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$15,000	\$250	\$5,000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$20,000	\$750	\$2,500
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10,000	\$50,000	\$12,500,000	\$12,500,000	\$1,000	\$6,000	\$500	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15,000	\$75,000	\$20,000,000	\$20,000,000	\$2,000	\$7,500	\$1,000	\$4,000
nib NZ	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
TINZ	Essentials	✓	\$10,000	N/A	Unlimited	Unlimited	\$500	\$5,000	N/A	N/A
Webjet NZ	Plan B - Essentials	✓	\$5,000	\$15,000	\$5,000,000	\$5,000,000	\$1,000	\$1,500	\$250	\$1,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$5,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$25,000	\$500	\$6,000

AA Insurance	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Air New Zealand	International Single Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$25,000	\$750	\$5,000

Unlimited

\$25,000

Unlimited

Unlimited

\$2,000

Plan A - Comprehensive

\$250

\$3,000

\$5,000



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Single - France

	Durdent	24 Hour	Cancellation	Accidental	Ov	erseas Medic	al	Personal Bel	ongings	Rental Vehicle
Company	Product	Help Line	Fee Cover	Death Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Excess Covered
	All ratings take into account	costs and fe	eatures - see o	ur methodo	logy documen	t for further	details			
Air Pacific	Plan B - Essentials	√	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$4,000	\$15,000	\$250	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
BNZ	Travel Insurance	✓	\$100,000	\$100,000	Unlimited	Unlimited	\$1,500	\$20,000	\$750	\$2,500
Chubb Insurance NZ	Essentials	✓	\$10,000	\$20,000	Unlimited	Unlimited	Unlimited	\$5,000	N/A	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Downunder Insurance NZ	Plan C - Backpackers	✓	\$2,500	\$15,000	Unlimited	Unlimited	\$750	\$2,000	\$500	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10,000	\$30,000	Unlimited	Unlimited	\$750	\$5,000	\$500	\$3,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$750	\$3,000	\$500	\$3,000
Expedia	Plan C - Essentials	✓	\$5,000	\$15,000	\$5,000,000	\$5,000,000	\$500	\$1,500	\$500	\$1,000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$5,000	\$500	\$3,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
NZ Travel Insurance	Premier	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$3,000	\$10,000	\$250	\$6,000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	N/A	\$5,000
STA Travel NZ	Comprehensive International Plan	A 🗸	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$200	\$5,000
State	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$12,500	Unlimited	Unlimited	\$500	\$10,000	\$250	\$3,000



Sing	e -	Frar	ice
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	Duradicat	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	France Comment
	All ratings take into accou	int costs and fe	eatures - see o	ur methodo	logy documen	t for further	details			
**										
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$15,000	Unlimited	Unlimited	\$500	\$7,500	\$250	\$3,000
Aon NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5,000	\$7,500,000	\$7,500,000	\$7,500,000	\$4,000	\$250	N/A
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000
World Nomads NZ	Standard Plan	✓	\$3,500	N/A	\$5,000,000	\$500,000	\$500	\$2,000	N/A	N/A
*										
Chubb Insurance NZ	Premium	✓	\$15,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$200	\$3,000
Chubb Insurance NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
Tower Limited	Cover4Travel (Plan C)	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,500	\$10,000	\$500	\$2,000



AA Insurance

Air Pacific

Air Pacific

Travel Insurance Star Ratings

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		Sin	gle - Thailaı	nd						
		24 Hour	Cancellation	Accidental	Ov	erseas Medica	ıl	Personal Bel	ongings	
Company	Product	Help Line	Fee Cover	Death Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Rental Vehicle Excess Covered
	All ratings take into account	costs and f	eatures - see o	ur methodo	logy documer	nt for further d	letails			
****	"Outstanding Value"									
Countdown	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$20,000	\$750	\$2,500
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$50,000	\$25,000	Unlimited	Unlimited	\$750	\$25,000	\$500	\$5,000
TINZ	Comprehensive	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$1,000	\$15,000	\$250	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,500	\$25,000	\$250	\$6,000

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$15,000	\$250	\$5,000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$20,000	\$750	\$2,500
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10,000	\$50,000	\$12,500,000	\$12,500,000	\$1,000	\$6,000	\$500	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15,000	\$75,000	\$20,000,000	\$20,000,000	\$2,000	\$7,500	\$1,000	\$4,000
NZ Travel Insurance	Premier	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$3,000	\$10,000	\$250	\$6,000
TINZ	Essentials	✓	\$10,000	N/A	Unlimited	Unlimited	\$500	\$5,000	N/A	N/A
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
Webjet NZ	Plan B - Essentials	✓	\$5,000	\$15,000	\$5,000,000	\$5,000,000	\$1,000	\$1,500	\$250	\$1,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$5,000	\$250	\$3,000

Unlimited

Unlimited

Unlimited

\$50,000

\$25,000

N/A

Unlimited

Unlimited

Unlimited

\$3,000

\$2,000

\$2,000

Unlimited

Unlimited

Unlimited

\$30,000

\$5,000

\$5,000

✓

Comprehensive

Plan B - Essentials

Plan A - Comprehensive

\$500

\$250

N/A

\$6,000

\$3,000

\$3,000



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Single - Thailand

		24 Hour	Cancellation	Accidental	Ove	erseas Medic	al	Personal Bel	ongings	D. a. IValida
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	details			
Air Vanuatu	Plan A - Comprehensive	√	Unlimited	\$15,000	Unlimited	Unlimited	\$500	\$7,500	\$250	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$4,000	\$15,000	\$250	N/A
AMP Bank NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
BNZ	Travel Insurance	✓	\$100,000	\$100,000	Unlimited	Unlimited	\$1,500	\$20,000	\$750	\$2,500
Chubb Insurance NZ	Essentials	✓	\$10,000	\$20,000	Unlimited	Unlimited	Unlimited	\$5,000	N/A	N/A
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Downunder Insurance NZ	Plan C - Backpackers	✓	\$2,500	\$15,000	Unlimited	Unlimited	\$750	\$2,000	\$500	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10,000	\$30,000	Unlimited	Unlimited	\$750	\$5,000	\$500	\$3,000
Expedia	Plan C - Essentials	✓	\$5,000	\$15,000	\$5,000,000	\$5,000,000	\$500	\$1,500	\$500	\$1,000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$5,000	\$500	\$3,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
nib NZ	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	N/A	\$5,000
STA Travel NZ	Comprehensive International Plan	A 🗸	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$200	\$5,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$12,500	Unlimited	Unlimited	\$500	\$10,000	\$250	\$3,000
World Nomads NZ	Standard Plan	✓	\$3,500	N/A	\$5,000,000	\$500,000	\$500	\$2,000	N/A	N/A
Worldcare NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$25,000	\$500	\$6,000



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Develope	24 Hour	Cancellation		Ov	erseas Medic	al	Personal Bel	ongings	Dantal Vahisla
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 fo	eatures - see o	ur methodo	logy documer	nt for further	details			
International Single Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$25,000	\$750	\$5,000
International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Essentials	✓	Unlimited	\$5,000	\$7,500,000	\$7,500,000	\$7,500,000	\$4,000	\$250	N/A
Plan H - Explorer	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$750	\$3,000	\$500	\$3,000
International Plan I	√	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Essentials Plan	~	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000
Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
Premium	✓	\$15,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$200	\$3,000
Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
	International Single Trip International Plan I Essentials Plan H - Explorer International Plan I Essentials Plan Elite Premium	All ratings take into account costs and formula linternational Single Trip International Plan I Essentials Plan H - Explorer International Plan I Essentials Plan Elite Premium	Help Line Fee Cover All ratings take into account costs and features - see o International Single Trip ✓ Unlimited International Plan I ✓ Unlimited Essentials ✓ Unlimited Plan H - Explorer ✓ \$5,000 International Plan I ✓ Unlimited Essentials Plan ✓ Unlimited Essentials Plan ✓ Unlimited Elite ✓ Unlimited Fee Cover Unlimited ✓ \$15,000	Product All ratings take into account costs and features - see our methodo International Single Trip ✓ Unlimited \$50,000 International Plan I Essentials ✓ Unlimited \$5,000 Plan H - Explorer ✓ \$5,000 \$30,000 International Plan I ✓ Unlimited \$15,000 Plan H - Explorer ✓ \$5,000 \$30,000 International Plan I ✓ Unlimited \$15,000 Essentials Plan ✓ Unlimited \$15,000 Essentials Plan ✓ Unlimited \$50,000 Femium ✓ \$15,000 \$25,000	All ratings take into account costs and features - see our methodology documer International Single Trip Unlimited International Plan I Essentials Unlimited Unlimited Fee Cover Death Cover Overseas Hospital Overseas Hospital Overseas Hospital Unlimited \$50,000 Unlimited Unlimited \$50,000 Unlimited \$5,000 \$7,500,000 Plan H - Explorer V \$5,000 Valimited International Plan I Unlimited Unlimited International Plan I Unlimited Fee Cover Overseas Hospital Overseas Hospital Vunlimited \$50,000 Unlimited Unlimited Fee Cover Overseas Hospital Oversea	All ratings take into account costs and features - see our methodology document for further International Single Trip Unlimited International Plan I Essentials Unlimited International Plan I Unlimited Fee Cover Death Cover Overseas Hospital Repatriation/Evaluation Valuation Unlimited Unlimited	All ratings take into account costs and features - see our methodology document for further details International Single Trip Unlimited \$50,000 Unlimited Unlimited Unlimited Unlimited Essentials V Unlimited \$5,000 Unlimited Unlimited Unlimited Unlimited Unlimited S5,000 Unlimited Unlimited Unlimited Unlimited S5,000 Unlimited Unlimited Unlimited Unlimited Unlimited Unlimited Unlimited Unlimited Unlimited S5,000 Unlimited Unlimite	All ratings take into account costs and features - see our methodology document for further details International Single Trip Unlimited \$50,000 Unlimited Unlimited \$2,000 \$25,000 International Plan I Essentials V Unlimited \$5,000 \$7,500,000 \$7,500,000 \$7,500,000 \$4,000 Plan H - Explorer V Unlimited \$15,000 Unlimited Unlimited Unlimited \$750 \$3,000 International Plan I V Unlimited \$15,000 Unlimited Unlimited Unlimited \$25,000 Essentials V Unlimited \$15,000 Unlimited Unlimited \$750 \$3,000 International Plan I V Unlimited \$15,000 Unlimited Unlimited Unlimited \$25,000 Essentials Plan V Unlimited \$15,000 Unlimited Unlimited Unlimited \$25,000 Essentials Plan V Unlimited \$15,000 Unlimited Unlimited Unlimited \$25,000 Essentials Plan V Unlimited \$15,000 Unlimited Unlimited Unlimited \$20,000 Premium V \$15,000 \$25,000 Unlimited Unlimited Unlimited \$20,000	Product Help Line Fee Cover Help Line Fee Cover Cover Hospital Overseas Hospital Fee Cover Hospital Feffects Theft of Cash Theft of Cash Fee Cover Theft of Cash Fee Cover International Single Trip Unlimited Unlimited Unlimited Unlimited See Our methodology document for further details International Single Trip Unlimited See Our methodology document for further details International Plan I Unlimited See Our Methodology document for further details International Plan I Unlimited See Our Methodology document for further details International Plan I Unlimited See Our Methodology document for further details International Plan I Unlimited See Our Methodology document for further details International Plan I Unlimited See Our Methodology document for further details International Plan I Unlimited See Our Methodology document for further details International Plan I Unlimited See Our Methodology document for further details International Plan I Unlimited See Our Methodology document for further details International Single Trip Unlimited See Our Methodology document for further details International Single Trip Unlimited See Our Methodology document for further details International Single Trip Unlimited See Our Methodology document for further details International Single Trip Unlimited See Our Methodology document for further details International Single Trip Unlimited See Our Methodology document for further details International Single Trip Unlimited See Our Methodology document for further details International Single Trip Unlimited See Our Methodology document for further details International Single Trip Unlimited See Our Methodology document for further details International Single Trip Unlimited See Our Methodology document for further details International See Our Methodology document for further details International See O



		Sing	gle - UK							
		24 Hour	Cancellation	Accidental	Ov	erseas Medic	al	Personal Bel		
Company	Product	Help Line		Death Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Rental Vehicle Excess Covere
	All ratings take into account o	osts and f	eatures - see o	ur methodo	logy documer	t for further	details			
****	"Outstanding Value"									
Countdown	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$20,000	\$750	\$2,500
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$50,000	\$25,000	Unlimited	Unlimited	\$750	\$25,000	\$500	\$5,000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	N/A	\$5,000

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$15,000	\$250	\$5,000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$20,000	\$750	\$2,500
nib NZ	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
STA Travel NZ	Comprehensive International Plan	A 🗸	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$200	\$5,000
ΓINZ	Comprehensive	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$1,000	\$15,000	\$250	\$6,000
ΓINZ	Comprehensive Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,500	\$25,000	\$250	\$6,000
ΓINZ	Essentials	✓	\$10,000	N/A	Unlimited	Unlimited	\$500	\$5,000	N/A	N/A
Fravel Insurance Direct NZ	International Trip	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$5,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$25,000	\$500	\$6,000

AA Insurance	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Air New Zealand	International Single Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$25,000	\$750	\$5,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000



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Single - UK

	Dundust	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 documen	t for further c	letails			
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
BNZ	Travel Insurance	✓	\$100,000	\$100,000	Unlimited	Unlimited	\$1,500	\$20,000	\$750	\$2,500
Chubb Insurance NZ	Essentials	✓	\$10,000	\$20,000	Unlimited	Unlimited	Unlimited	\$5,000	N/A	N/A
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10,000	\$50,000	\$12,500,000	\$12,500,000	\$1,000	\$6,000	\$500	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15,000	\$75,000	\$20,000,000	\$20,000,000	\$2,000	\$7,500	\$1,000	\$4,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Downunder Insurance NZ	Plan C - Backpackers	✓	\$2,500	\$15,000	Unlimited	Unlimited	\$750	\$2,000	\$500	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10,000	\$30,000	Unlimited	Unlimited	\$750	\$5,000	\$500	\$3,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$750	\$3,000	\$500	\$3,000
Expedia	Plan C - Essentials	✓	\$5,000	\$15,000	\$5,000,000	\$5,000,000	\$500	\$1,500	\$500	\$1,000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$5,000	\$500	\$3,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
NZ Travel Insurance	Premier	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$3,000	\$10,000	\$250	\$6,000
Webjet NZ	Plan B - Essentials	✓	\$5,000	\$15,000	\$5,000,000	\$5,000,000	\$1,000	\$1,500	\$250	\$1,000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$12,500	Unlimited	Unlimited	\$500	\$10,000	\$250	\$3,000
World Nomads NZ	Standard Plan	✓	\$3,500	N/A	\$5,000,000	\$500,000	\$500	\$2,000	N/A	N/A



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Single - UK

	Durchust	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 accou	nt costs and fe	eatures - see o	ur methodo	logy documer	nt for further	details			
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$15,000	Unlimited	Unlimited	\$500	\$7,500	\$250	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$4,000	\$15,000	\$250	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5,000	\$7,500,000	\$7,500,000	\$7,500,000	\$4,000	\$250	N/A
State	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000
*										
Aon NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
Chubb Insurance NZ	Premium	✓	\$15,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$200	\$3,000
Chubb Insurance NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000



Siı	ngl	e -	USA
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		24 Hour	Cancellation	Accidental	Ov	erseas Medica	il	Personal Bel	ongings	
Company	Product	Help Line	Fee Cover	Death Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Rental Vehicle Excess Covered
	All ratings take into account	costs and fe	eatures - see o	ur methodo	logy documen	t for further o	letails			
****	"Outstanding Value"									
1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$15,000	\$250	\$5,000
TINZ	Comprehensive	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$1,000	\$15,000	\$250	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,500	\$25,000	\$250	\$6,000
TINZ	Essentials	✓	\$10,000	N/A	Unlimited	Unlimited	\$500	\$5,000	N/A	N/A

Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Chubb Insurance NZ	Essentials	✓	\$10,000	\$20,000	Unlimited	Unlimited	Unlimited	\$5,000	N/A	N/A
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10,000	\$50,000	\$12,500,000	\$12,500,000	\$1,000	\$6,000	\$500	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15,000	\$75,000	\$20,000,000	\$20,000,000	\$2,000	\$7,500	\$1,000	\$4,000
Countdown	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$20,000	\$750	\$2,500
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$50,000	\$25,000	Unlimited	Unlimited	\$750	\$25,000	\$500	\$5,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
Webjet NZ	Plan B - Essentials	√	\$5,000	\$15,000	\$5,000,000	\$5,000,000	\$1,000	\$1,500	\$250	\$1,000
Webjet NZ	Plan A - Comprehensive	√	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$5,000	\$250	\$3,000

AA Insurance	Comprehensive	√	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Air Pacific	Plan B - Essentials	√	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000
AMI Insurance NZ	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000



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Single - USA

	Product	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 details \$3,000 \$3,000 \$1,500 \$1,500 Unlimited \$7,500,000 \$750 \$750 \$750 \$500 \$3,000 \$3,000 \$10,000,000 Unlimited Unlimited \$2,000 \$500	Luggage/ Personal Effects	Theft of Cash	Excess Covered
	All ratings take into account	costs and fe	eatures - see o	ur methodo	logy documer	nt for further o	details			
AMP Bank NZ	Comprehensive	~	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
BNZ	Travel Insurance	✓	\$100,000	\$100,000	Unlimited	Unlimited	\$1,500	\$20,000	\$750	\$2,500
Cigna Insurance	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$20,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5,000	\$7,500,000	\$7,500,000	\$7,500,000	\$4,000	\$250	N/A
Downunder Insurance NZ	Plan C - Backpackers	✓	\$2,500	\$15,000	Unlimited	Unlimited	\$750	\$2,000	\$500	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10,000	\$30,000	Unlimited	Unlimited	\$750	\$5,000	\$500	\$3,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$750	\$3,000	\$500	\$3,000
Expedia	Plan C - Essentials	✓	\$5,000	\$15,000	\$5,000,000	\$5,000,000	\$500	\$1,500	\$500	\$1,000
Expedia	Plan A - Comprehensive	√	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$5,000	\$500	\$3,000
House of Travel NZ	Online Insurance Comprehensive	·	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
NZ Travel Insurance	Premier	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$3,000	\$10,000	\$250	\$6,000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	N/A	\$5,000
STA Travel NZ	Comprehensive International Plan	n A ✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$200	\$5,000
State	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$12,500	Unlimited	Unlimited	\$500	\$10,000	\$250	\$3,000
World Nomads NZ	Standard Plan	✓	\$3,500	N/A	\$5,000,000	\$500,000	\$500	\$2,000	N/A	N/A
Worldcare NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$25,000	\$500	\$6,000



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Sin	gie -	USA
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	Donatora	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 accou	unt costs and fo	eatures - see o	ur methodol	ogy documer	nt for further	details			
**										
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$15,000	Unlimited	Unlimited	\$500	\$7,500	\$250	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$4,000	\$15,000	\$250	N/A
Aon NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
Chubb Insurance NZ	Premium	✓	\$15,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$200	\$3,000
Comprehensive Travel InsuranceNZ	Comprehensive	√	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
nib NZ	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000
*										
Air New Zealand	International Single Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$25,000	\$750	\$5,000
Chubb Insurance NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
Tower Limited	Cover4Travel (Plan C)	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,500	\$10,000	\$500	\$2,000



		Sen	ior Single -	Australia	a					
		24 Hour	Cancellation	Accidental	Ov	erseas Medica	al	Personal Bel	ongings	Be stall Walter
Company	Product	Help Line		Death Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Rental Vehicle Excess Covere
	All ratings take into account	costs and fo	eatures - see o	ur methodo	logy documer	nt for further o	details			
****	"Outstanding Value"									
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$5,000	\$250	\$3,000

AA Insurance	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Countdown	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	\$15,000	\$1,500	\$20,000	\$750	\$2,500
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,500	\$25,000	\$250	\$6,000
Worldcare NZ	Comprehensive	√	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$25,000	\$500	\$6,000

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$15,000	\$250	\$5,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$4,000	\$15,000	\$250	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	\$15,000	\$1,500	\$20,000	\$750	\$2,500
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10,000	\$50,000	\$12,500,000	\$12,500,000	\$1,000	\$6,000	\$500	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15,000	\$75,000	\$20,000,000	\$20,000,000	\$2,000	\$7,500	\$1,000	\$4,000



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Senior Single - Australia

	Product ratings take into account International - Plan I		Cancellation Fee Cover	Accidental Death Cover	Overseas	erseas Medic	al Overseas	Personal Bel	ongings	Rental Vehicle
All r	ratings take into account	costs and fe				Repatriation/	Overseas			Rental Venicle
					Hospital	Evaluation	Dental	Luggage/ Personal Effects	Theft of Cash	Excess Covered
Cover-More Travel Insurance NZ Options	International - Plan I		duics see o	ur methodo	logy documer	t for further	details			
		√	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Cover-More Travel Insurance NZ Essential	ls	✓	Unlimited	\$5,000	\$7,500,000	\$7,500,000	\$7,500,000	\$4,000	\$250	N/A
Downunder Insurance NZ Plan A -	Comprehensive	✓	\$10,000	\$30,000	Unlimited	Unlimited	\$750	\$5,000	\$500	\$3,000
Downunder Insurance NZ Plan H -	Explorer	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$750	\$3,000	\$500	\$3,000
NZ Travel Insurance Premier		✓	\$25,000	\$15,000	Unlimited	Unlimited	\$3,000	\$10,000	\$250	\$6,000
Southern Cross Travel Ins NZ Travel Ca	are Single Journey Policy	✓	\$50,000	\$25,000	Unlimited	Unlimited	\$750	\$25,000	\$500	\$5,000
State Internati	ional Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
TINZ Compre	hensive	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$1,000	\$15,000	\$250	\$6,000
Virgin Australia NZ Compre	hensive Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Webjet NZ Plan B - I	Essentials	✓	\$5,000	\$15,000	N/A	N/A	N/A	\$1,500	\$250	\$1,000
**										
Air Pacific Plan B - I	Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000
Air Vanuatu Plan A -	Comprehensive	✓	Unlimited	\$15,000	Unlimited	Unlimited	\$500	\$7,500	\$250	\$3,000
BNZ Travel In	surance	✓	\$100,000	\$100,000	\$5,000	\$5,000	\$5,000	\$20,000	\$750	\$2,500
nib NZ Internati	ional	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
Travel Insurance Direct NZ Internation	ional Trip	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
\star										
Aon NZ Elite		✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
TINZ Essential	ls	✓	\$10,000	N/A	Unlimited	Unlimited	\$500	\$5,000	N/A	N/A



		Sen	ior Single -	China						
		24 Hour	Cancellation	Accidental	Ov	erseas Medica	al	Personal Bel	ongings	B. and Makin
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	nt for further	details			
****	"Outstanding Value"									
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,500	\$25,000	\$250	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$5,000	\$250	\$3,000

AA Insurance	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$50,000	\$25,000	Unlimited	Unlimited	\$750	\$25,000	\$500	\$5,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$25,000	\$500	\$6,000

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$15,000	\$250	\$5,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$15,000	Unlimited	Unlimited	\$500	\$7,500	\$250	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$4,000	\$15,000	\$250	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	\$15,000	\$1,500	\$20,000	\$750	\$2,500
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10,000	\$50,000	\$12,500,000	\$12,500,000	\$1,000	\$6,000	\$500	\$3,000



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Senior Single - China

	Product	24 Hour	Cancellation	Accidental	Ov	erseas Medic	al	Personal Bel	ongings	Rental Vehicle
Company	Product	Help Line	Fee Cover	Death Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Excess Covered
	All ratings take into account	costs and fe	eatures - see o	ur methodo	logy documer	t for further	details			
Columbus Direct Travel Ins NZ	Single Trip Premier	~	\$15,000	\$75,000	\$20,000,000	\$20,000,000	\$2,000	\$7,500	\$1,000	\$4,000
Countdown	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	\$15,000	\$1,500	\$20,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5,000	\$7,500,000	\$7,500,000	\$7,500,000	\$4,000	\$250	N/A
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10,000	\$30,000	Unlimited	Unlimited	\$750	\$5,000	\$500	\$3,000
NZ Travel Insurance	Premier	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$3,000	\$10,000	\$250	\$6,000
State	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
TINZ	Comprehensive	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$1,000	\$15,000	\$250	\$6,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$5,000	\$15,000	N/A	N/A	N/A	\$1,500	\$250	\$1,000
**										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$750	\$3,000	\$500	\$3,000
nib NZ	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
TINZ	Essentials	✓	\$10,000	N/A	Unlimited	Unlimited	\$500	\$5,000	N/A	N/A
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
*										
Aon NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
BNZ	Travel Insurance	✓	\$100,000	\$100,000	\$5,000	\$5,000	\$5,000	\$20,000	\$750	\$2,500



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		24 Hour	Cancellation	Accidental	Ov	erseas Medic	al	Personal Bel	ongings	
Company	Product	Help Line	Fee Cover	Death Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Rental Vehicle Excess Covered
	All ratings take into account	costs and fe	eatures - see o	ur methodol	ogy documen	t for further	details			
****	"Outstanding Value"									
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$5,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$25,000	\$500	\$6,000

AMP Bank NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Countdown	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	\$15,000	\$1,500	\$20,000	\$750	\$2,500
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$50,000	\$25,000	Unlimited	Unlimited	\$750	\$25,000	\$500	\$5,000
TINZ	Comprehensive Plus	√	Unlimited	\$25,000	Unlimited	Unlimited	\$2,500	\$25,000	\$250	\$6,000

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$15,000	\$250	\$5,000
AA Insurance	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$15,000	Unlimited	Unlimited	\$500	\$7,500	\$250	\$3,000
American Express NZ	Plan A - Comprehensive	√	Unlimited	\$25,000	Unlimited	Unlimited	\$4,000	\$15,000	\$250	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	\$15,000	\$1,500	\$20,000	\$750	\$2,500



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Senior Single - Cook Island

				Accidental	0	overen Nandina		Damaral Bal		
Company	Product	24 Hour	Cancellation	Death		erseas Medica		Personal Bel	ongings	Rental Vehicle
		Help Line	Fee Cover	Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Excess Covered
	All ratings take into accour	nt costs and fe	eatures - see o	ur methodo	logy documen	t for further o	letails			
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10,000	\$50,000	\$12,500,000	\$12,500,000	\$1,000	\$6,000	\$500	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15,000	\$75,000	\$20,000,000	\$20,000,000	\$2,000	\$7,500	\$1,000	\$4,000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10,000	\$30,000	Unlimited	Unlimited	\$750	\$5,000	\$500	\$3,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$750	\$3,000	\$500	\$3,000
NZ Travel Insurance	Premier	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$3,000	\$10,000	\$250	\$6,000
State	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
TINZ	Comprehensive	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$1,000	\$15,000	\$250	\$6,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$5,000	\$15,000	N/A	N/A	N/A	\$1,500	\$250	\$1,000
**										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000
BNZ	Travel Insurance	✓	\$100,000	\$100,000	\$5,000	\$5,000	\$5,000	\$20,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5,000	\$7,500,000	\$7,500,000	\$7,500,000	\$4,000	\$250	N/A
nib NZ	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
*										
Aon NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
TINZ	Essentials	✓	\$10,000	N/A	Unlimited	Unlimited	\$500	\$5,000	N/A	N/A



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	Duradicat	24 Hour	Cancellation	Accidental	Ov	erseas Medica	ı	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	Europe Coursed
	All ratings take into account	costs and fe	eatures - see o	ur methodo	logy documer	nt for further d	etails			
****	"Outstanding Value"									
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Worldcare NZ	Comprehensive	√	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$25,000	\$500	\$6,000

AMP Bank NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$5,000	\$250	\$3,000

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$15,000	\$250	\$5,000
AA Insurance	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	\$15,000	\$1,500	\$20,000	\$750	\$2,500
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15,000	\$75,000	\$20,000,000	\$20,000,000	\$2,000	\$7,500	\$1,000	\$4,000
Countdown	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	\$15,000	\$1,500	\$20,000	\$750	\$2,500
Downunder Insurance NZ	Plan A - Comprehensive	√	\$10,000	\$30,000	Unlimited	Unlimited	\$750	\$5,000	\$500	\$3,000
Downunder Insurance NZ	Plan H - Explorer	~	\$5,000	\$30,000	Unlimited	Unlimited	\$750	\$3,000	\$500	\$3,000
nib NZ	International	~	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
NZ Travel Insurance	Premier	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$3,000	\$10,000	\$250	\$6,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$50,000	\$25,000	Unlimited	Unlimited	\$750	\$25,000	\$500	\$5,000



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Senior Single - Cruise Fiji

	Decident	24 Hour	Cancellation	Accidental	Ove	erseas Medica	al	Personal Bel	ongings	Rental Vehicle
Company	Product	Help Line	Fee Cover	Death Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
	All ratings take into accoun	t costs and fe	eatures - see o	ur methodo	logy documen	t for further c	letails			
TINZ	Comprehensive	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$1,000	\$15,000	\$250	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,500	\$25,000	\$250	\$6,000
**										
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$15,000	Unlimited	Unlimited	\$500	\$7,500	\$250	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10,000	\$50,000	\$12,500,000	\$12,500,000	\$1,000	\$6,000	\$500	\$3,000
TINZ	Essentials	✓	\$10,000	N/A	Unlimited	Unlimited	\$500	\$5,000	N/A	N/A
*										
Aon NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
BNZ	Travel Insurance	✓	\$100,000	\$100,000	\$5,000	\$5,000	\$5,000	\$20,000	\$750	\$2,500



		Sen	ior Single -	Fiji						
	Donalisat	24 Hour	Cancellation	Accidental	Ov	erseas Medic	al	Personal Bel	ongings	Doubel Vehicle
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 methodol	ogy docume	nt for further	details			
****	"Outstanding Value"									
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$5,000	\$250	\$3,000
Worldcare NZ	Comprehensive	√	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$25,000	\$500	\$6,000

AMP Bank NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Countdown	Comprehensive Travel Insurance	√	\$100,000	\$50,000	Unlimited	\$15,000	\$1,500	\$20,000	\$750	\$2,500
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$50,000	\$25,000	Unlimited	Unlimited	\$750	\$25,000	\$500	\$5,000
TINZ	Comprehensive Plus	√	Unlimited	\$25,000	Unlimited	Unlimited	\$2,500	\$25,000	\$250	\$6,000

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$15,000	\$250	\$5,000
AA Insurance	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$15,000	Unlimited	Unlimited	\$500	\$7,500	\$250	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$4,000	\$15,000	\$250	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	\$15,000	\$1,500	\$20,000	\$750	\$2,500



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Senior Single - Fiji

	Dundant	24 Hour	Cancellation	Accidental	Ov	erseas Medica	ıl	Personal Bel	ongings	Rental Vehicle
Company	Product	Help Line	Fee Cover	Death Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Excess Covered
	All ratings take into accour	nt costs and fe	eatures - see o	ur methodo	logy documen	t for further d	letails			
Columbus Direct Travel Ins NZ	Single Trip Standard	√	\$10,000	\$50,000	\$12,500,000	\$12,500,000	\$1,000	\$6,000	\$500	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15,000	\$75,000	\$20,000,000	\$20,000,000	\$2,000	\$7,500	\$1,000	\$4,000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10,000	\$30,000	Unlimited	Unlimited	\$750	\$5,000	\$500	\$3,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$750	\$3,000	\$500	\$3,000
NZ Travel Insurance	Premier	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$3,000	\$10,000	\$250	\$6,000
State	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
TINZ	Comprehensive	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$1,000	\$15,000	\$250	\$6,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$5,000	\$15,000	N/A	N/A	N/A	\$1,500	\$250	\$1,000
**										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000
BNZ	Travel Insurance	✓	\$100,000	\$100,000	\$5,000	\$5,000	\$5,000	\$20,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5,000	\$7,500,000	\$7,500,000	\$7,500,000	\$4,000	\$250	N/A
nib NZ	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
*										
Aon NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
TINZ	Essentials	✓	\$10,000	N/A	Unlimited	Unlimited	\$500	\$5,000	N/A	N/A



		Sen	ior Single -	France						
		24 Hour	Cancellation	Accidental	Ov	erseas Medic	al	Personal Bel	ongings	
Company	Product	Help Line	Fee Cover	Death Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Rental Vehicle Excess Covered
	All ratings take into account	costs and fo	eatures - see o	ur methodo	logy documer	nt for further	details			
****	"Outstanding Value"									
TINZ	Comprehensive Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,500	\$25,000	\$250	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$5,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$25,000	\$500	\$6,000

AMP Bank NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$50,000	\$25,000	Unlimited	Unlimited	\$750	\$25,000	\$500	\$5,000

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$15,000	\$250	\$5,000
AA Insurance	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$15,000	Unlimited	Unlimited	\$500	\$7,500	\$250	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$4,000	\$15,000	\$250	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	\$15,000	\$1,500	\$20,000	\$750	\$2,500
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10,000	\$50,000	\$12,500,000	\$12,500,000	\$1,000	\$6,000	\$500	\$3,000



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Senior Single - France

	Product	24 Hour	Cancellation	Accidental	Ov	erseas Medic	al	Personal Belongings		Rental Vehicle
Company		Help Line	Fee Cover	Death Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	F Course
	All ratings take into account	costs and fo	eatures - see o	ur methodo	logy documer	nt for further	details			
Columbus Direct Travel Ins NZ	Single Trip Premier	√	\$15,000	\$75,000	\$20,000,000	\$20,000,000	\$2,000	\$7,500	\$1,000	\$4,000
Countdown	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	\$15,000	\$1,500	\$20,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5,000	\$7,500,000	\$7,500,000	\$7,500,000	\$4,000	\$250	N/A
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10,000	\$30,000	Unlimited	Unlimited	\$750	\$5,000	\$500	\$3,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
NZ Travel Insurance	Premier	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$3,000	\$10,000	\$250	\$6,000
State	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
TINZ	Comprehensive	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$1,000	\$15,000	\$250	\$6,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$5,000	\$15,000	N/A	N/A	N/A	\$1,500	\$250	\$1,000
**										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000
Aon NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$750	\$3,000	\$500	\$3,000
nib NZ	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
*										
BNZ	Travel Insurance	✓	\$100,000	\$100,000	\$5,000	\$5,000	\$5,000	\$20,000	\$750	\$2,500
TINZ	Essentials	✓	\$10,000	N/A	Unlimited	Unlimited	\$500	\$5,000	N/A	N/A



		Sen	ior Single -	Thailand						
	Product	24 Hour	Cancellation	Accidental	Overseas Medical			Personal Belongings		
Company		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"									
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
INZ	Comprehensive Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,500	\$25,000	\$250	\$6,000
Vebjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$5,000	\$250	\$3,000

A Insurance	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
MP Bank NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
louse of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
outhern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$50,000	\$25,000	Unlimited	Unlimited	\$750	\$25,000	\$500	\$5,000
Norldcare NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$25,000	\$500	\$6,000

Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$15,000	\$250	\$5,000
ir Pacific	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
ir Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$15,000	Unlimited	Unlimited	\$500	\$7,500	\$250	\$3,000
merican Express NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$4,000	\$15,000	\$250	N/A
MI Insurance NZ	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
igna Insurance	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	\$15,000	\$1,500	\$20,000	\$750	\$2,500
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10,000	\$50,000	\$12,500,000	\$12,500,000	\$1,000	\$6,000	\$500	\$3,000



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Senior Single - Thailand

		24 Hour	Cancellation	Accidental	Ov	erseas Medic	al	Personal Bel	ongings	Rental Vehicle Excess Covered
Company	Product	Help Line	Fee Cover	Death Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
	All ratings take into account	costs and fo	eatures - see o	ur methodo	logy documen	t for further	details			
Columbus Direct Travel Ins NZ	Single Trip Premier	√	\$15,000	\$75,000	\$20,000,000	\$20,000,000	\$2,000	\$7,500	\$1,000	\$4,000
Countdown	Comprehensive Travel Insurance	√	\$100,000	\$50,000	Unlimited	\$15,000	\$1,500	\$20,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Options International - Plan I	√	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5,000	\$7,500,000	\$7,500,000	\$7,500,000	\$4,000	\$250	N/A
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10,000	\$30,000	Unlimited	Unlimited	\$750	\$5,000	\$500	\$3,000
NZ Travel Insurance	Premier	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$3,000	\$10,000	\$250	\$6,000
State	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
TINZ	Comprehensive	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$1,000	\$15,000	\$250	\$6,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$5,000	\$15,000	N/A	N/A	N/A	\$1,500	\$250	\$1,000
**										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000
Aon NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
nib NZ	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
TINZ	Essentials	✓	\$10,000	N/A	Unlimited	Unlimited	\$500	\$5,000	N/A	N/A
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
*										
BNZ	Travel Insurance	✓	\$100,000	\$100,000	\$5,000	\$5,000	\$5,000	\$20,000	\$750	\$2,500
Downunder Insurance NZ	Plan H - Explorer	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$750	\$3,000	\$500	\$3,000



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		Sen	ior Single -	UK						
	Product	24 Hour	Cancellation	Accidental	Overseas Medical			Personal Belongings		
Company		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"									
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$5,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$25,000	\$500	\$6,000

AMP Bank NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$50,000	\$25,000	Unlimited	Unlimited	\$750	\$25,000	\$500	\$5,000
TINZ	Comprehensive Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,500	\$25,000	\$250	\$6,000

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$15,000	\$250	\$5,000
AA Insurance	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$15,000	Unlimited	Unlimited	\$500	\$7,500	\$250	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$4,000	\$15,000	\$250	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	\$15,000	\$1,500	\$20,000	\$750	\$2,500



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Senior Single - UK

				Ancidontal						
Company	Product	24 Hour	Cancellation	Accidental Death	Ov	erseas Medica	al	Personal Bel	ongings	Rental Vehicle Excess Covered
Company		Help Line	Fee Cover	Cover	Overseas Hospital	Repatriation/ Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
	All ratings take into account	costs and fe	eatures - see o	ur methodo	logy documen	t for further o	letails			
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10,000	\$50,000	\$12,500,000	\$12,500,000	\$1,000	\$6,000	\$500	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15,000	\$75,000	\$20,000,000	\$20,000,000	\$2,000	\$7,500	\$1,000	\$4,000
Countdown	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	\$15,000	\$1,500	\$20,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5,000	\$7,500,000	\$7,500,000	\$7,500,000	\$4,000	\$250	N/A
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10,000	\$30,000	Unlimited	Unlimited	\$750	\$5,000	\$500	\$3,000
NZ Travel Insurance	Premier	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$3,000	\$10,000	\$250	\$6,000
State	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
TINZ	Comprehensive	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$1,000	\$15,000	\$250	\$6,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$5,000	\$15,000	N/A	N/A	N/A	\$1,500	\$250	\$1,000
**										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000
Aon NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$750	\$3,000	\$500	\$3,000
nib NZ	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
*										
BNZ	Travel Insurance	✓	\$100,000	\$100,000	\$5,000	\$5,000	\$5,000	\$20,000	\$750	\$2,500
TINZ	Essentials	✓	\$10,000	N/A	Unlimited	Unlimited	\$500	\$5,000	N/A	N/A



		Sen	ior Single -	USA						
	Product	24 Hour	Cancellation	Accidental	Overseas Medical			Personal Belongings		
Company		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"									
TINZ	Comprehensive Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,500	\$25,000	\$250	\$6,000
Webjet NZ	Plan A - Comprehensive	√	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$5,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$25,000	\$500	\$6,000

AA Insurance	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Cover-More Travel Insurance NZ	Options International - Plan I	√	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
House of Travel NZ	Online Insurance Comprehensive	√	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$15,000	\$250	\$5,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$15,000	Unlimited	Unlimited	\$500	\$7,500	\$250	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$4,000	\$15,000	\$250	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	\$15,000	\$1,500	\$20,000	\$750	\$2,500
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10,000	\$50,000	\$12,500,000	\$12,500,000	\$1,000	\$6,000	\$500	\$3,000



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Senior Single - USA

		24 Hour	Cancellation Fee Cover	Accidental	Ov	erseas Medic	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 fo	eatures - see o	ur methodo	logy documen	t for further	details			
Columbus Direct Travel Ins NZ	Single Trip Premier	√	\$15,000	\$75,000	\$20,000,000	\$20,000,000	\$2,000	\$7,500	\$1,000	\$4,000
Countdown	Comprehensive Travel Insurance	√	\$100,000	\$50,000	Unlimited	\$15,000	\$1,500	\$20,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Essentials	√	Unlimited	\$5,000	\$7,500,000	\$7,500,000	\$7,500,000	\$4,000	\$250	N/A
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10,000	\$30,000	Unlimited	Unlimited	\$750	\$5,000	\$500	\$3,000
NZ Travel Insurance	Premier	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$3,000	\$10,000	\$250	\$6,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$50,000	\$25,000	Unlimited	Unlimited	\$750	\$25,000	\$500	\$5,000
State	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
TINZ	Comprehensive	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$1,000	\$15,000	\$250	\$6,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$5,000	\$15,000	N/A	N/A	N/A	\$1,500	\$250	\$1,000
**										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000
Aon NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$750	\$3,000	\$500	\$3,000
nib NZ	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
*										
BNZ	Travel Insurance	✓	\$100,000	\$100,000	\$5,000	\$5,000	\$5,000	\$20,000	\$750	\$2,500
TINZ	Essentials	✓	\$10,000	N/A	Unlimited	Unlimited	\$500	\$5,000	N/A	N/A