



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Couple-Australia

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

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

★★★★★ "Outstanding Value"

Cigna Insurance	Comprehensive Travel Insurance	✓	\$200000	\$100000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Southern Cross Travel Ins NZ	Australia/South Pacific	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
State	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000

★★★★

AMI Insurance NZ	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
BNZ	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Downunder Insurance NZ	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$4000	\$1000	\$3000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
NZ Travel Insurance	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$24000	\$400	\$5000

★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$5000
AA Insurance	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ACE Insurance NZ	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
Air New Zealand	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Couple-Australia

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

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

★★★

Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30000	\$150000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20000	\$60000	Unlimited	Unlimited	\$1500	\$10000	\$500	\$3000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$6000	\$1000	\$3000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000
nib NZ	International	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$500	\$4000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$20000	\$20000000	\$20000000	\$20000000	\$6000	N/A	\$5000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000
Webjet NZ	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$500	\$1000

★★

ACE Insurance NZ	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$30000	\$500	N/A



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Couple-Australia

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

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

★★

Aon NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
Expedia	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000

★

ACE Insurance NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$5000	\$250	\$3000
World Nomads NZ	Standard Plan	✓	\$7000	N/A	\$10000000	\$1000000	\$1000	\$4000	N/A	N/A



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Couple-China

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

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

★★★★★ "Outstanding Value"

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$5000
Southern Cross Travel Ins NZ	Limited World	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000
Webjet NZ	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$500	\$1000

★★★★

Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30000	\$150000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
Downunder Insurance NZ	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$4000	\$1000	\$3000
NZ Travel Insurance	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000
World Nomads NZ	Standard Plan	✓	\$7000	N/A	\$10000000	\$1000000	\$1000	\$4000	N/A	N/A
Worldcare NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000

★★★

AA Insurance	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ACE Insurance NZ	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$5000	\$250	\$3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Couple-China

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

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

★ ★ ★

American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$30000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
BNZ	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20000	\$60000	Unlimited	Unlimited	\$1500	\$10000	\$500	\$3000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$6000	\$1000	\$3000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
nib NZ	International	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$500	\$4000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$20000	\$20000000	\$20000000	\$20000000	\$6000	N/A	\$5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$24000	\$400	\$5000
State	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000

★ ★

Air New Zealand	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
Aon NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200000	\$100000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Couple-China

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

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

★★

Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000

★

ACE Insurance NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
ACE Insurance NZ	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
Expedia	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Couple-Cook Island

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

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

★★★★★ "Outstanding Value"

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$5000
BNZ	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200000	\$100000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Downunder Insurance NZ	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$4000	\$1000	\$3000
Southern Cross Travel Ins NZ	Australia/South Pacific	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000

★★★★

ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20000	\$60000	Unlimited	Unlimited	\$1500	\$10000	\$500	\$3000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$6000	\$1000	\$3000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
NZ Travel Insurance	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000

★★★

AA Insurance	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ACE Insurance NZ	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$30000	\$500	N/A



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Couple-Cook Island

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

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

★ ★ ★

AMI Insurance NZ	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30000	\$150000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000
nib NZ	International	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$500	\$4000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$24000	\$400	\$5000
State	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000
Webjet NZ	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$500	\$1000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000

★ ★

Air New Zealand	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$5000	\$250	\$3000
Aon NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Couple-Cook Island

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

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

★★

Expedia	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$20000	\$20000000	\$20000000	\$20000000	\$6000	N/A	\$5000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000

★

ACE Insurance NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
ACE Insurance NZ	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
World Nomads NZ	Standard Plan	✓	\$7000	N/A	\$10000000	\$1000000	\$1000	\$4000	N/A	N/A



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Couple-Fiji

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

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

★★★★★ "Outstanding Value"

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$5000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200000	\$100000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Downunder Insurance NZ	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$4000	\$1000	\$3000
Southern Cross Travel Ins NZ	Australia/South Pacific	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000

★★★★

BNZ	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20000	\$60000	Unlimited	Unlimited	\$1500	\$10000	\$500	\$3000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$6000	\$1000	\$3000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000

★★★

AA Insurance	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ACE Insurance NZ	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$30000	\$500	N/A



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Couple-Fiji

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

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

★ ★ ★

AMI Insurance NZ	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30000	\$150000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000
nib NZ	International	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$500	\$4000
NZ Travel Insurance	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$24000	\$400	\$5000
State	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000
Webjet NZ	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$500	\$1000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000

★ ★

Air New Zealand	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$5000	\$250	\$3000
Aon NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Couple-Fiji

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

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

★★

Expedia	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$20000	\$20000000	\$20000000	\$20000000	\$6000	N/A	\$5000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000

★

ACE Insurance NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
ACE Insurance NZ	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
World Nomads NZ	Standard Plan	✓	\$7000	N/A	\$10000000	\$1000000	\$1000	\$4000	N/A	N/A



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Couple-France

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

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

★★★★★ "Outstanding Value"

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$5000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200000	\$100000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Southern Cross Travel Ins NZ	Limited World	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000

★★★★

ACE Insurance NZ	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
BNZ	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20000	\$60000	Unlimited	Unlimited	\$1500	\$10000	\$500	\$3000
Downunder Insurance NZ	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$4000	\$1000	\$3000
nib NZ	International	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$500	\$4000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000
Webjet NZ	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$500	\$1000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000

★★★

Air New Zealand	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$30000	\$500	N/A



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Couple-France

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

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

★★★

AMI Insurance NZ	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30000	\$150000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$6000	\$1000	\$3000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000
Expedia	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
NZ Travel Insurance	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$20000	\$20000000	\$20000000	\$20000000	\$6000	N/A	\$5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$24000	\$400	\$5000
State	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000
World Nomads NZ	Standard Plan	✓	\$7000	N/A	\$10000000	\$10000000	\$1000	\$4000	N/A	N/A

★★

AA Insurance	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ACE Insurance NZ	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Couple-France

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

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

★★

Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$5000	\$250	\$3000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Aon NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000

★

ACE Insurance NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
NZ Post	Plan C	✓	Unlimited	\$20000	Unlimited	Unlimited	\$1500	\$20000	\$1000	\$2000
Tower Limited	Cover4Travel (Plan C)	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1500	\$20000	\$1000	\$2000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Couple-Thailand

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

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

★★★★★ "Outstanding Value"

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$5000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200000	\$100000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Southern Cross Travel Ins NZ	Limited World	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000
Webjet NZ	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$500	\$1000

★★★★

ACE Insurance NZ	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
Downunder Insurance NZ	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$4000	\$1000	\$3000
NZ Travel Insurance	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000

★★★

AA Insurance	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$30000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Couple-Thailand

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

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

★ ★ ★

AMP Bank NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
BNZ	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30000	\$150000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20000	\$60000	Unlimited	Unlimited	\$1500	\$10000	\$500	\$3000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000
Expedia	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
nib NZ	International	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$500	\$4000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$20000	\$20000000	\$20000000	\$20000000	\$6000	N/A	\$5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$24000	\$400	\$5000
State	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
World Nomads NZ	Standard Plan	✓	\$7000	N/A	\$10000000	\$10000000	\$1000	\$4000	N/A	N/A

★ ★

Air New Zealand	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$5000	\$250	\$3000
Aon NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Couple-Thailand

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

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

★★

Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$6000	\$1000	\$3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000

★

ACE Insurance NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
ACE Insurance NZ	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Couple-UK

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

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

★★★★★ "Outstanding Value"

Cigna Insurance	Comprehensive Travel Insurance	✓	\$200000	\$100000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Southern Cross Travel Ins NZ	Limited World	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$20000	\$20000000	\$20000000	\$20000000	\$6000	N/A	\$5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$24000	\$400	\$5000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$5000
BNZ	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Downunder Insurance NZ	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$4000	\$1000	\$3000
NZ Travel Insurance	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000
Webjet NZ	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$500	\$1000

★★★

AA Insurance	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ACE Insurance NZ	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
Air New Zealand	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$30000	\$500	N/A



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Couple-UK

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

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

★ ★ ★

AMI Insurance NZ	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30000	\$150000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20000	\$60000	Unlimited	Unlimited	\$1500	\$10000	\$500	\$3000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$6000	\$1000	\$3000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
nib NZ	International	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$500	\$4000
State	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000

★ ★

Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
Aon NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
Expedia	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Couple-UK

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

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

★★

Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000
World Nomads NZ	Standard Plan	✓	\$7000	N/A	\$10000000	\$1000000	\$1000	\$4000	N/A	N/A

★

ACE Insurance NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
ACE Insurance NZ	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$5000	\$250	\$3000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Couple-USA

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

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

★★★★★ "Outstanding Value"

ACE Insurance NZ	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
Southern Cross Travel Ins NZ	World	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000
Webjet NZ	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$500	\$1000

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$5000
BNZ	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200000	\$100000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
Downunder Insurance NZ	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$4000	\$1000	\$3000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000

★★★

ACE Insurance NZ	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$5000	\$250	\$3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$30000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Couple-USA

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

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

★★★

ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Aon NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30000	\$150000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20000	\$60000	Unlimited	Unlimited	\$1500	\$10000	\$500	\$3000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$6000	\$1000	\$3000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000
Expedia	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
NZ Travel Insurance	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
State	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000
World Nomads NZ	Standard Plan	✓	\$7000	N/A	\$10000000	\$1000000	\$1000	\$4000	N/A	N/A

★★

AA Insurance	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ACE Insurance NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Couple-USA

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

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

★★

Air New Zealand	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
nib NZ	International	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$500	\$4000
Tower Limited	Cover4Travel (Plan C)	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1500	\$20000	\$1000	\$2000

★

NZ Post	Plan C	✓	Unlimited	\$20000	Unlimited	Unlimited	\$1500	\$20000	\$1000	\$2000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$20000	\$20000000	\$20000000	\$20000000	\$6000	N/A	\$5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$24000	\$400	\$5000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Family-Australia

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

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

★★★★★ "Outstanding Value"

Southern Cross Travel Ins NZ	Australia/South Pacific	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$5000
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
BNZ	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200000	\$100000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
NZ Travel Insurance	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
State	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000

★★★

AA Insurance	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ACE Insurance NZ	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
Air New Zealand	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$30000	\$500	N/A
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Family-Australia

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

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

★★★

Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30000	\$180000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20000	\$60000	Unlimited	Unlimited	\$3000	\$10000	\$500	\$3000
Downunder Insurance NZ	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$4000	\$1000	\$3000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$6000	\$1000	\$3000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000
nib NZ	International	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$500	\$4000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000
Webjet NZ	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$250	\$1000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000

★★

ACE Insurance NZ	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
Aon NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Family-Australia

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

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

★★

Expedia	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000
World Nomads NZ	Standard Plan	✓	\$7000	N/A	\$10000000	\$10000000	\$1000	\$4000	N/A	N/A

★

ACE Insurance NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$5000	\$250	\$3000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Family-China

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

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

★★★★★ "Outstanding Value"

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$5000
Southern Cross Travel Ins NZ	Limited World	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000

★★★★

Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30000	\$180000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
Downunder Insurance NZ	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$4000	\$1000	\$3000
nib NZ	International	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$500	\$4000
NZ Travel Insurance	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000
Webjet NZ	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$250	\$1000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000

★★★

AA Insurance	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ACE Insurance NZ	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
Air New Zealand	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$30000	\$500	N/A



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Family-China

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

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

★★★

AMI Insurance NZ	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
BNZ	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200000	\$100000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20000	\$60000	Unlimited	Unlimited	\$3000	\$10000	\$500	\$3000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$6000	\$1000	\$3000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
State	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000
World Nomads NZ	Standard Plan	✓	\$7000	N/A	\$10000000	\$10000000	\$1000	\$4000	N/A	N/A

★★

ACE Insurance NZ	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Aon NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Family-China

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

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

★★

Expedia	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000
Expedia	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000

★

ACE Insurance NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$5000	\$250	\$3000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Family-Cook Island

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

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

★★★★★ "Outstanding Value"

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$5000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200000	\$100000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Southern Cross Travel Ins NZ	Australia/South Pacific	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000

★★★★

BNZ	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20000	\$60000	Unlimited	Unlimited	\$3000	\$10000	\$500	\$3000
Downunder Insurance NZ	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$4000	\$1000	\$3000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$6000	\$1000	\$3000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
nib NZ	International	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$500	\$4000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000

★★★

AA Insurance	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ACE Insurance NZ	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
Air New Zealand	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$30000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Family-Cook Island

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

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

★★★

AMP Bank NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30000	\$180000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000
NZ Travel Insurance	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
State	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000
Webjet NZ	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$250	\$1000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000

★★

ACE Insurance NZ	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Aon NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
Expedia	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Family-Cook Island

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

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

★★

Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000
World Nomads NZ	Standard Plan	✓	\$7000	N/A	\$10000000	\$1000000	\$1000	\$4000	N/A	N/A

★

ACE Insurance NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$5000	\$250	\$3000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Family-Fiji

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

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

★★★★★ "Outstanding Value"

Cigna Insurance	Comprehensive Travel Insurance	✓	\$200000	\$100000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Southern Cross Travel Ins NZ	Australia/South Pacific	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$5000
BNZ	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20000	\$60000	Unlimited	Unlimited	\$3000	\$10000	\$500	\$3000
Downunder Insurance NZ	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$4000	\$1000	\$3000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$6000	\$1000	\$3000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
nib NZ	International	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$500	\$4000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000

★★★

AA Insurance	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ACE Insurance NZ	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
Air New Zealand	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$30000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Family-Fiji

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

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

★★★

AMP Bank NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30000	\$180000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000
NZ Travel Insurance	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
State	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000
Webjet NZ	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$250	\$1000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000

★★

ACE Insurance NZ	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Aon NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
Expedia	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Family-Fiji

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

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

★★

Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000
World Nomads NZ	Standard Plan	✓	\$7000	N/A	\$10000000	\$1000000	\$1000	\$4000	N/A	N/A

★

ACE Insurance NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$5000	\$250	\$3000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Family-France

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

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

★★★★★ "Outstanding Value"

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$5000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200000	\$100000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Southern Cross Travel Ins NZ	Limited World	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000

★★★★

ACE Insurance NZ	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
BNZ	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30000	\$180000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
Downunder Insurance NZ	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$4000	\$1000	\$3000
nib NZ	International	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$500	\$4000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000
Webjet NZ	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$250	\$1000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000

★★★

AA Insurance	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Air New Zealand	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$30000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Family-France

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

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

★ ★ ★

ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Comprehensive Travel Insurance NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20000	\$60000	Unlimited	Unlimited	\$3000	\$10000	\$500	\$3000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$6000	\$1000	\$3000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000
Expedia	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
NZ Travel Insurance	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
State	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000
World Nomads NZ	Standard Plan	✓	\$7000	N/A	\$10000000	\$1000000	\$1000	\$4000	N/A	N/A

★ ★

ACE Insurance NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
ACE Insurance NZ	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Family-France

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

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

★★

AMP Bank NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Aon NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
Tower Limited	Cover4Travel (Plan C)	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1500	\$20000	\$1000	\$2000

★

Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$5000	\$250	\$3000
NZ Post	Plan C	✓	Unlimited	\$20000	Unlimited	Unlimited	\$1500	\$20000	\$1000	\$2000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Family-Thailand

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

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

★★★★★ "Outstanding Value"

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$5000
Southern Cross Travel Ins NZ	Limited World	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000

★★★★

ACE Insurance NZ	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200000	\$100000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
nib NZ	International	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$500	\$4000
NZ Travel Insurance	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000
Webjet NZ	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$250	\$1000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000

★★★

AA Insurance	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$30000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Family-Thailand

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

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

★ ★ ★

BNZ	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30000	\$180000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20000	\$60000	Unlimited	Unlimited	\$3000	\$10000	\$500	\$3000
Downunder Insurance NZ	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$4000	\$1000	\$3000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$6000	\$1000	\$3000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000
Expedia	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
State	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000
World Nomads NZ	Standard Plan	✓	\$7000	N/A	\$10000000	\$10000000	\$1000	\$4000	N/A	N/A

★ ★

ACE Insurance NZ	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
Air New Zealand	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Family-Thailand

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

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

★★

Aon NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A

★

ACE Insurance NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$5000	\$250	\$3000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Family-UK

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

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

★★★★★ "Outstanding Value"

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$5000
Southern Cross Travel Ins NZ	Limited World	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000

★★★★

BNZ	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200000	\$100000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Downunder Insurance NZ	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$4000	\$1000	\$3000
nib NZ	International	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$500	\$4000
NZ Travel Insurance	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000
Webjet NZ	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$250	\$1000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000

★★★

AA Insurance	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ACE Insurance NZ	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
Air New Zealand	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$30000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Family-UK

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

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

★★★

ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30000	\$180000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20000	\$60000	Unlimited	Unlimited	\$3000	\$10000	\$500	\$3000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$6000	\$1000	\$3000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
State	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000

★★

ACE Insurance NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
ACE Insurance NZ	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000
Aon NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Family-UK

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

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

★★

Expedia	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000
World Nomads NZ	Standard Plan	✓	\$7000	N/A	\$10000000	\$1000000	\$1000	\$4000	N/A	N/A

★

Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$5000	\$250	\$3000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Family-USA

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

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

★★★★★ "Outstanding Value"

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$30000	\$500	\$5000
ACE Insurance NZ	Essentials	✓	\$20000	\$40000	Unlimited	Unlimited	Unlimited	\$10000	N/A	N/A
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$250	\$4000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$10000	\$500	\$3000

★★★★

AMI Insurance NZ	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
BNZ	Travel Insurance	✓	\$200000	\$200000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200000	\$100000	Unlimited	Unlimited	\$3000	\$40000	\$750	\$2500
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20000	\$100000	\$25000000	\$25000000	\$2000	\$12000	\$1000	\$3000
Downunder Insurance NZ	Plan C - Backpackers	✓	\$5000	\$30000	Unlimited	Unlimited	\$1500	\$4000	\$1000	\$3000
Southern Cross Travel Ins NZ	World	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$50000	\$500	\$5000
State	International Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Webjet NZ	Plan B - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$2000	\$3000	\$250	\$1000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$50000	\$1000	\$6000

★★★

AA Insurance	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
ACE Insurance NZ	Premium	✓	\$30000	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$400	\$3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$30000	\$500	N/A
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Family-USA

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

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

★★★

Aon NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30000	\$180000	\$40000000	\$40000000	\$4000	\$15000	\$2000	\$4000
Comprehensive Travel Insurance NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10000	\$15000000	\$15000000	\$15000000	\$8000	\$500	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30000	Unlimited	Unlimited	Unlimited	\$50000	\$1000	\$10000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20000	\$60000	Unlimited	Unlimited	\$3000	\$10000	\$500	\$3000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10000	\$60000	Unlimited	Unlimited	\$1500	\$6000	\$1000	\$3000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$500	\$10000	\$500	\$3000
Expedia	Plan C - Essentials	✓	\$10000	\$30000	\$10000000	\$10000000	\$500	\$3000	\$500	\$1000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
NZ Travel Insurance	Premier	✓	\$50000	\$30000	Unlimited	Unlimited	\$6000	\$20000	\$500	\$6000
Tower Limited	Cover4Travel (Plan C)	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1500	\$20000	\$1000	\$2000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$10000	N/A	\$3000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$20000	\$250	\$3000

★★

ACE Insurance NZ	Elite	✓	Unlimited	\$100000	Unlimited	Unlimited	Unlimited	\$40000	\$400	\$5000
Air New Zealand	International Single Trip	✓	Unlimited	\$100000	Unlimited	Unlimited	\$4000	\$50000	\$1500	\$5000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30000	Unlimited	Unlimited	\$1000	\$15000	\$500	\$3000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Family-USA

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

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

★★

AMP Bank NZ	Comprehensive	✓	Unlimited	\$100000	Unlimited	Unlimited	\$6000	\$60000	\$1000	\$6000
nib NZ	International	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1000	\$24000	\$500	\$4000
World Nomads NZ	Standard Plan	✓	\$7000	N/A	\$10000000	\$1000000	\$1000	\$4000	N/A	N/A

★

Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$4000	\$10000	\$500	\$3000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4000	\$5000	\$250	\$3000
NZ Post	Plan C	✓	Unlimited	\$20000	Unlimited	Unlimited	\$1500	\$20000	\$1000	\$2000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Single-Australia

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

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

★★★★★ "Outstanding Value"

Cigna Insurance	Comprehensive Travel Insurance	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$20000	\$750	\$2500
Southern Cross Travel Ins NZ	Australia/South Pacific	✓	\$50000	\$25000	Unlimited	Unlimited	\$750	\$25000	\$500	\$5000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$12000	\$250	\$4000
Worldcare NZ	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$25000	\$500	\$6000

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$15000	\$250	\$5000
AMI Insurance NZ	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5000	\$7500000	\$7500000	\$7500000	\$4000	\$250	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
NZ Travel Insurance	Premier	✓	\$25000	\$15000	Unlimited	Unlimited	\$3000	\$10000	\$250	\$6000
State	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000

★★★

AA Insurance	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
ACE Insurance NZ	Essentials	✓	\$10000	\$20000	Unlimited	Unlimited	Unlimited	\$5000	N/A	N/A
Air New Zealand	International Single Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$25000	\$750	\$5000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$15000	Unlimited	Unlimited	\$500	\$7500	\$250	\$3000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Single-Australia

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

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

★★★

ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
BNZ	Travel Insurance	✓	\$100000	\$100000	Unlimited	Unlimited	\$1500	\$20000	\$750	\$2500
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15000	\$75000	\$20000000	\$20000000	\$2000	\$7500	\$1000	\$4000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10000	\$50000	\$12500000	\$12500000	\$1000	\$6000	\$500	\$3000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10000	\$30000	Unlimited	Unlimited	\$750	\$5000	\$500	\$3000
Downunder Insurance NZ	Plan C - Backpackers	✓	\$2500	\$15000	Unlimited	Unlimited	\$750	\$2000	\$500	\$3000
Downunder Insurance NZ	Plan H - Explorer	✓	\$5000	\$30000	Unlimited	Unlimited	\$750	\$3000	\$500	\$3000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$5000	\$500	\$3000
nib NZ	International	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$12000	\$250	\$4000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$10000	\$10000000	\$10000000	\$10000000	\$3000	N/A	\$5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$25000	Unlimited	Unlimited	Unlimited	\$12000	\$200	\$5000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$2000	\$5000	N/A	\$3000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$5000	\$250	\$3000
Webjet NZ	Plan B - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$1000	\$1500	\$250	\$1000

★★

ACE Insurance NZ	Premium	✓	\$15000	\$25000	Unlimited	Unlimited	Unlimited	\$10000	\$200	\$3000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$4000	\$15000	\$250	N/A



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Single-Australia

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

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

★★

Aon NZ	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000
Expedia	Plan C - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$500	\$1500	\$500	\$1000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$12500	Unlimited	Unlimited	\$500	\$10000	\$250	\$3000

★

ACE Insurance NZ	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
World Nomads NZ	Standard Plan	✓	\$3500	N/A	\$5000000	\$500000	\$500	\$2000	N/A	N/A



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Single-China

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

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

★★★★★ "Outstanding Value"

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$15000	\$250	\$5000
Southern Cross Travel Ins NZ	Limited World	✓	\$50000	\$25000	Unlimited	Unlimited	\$750	\$25000	\$500	\$5000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$12000	\$250	\$4000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$5000	\$250	\$3000

★★★★

Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10000	\$50000	\$12500000	\$12500000	\$1000	\$6000	\$500	\$3000
Downunder Insurance NZ	Plan C - Backpackers	✓	\$2500	\$15000	Unlimited	Unlimited	\$750	\$2000	\$500	\$3000
nib NZ	International	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$12000	\$250	\$4000
NZ Travel Insurance	Premier	✓	\$25000	\$15000	Unlimited	Unlimited	\$3000	\$10000	\$250	\$6000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$10000	\$10000000	\$10000000	\$10000000	\$3000	N/A	\$5000
Webjet NZ	Plan B - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$1000	\$1500	\$250	\$1000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$12500	Unlimited	Unlimited	\$500	\$10000	\$250	\$3000
Worldcare NZ	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$25000	\$500	\$6000

★★★

AA Insurance	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
ACE Insurance NZ	Essentials	✓	\$10000	\$20000	Unlimited	Unlimited	Unlimited	\$5000	N/A	N/A
Air New Zealand	International Single Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$25000	\$750	\$5000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Single-China

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

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

★ ★ ★

Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$15000	Unlimited	Unlimited	\$500	\$7500	\$250	\$3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$4000	\$15000	\$250	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15000	\$75000	\$20000000	\$20000000	\$2000	\$7500	\$1000	\$4000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10000	\$30000	Unlimited	Unlimited	\$750	\$5000	\$500	\$3000
Downunder Insurance NZ	Plan H - Explorer	✓	\$5000	\$30000	Unlimited	Unlimited	\$750	\$3000	\$500	\$3000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$25000	Unlimited	Unlimited	Unlimited	\$12000	\$200	\$5000
State	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$2000	\$5000	N/A	\$3000
World Nomads NZ	Standard Plan	✓	\$3500	N/A	\$5000000	\$500000	\$500	\$2000	N/A	N/A

★ ★

ACE Insurance NZ	Premium	✓	\$15000	\$25000	Unlimited	Unlimited	Unlimited	\$10000	\$200	\$3000
Aon NZ	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000
BNZ	Travel Insurance	✓	\$100000	\$100000	Unlimited	Unlimited	\$1500	\$20000	\$750	\$2500



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Single-China

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

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

★★

Cigna Insurance	Comprehensive Travel Insurance	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$20000	\$750	\$2500
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5000	\$7500000	\$7500000	\$7500000	\$4000	\$250	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000

★

ACE Insurance NZ	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$5000	\$500	\$3000
Expedia	Plan C - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$500	\$1500	\$500	\$1000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Single-Cook Island

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

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

★★★★★ "Outstanding Value"

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$15000	\$250	\$5000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$20000	\$750	\$2500
Downunder Insurance NZ	Plan C - Backpackers	✓	\$2500	\$15000	Unlimited	Unlimited	\$750	\$2000	\$500	\$3000
Southern Cross Travel Ins NZ	Australia/South Pacific	✓	\$50000	\$25000	Unlimited	Unlimited	\$750	\$25000	\$500	\$5000

★★★★

AMI Insurance NZ	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
BNZ	Travel Insurance	✓	\$100000	\$100000	Unlimited	Unlimited	\$1500	\$20000	\$750	\$2500
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10000	\$30000	Unlimited	Unlimited	\$750	\$5000	\$500	\$3000
Downunder Insurance NZ	Plan H - Explorer	✓	\$5000	\$30000	Unlimited	Unlimited	\$750	\$3000	\$500	\$3000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
State	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$12000	\$250	\$4000
Worldcare NZ	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$25000	\$500	\$6000

★★★

AA Insurance	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
ACE Insurance NZ	Essentials	✓	\$10000	\$20000	Unlimited	Unlimited	Unlimited	\$5000	N/A	N/A
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$15000	Unlimited	Unlimited	\$500	\$7500	\$250	\$3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$4000	\$15000	\$250	N/A



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Single-Cook Island

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

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

★ ★ ★

AMP Bank NZ	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15000	\$75000	\$20000000	\$20000000	\$2000	\$7500	\$1000	\$4000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10000	\$50000	\$12500000	\$12500000	\$1000	\$6000	\$500	\$3000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5000	\$7500000	\$7500000	\$7500000	\$4000	\$250	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$5000	\$500	\$3000
nib NZ	International	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$12000	\$250	\$4000
NZ Travel Insurance	Premier	✓	\$25000	\$15000	Unlimited	Unlimited	\$3000	\$10000	\$250	\$6000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$10000	\$10000000	\$10000000	\$10000000	\$3000	N/A	\$5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$25000	Unlimited	Unlimited	Unlimited	\$12000	\$200	\$5000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$5000	\$250	\$3000
Webjet NZ	Plan B - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$1000	\$1500	\$250	\$1000

★ ★

Air New Zealand	International Single Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$25000	\$750	\$5000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
Aon NZ	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Single-Cook Island

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

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

★★

Expedia	Plan C - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$500	\$1500	\$500	\$1000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$2000	\$5000	N/A	\$3000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$12500	Unlimited	Unlimited	\$500	\$10000	\$250	\$3000

★

ACE Insurance NZ	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000
ACE Insurance NZ	Premium	✓	\$15000	\$25000	Unlimited	Unlimited	Unlimited	\$10000	\$200	\$3000
World Nomads NZ	Standard Plan	✓	\$3500	N/A	\$5000000	\$5000000	\$500	\$2000	N/A	N/A



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Single-Fiji

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

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

★★★★★ "Outstanding Value"

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$15000	\$250	\$5000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$20000	\$750	\$2500
Southern Cross Travel Ins NZ	Australia/South Pacific	✓	\$50000	\$25000	Unlimited	Unlimited	\$750	\$25000	\$500	\$5000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$12000	\$250	\$4000

★★★★

AMI Insurance NZ	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
BNZ	Travel Insurance	✓	\$100000	\$100000	Unlimited	Unlimited	\$1500	\$20000	\$750	\$2500
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10000	\$30000	Unlimited	Unlimited	\$750	\$5000	\$500	\$3000
Downunder Insurance NZ	Plan C - Backpackers	✓	\$2500	\$15000	Unlimited	Unlimited	\$750	\$2000	\$500	\$3000
Downunder Insurance NZ	Plan H - Explorer	✓	\$5000	\$30000	Unlimited	Unlimited	\$750	\$3000	\$500	\$3000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
State	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
Worldcare NZ	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$25000	\$500	\$6000

★★★

AA Insurance	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
ACE Insurance NZ	Essentials	✓	\$10000	\$20000	Unlimited	Unlimited	Unlimited	\$5000	N/A	N/A
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$15000	Unlimited	Unlimited	\$500	\$7500	\$250	\$3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$4000	\$15000	\$250	N/A



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Single-Fiji

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

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

★ ★ ★

AMP Bank NZ	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15000	\$75000	\$20000000	\$20000000	\$2000	\$7500	\$1000	\$4000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10000	\$50000	\$12500000	\$12500000	\$1000	\$6000	\$500	\$3000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5000	\$7500000	\$7500000	\$7500000	\$4000	\$250	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$5000	\$500	\$3000
nib NZ	International	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$12000	\$250	\$4000
NZ Travel Insurance	Premier	✓	\$25000	\$15000	Unlimited	Unlimited	\$3000	\$10000	\$250	\$6000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$10000	\$10000000	\$10000000	\$10000000	\$3000	N/A	\$5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$25000	Unlimited	Unlimited	Unlimited	\$12000	\$200	\$5000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$5000	\$250	\$3000
Webjet NZ	Plan B - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$1000	\$1500	\$250	\$1000

★ ★

Air New Zealand	International Single Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$25000	\$750	\$5000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
Aon NZ	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Single-Fiji

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

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

★★

Expedia	Plan C - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$500	\$1500	\$500	\$1000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$2000	\$5000	N/A	\$3000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$12500	Unlimited	Unlimited	\$500	\$10000	\$250	\$3000

★

ACE Insurance NZ	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000
ACE Insurance NZ	Premium	✓	\$15000	\$25000	Unlimited	Unlimited	Unlimited	\$10000	\$200	\$3000
World Nomads NZ	Standard Plan	✓	\$3500	N/A	\$5000000	\$500000	\$500	\$2000	N/A	N/A



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Single-France

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

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

★★★★★ "Outstanding Value"

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$15000	\$250	\$5000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$20000	\$750	\$2500
Southern Cross Travel Ins NZ	Limited World	✓	\$50000	\$25000	Unlimited	Unlimited	\$750	\$25000	\$500	\$5000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$5000	\$250	\$3000

★★★★

ACE Insurance NZ	Essentials	✓	\$10000	\$20000	Unlimited	Unlimited	Unlimited	\$5000	N/A	N/A
Downunder Insurance NZ	Plan C - Backpackers	✓	\$2500	\$15000	Unlimited	Unlimited	\$750	\$2000	\$500	\$3000
nib NZ	International	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$12000	\$250	\$4000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$10000	\$10000000	\$10000000	\$10000000	\$3000	N/A	\$5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$25000	Unlimited	Unlimited	Unlimited	\$12000	\$200	\$5000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$12000	\$250	\$4000
Webjet NZ	Plan B - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$1000	\$1500	\$250	\$1000
Worldcare NZ	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$25000	\$500	\$6000

★★★

AA Insurance	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
Air New Zealand	International Single Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$25000	\$750	\$5000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$4000	\$15000	\$250	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Single-France

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

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

★ ★ ★

ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
BNZ	Travel Insurance	✓	\$100000	\$100000	Unlimited	Unlimited	\$1500	\$20000	\$750	\$2500
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15000	\$75000	\$20000000	\$20000000	\$2000	\$7500	\$1000	\$4000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10000	\$50000	\$12500000	\$12500000	\$1000	\$6000	\$500	\$3000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5000	\$7500000	\$7500000	\$7500000	\$4000	\$250	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10000	\$30000	Unlimited	Unlimited	\$750	\$5000	\$500	\$3000
Downunder Insurance NZ	Plan H - Explorer	✓	\$5000	\$30000	Unlimited	Unlimited	\$750	\$3000	\$500	\$3000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$5000	\$500	\$3000
Expedia	Plan C - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$500	\$1500	\$500	\$1000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
NZ Travel Insurance	Premier	✓	\$25000	\$15000	Unlimited	Unlimited	\$3000	\$10000	\$250	\$6000
State	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$2000	\$5000	N/A	\$3000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$12500	Unlimited	Unlimited	\$500	\$10000	\$250	\$3000

★ ★

ACE Insurance NZ	Premium	✓	\$15000	\$25000	Unlimited	Unlimited	Unlimited	\$10000	\$200	\$3000
-------------------------	---------	---	---------	---------	-----------	-----------	-----------	---------	-------	--------



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Single-France

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

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

★★

Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$15000	Unlimited	Unlimited	\$500	\$7500	\$250	\$3000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
Aon NZ	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000
World Nomads NZ	Standard Plan	✓	\$3500	N/A	\$5000000	\$500000	\$500	\$2000	N/A	N/A

★

ACE Insurance NZ	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000
NZ Post	Plan C	✓	Unlimited	\$10000	Unlimited	Unlimited	\$1500	\$10000	\$500	\$2000
Tower Limited	Cover4Travel (Plan C)	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1500	\$10000	\$500	\$2000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Single-Thailand

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

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

★★★★★ "Outstanding Value"

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$15000	\$250	\$5000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$20000	\$750	\$2500
Southern Cross Travel Ins NZ	Limited World	✓	\$50000	\$25000	Unlimited	Unlimited	\$750	\$25000	\$500	\$5000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$12000	\$250	\$4000

★★★★

ACE Insurance NZ	Essentials	✓	\$10000	\$20000	Unlimited	Unlimited	Unlimited	\$5000	N/A	N/A
Downunder Insurance NZ	Plan C - Backpackers	✓	\$2500	\$15000	Unlimited	Unlimited	\$750	\$2000	\$500	\$3000
nib NZ	International	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$12000	\$250	\$4000
NZ Travel Insurance	Premier	✓	\$25000	\$15000	Unlimited	Unlimited	\$3000	\$10000	\$250	\$6000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$10000	\$10000000	\$10000000	\$10000000	\$3000	N/A	\$5000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$5000	\$250	\$3000
Webjet NZ	Plan B - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$1000	\$1500	\$250	\$1000
Worldcare NZ	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$25000	\$500	\$6000

★★★

AA Insurance	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$4000	\$15000	\$250	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Single-Thailand

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

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

★ ★ ★

ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
BNZ	Travel Insurance	✓	\$100000	\$100000	Unlimited	Unlimited	\$1500	\$20000	\$750	\$2500
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15000	\$75000	\$20000000	\$20000000	\$2000	\$7500	\$1000	\$4000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10000	\$50000	\$12500000	\$12500000	\$1000	\$6000	\$500	\$3000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10000	\$30000	Unlimited	Unlimited	\$750	\$5000	\$500	\$3000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$5000	\$500	\$3000
Expedia	Plan C - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$500	\$1500	\$500	\$1000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$25000	Unlimited	Unlimited	Unlimited	\$12000	\$200	\$5000
State	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$2000	\$5000	N/A	\$3000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$12500	Unlimited	Unlimited	\$500	\$10000	\$250	\$3000
World Nomads NZ	Standard Plan	✓	\$3500	N/A	\$5000000	\$5000000	\$500	\$2000	N/A	N/A

★ ★

Air New Zealand	International Single Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$25000	\$750	\$5000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$15000	Unlimited	Unlimited	\$500	\$7500	\$250	\$3000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Single-Thailand

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

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

★★

Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5000	\$7500000	\$7500000	\$7500000	\$4000	\$250	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
Downunder Insurance NZ	Plan H - Explorer	✓	\$5000	\$30000	Unlimited	Unlimited	\$750	\$3000	\$500	\$3000

★

ACE Insurance NZ	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000
ACE Insurance NZ	Premium	✓	\$15000	\$25000	Unlimited	Unlimited	Unlimited	\$10000	\$200	\$3000
Aon NZ	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Single-UK

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

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

★★★★★ "Outstanding Value"

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$15000	\$250	\$5000
Southern Cross Travel Ins NZ	Limited World	✓	\$50000	\$25000	Unlimited	Unlimited	\$750	\$25000	\$500	\$5000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$10000	\$10000000	\$10000000	\$10000000	\$3000	N/A	\$5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$25000	Unlimited	Unlimited	Unlimited	\$12000	\$200	\$5000

★★★★

ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$20000	\$750	\$2500
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
nib NZ	International	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$12000	\$250	\$4000
NZ Travel Insurance	Premier	✓	\$25000	\$15000	Unlimited	Unlimited	\$3000	\$10000	\$250	\$6000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$12000	\$250	\$4000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$5000	\$250	\$3000
Worldcare NZ	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$25000	\$500	\$6000

★★★

AA Insurance	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
ACE Insurance NZ	Essentials	✓	\$10000	\$20000	Unlimited	Unlimited	Unlimited	\$5000	N/A	N/A
Air New Zealand	International Single Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$25000	\$750	\$5000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$4000	\$15000	\$250	N/A



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Single-UK

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

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

★ ★ ★

AMI Insurance NZ	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
BNZ	Travel Insurance	✓	\$100000	\$100000	Unlimited	Unlimited	\$1500	\$20000	\$750	\$2500
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15000	\$75000	\$20000000	\$20000000	\$2000	\$7500	\$1000	\$4000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10000	\$50000	\$12500000	\$12500000	\$1000	\$6000	\$500	\$3000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5000	\$7500000	\$7500000	\$7500000	\$4000	\$250	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10000	\$30000	Unlimited	Unlimited	\$750	\$5000	\$500	\$3000
Downunder Insurance NZ	Plan C - Backpackers	✓	\$2500	\$15000	Unlimited	Unlimited	\$750	\$2000	\$500	\$3000
Downunder Insurance NZ	Plan H - Explorer	✓	\$5000	\$30000	Unlimited	Unlimited	\$750	\$3000	\$500	\$3000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$5000	\$500	\$3000
State	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
Webjet NZ	Plan B - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$1000	\$1500	\$250	\$1000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$12500	Unlimited	Unlimited	\$500	\$10000	\$250	\$3000

★ ★

ACE Insurance NZ	Premium	✓	\$15000	\$25000	Unlimited	Unlimited	Unlimited	\$10000	\$200	\$3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$15000	Unlimited	Unlimited	\$500	\$7500	\$250	\$3000
Aon NZ	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Single-UK

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

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

★★

Expedia	Plan C - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$500	\$1500	\$500	\$1000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$2000	\$5000	N/A	\$3000

★

ACE Insurance NZ	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
World Nomads NZ	Standard Plan	✓	\$3500	N/A	\$5000000	\$500000	\$500	\$2000	N/A	N/A



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Single-USA

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

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

★★★★★ "Outstanding Value"

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$15000	\$250	\$5000
ACE Insurance NZ	Essentials	✓	\$10000	\$20000	Unlimited	Unlimited	Unlimited	\$5000	N/A	N/A
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$12000	\$250	\$4000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$1000	\$5000	\$250	\$3000

★★★★

AMI Insurance NZ	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
BNZ	Travel Insurance	✓	\$100000	\$100000	Unlimited	Unlimited	\$1500	\$20000	\$750	\$2500
Cigna Insurance	Comprehensive Travel Insurance	✓	\$100000	\$50000	Unlimited	Unlimited	\$1500	\$20000	\$750	\$2500
Downunder Insurance NZ	Plan C - Backpackers	✓	\$2500	\$15000	Unlimited	Unlimited	\$750	\$2000	\$500	\$3000
Southern Cross Travel Ins NZ	World	✓	\$50000	\$25000	Unlimited	Unlimited	\$750	\$25000	\$500	\$5000
State	International Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
Webjet NZ	Plan B - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$1000	\$1500	\$250	\$1000
Worldcare NZ	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$25000	\$500	\$6000

★★★

ACE Insurance NZ	Premium	✓	\$15000	\$25000	Unlimited	Unlimited	Unlimited	\$10000	\$200	\$3000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$4000	\$15000	\$250	N/A
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Single-USA

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

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

★ ★ ★

Aon NZ	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15000	\$75000	\$20000000	\$20000000	\$2000	\$7500	\$1000	\$4000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10000	\$50000	\$12500000	\$12500000	\$1000	\$6000	\$500	\$3000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5000	\$7500000	\$7500000	\$7500000	\$4000	\$250	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$15000	Unlimited	Unlimited	Unlimited	\$25000	\$500	\$10000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10000	\$30000	Unlimited	Unlimited	\$750	\$5000	\$500	\$3000
Downunder Insurance NZ	Plan H - Explorer	✓	\$5000	\$30000	Unlimited	Unlimited	\$750	\$3000	\$500	\$3000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$5000	\$500	\$3000
Expedia	Plan C - Essentials	✓	\$5000	\$15000	\$5000000	\$5000000	\$500	\$1500	\$500	\$1000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
NZ Travel Insurance	Premier	✓	\$25000	\$15000	Unlimited	Unlimited	\$3000	\$10000	\$250	\$6000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$10000	\$10000000	\$10000000	\$10000000	\$3000	N/A	\$5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$25000	Unlimited	Unlimited	Unlimited	\$12000	\$200	\$5000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25000	Unlimited	Unlimited	\$2000	\$5000	\$250	\$3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$2000	\$5000	N/A	\$3000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$12500	Unlimited	Unlimited	\$500	\$10000	\$250	\$3000

★ ★

AA Insurance	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
Air New Zealand	International Single Trip	✓	Unlimited	\$50000	Unlimited	Unlimited	\$2000	\$25000	\$750	\$5000



Travel Insurance Star Ratings

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Single-USA

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

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

★★

Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$15000	Unlimited	Unlimited	\$500	\$7500	\$250	\$3000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50000	Unlimited	Unlimited	\$3000	\$30000	\$500	\$6000
nib NZ	International	✓	Unlimited	\$25000	Unlimited	Unlimited	\$500	\$12000	\$250	\$4000
World Nomads NZ	Standard Plan	✓	\$3500	N/A	\$5000000	\$500000	\$500	\$2000	N/A	N/A

★

ACE Insurance NZ	Elite	✓	Unlimited	\$50000	Unlimited	Unlimited	Unlimited	\$20000	\$200	\$5000
NZ Post	Plan C	✓	Unlimited	\$10000	Unlimited	Unlimited	\$1500	\$10000	\$500	\$2000
Tower Limited	Cover4Travel (Plan C)	✓	Unlimited	\$50000	Unlimited	Unlimited	\$1500	\$10000	\$500	\$2000