



# Travel Insurance Star Ratings

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## 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

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### "Outstanding Value"

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

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<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
<b>ANZ Bank NZ</b>	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>BNZ</b>	Travel Insurance	✓	\$200,000	\$200,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
<b>Cover-More Travel Insurance NZ</b>	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
<b>Cover-More Travel Insurance NZ</b>	Options International - Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
<b>Downunder Insurance NZ</b>	Plan C - Backpackers	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$1,500	\$4,000	\$1,000	\$3,000
<b>House of Travel NZ</b>	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>NZ Travel Insurance</b>	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
<b>TINZ</b>	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
<b>TINZ</b>	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A

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<b>AA Insurance</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
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## 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 New Zealand	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Chubb Insurance NZ	Essentials	✓	\$20,000	\$40,000	Unlimited	Unlimited	Unlimited	\$10,000	N/A	N/A
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	N/A	\$5,000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$400	\$5,000
State	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$2,000	\$3,000	\$250	\$1,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000



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## 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

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<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
<b>Aon NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>Expedia</b>	Plan C - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$1,000	\$3,000	\$500	\$1,000
<b>Expedia</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$10,000	\$500	\$3,000
<b>Virgin Australia NZ</b>	Comprehensive Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
<b>World Nomads NZ</b>	Explorer Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$20,000	\$250	\$3,000

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<b>Chubb Insurance NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>Chubb Insurance NZ</b>	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000
<b>World Nomads NZ</b>	Standard Plan	✓	\$7,000	N/A	\$10,000,000	\$1,000,000	\$1,000	\$4,000	N/A	N/A



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## 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	

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### "Outstanding Value"

<b>Cigna Insurance</b>	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
<b>Southern Cross Travel Ins NZ</b>	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000
<b>TINZ</b>	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
<b>Webjet NZ</b>	Plan B - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$2,000	\$3,000	\$250	\$1,000
<b>Webjet NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000

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<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
<b>Downunder Insurance NZ</b>	Plan C - Backpackers	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$1,500	\$4,000	\$1,000	\$3,000
<b>House of Travel NZ</b>	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>NZ Travel Insurance</b>	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
<b>TINZ</b>	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A
<b>Worldcare NZ</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

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<b>AA Insurance</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
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## 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										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Chubb Insurance NZ	Essentials	✓	\$20,000	\$40,000	Unlimited	Unlimited	Unlimited	\$10,000	N/A	N/A
Comprehensive Travel Insurance NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$10,000	\$500	\$3,000
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	N/A	\$5,000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$400	\$5,000
State	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$20,000	\$250	\$3,000



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## 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

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<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
<b>BNZ</b>	Travel Insurance	✓	\$200,000	\$200,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
<b>Cover-More Travel Insurance NZ</b>	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
<b>Cover-More Travel Insurance NZ</b>	Options International - Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
<b>Expedia</b>	Plan C - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$1,000	\$3,000	\$500	\$1,000
<b>World Nomads NZ</b>	Standard Plan	✓	\$7,000	N/A	\$10,000,000	\$1,000,000	\$1,000	\$4,000	N/A	N/A

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<b>Aon NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>Chubb Insurance NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>Chubb Insurance NZ</b>	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000



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## 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	

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### "Outstanding Value"

<b>Cigna Insurance</b>	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
<b>Countdown</b>	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
<b>Downunder Insurance NZ</b>	Plan C - Backpackers	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$1,500	\$4,000	\$1,000	\$3,000
<b>Southern Cross Travel Ins NZ</b>	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000

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<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
<b>ANZ Bank NZ</b>	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>BNZ</b>	Travel Insurance	✓	\$200,000	\$200,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
<b>Downunder Insurance NZ</b>	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
<b>Downunder Insurance NZ</b>	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
<b>House of Travel NZ</b>	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>TINZ</b>	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
<b>Webjet NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000
<b>Worldcare NZ</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

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<b>AA Insurance</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000



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					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Chubb Insurance NZ	Essentials	✓	\$20,000	\$40,000	Unlimited	Unlimited	Unlimited	\$10,000	N/A	N/A
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Expedia	Plan C - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$1,000	\$3,000	\$500	\$1,000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$10,000	\$500	\$3,000
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	N/A	\$5,000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$400	\$5,000
State	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$2,000	\$3,000	\$250	\$1,000





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<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
<b>Aon NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>Cover-More Travel Insurance NZ</b>	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
<b>Virgin Australia NZ</b>	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
<b>World Nomads NZ</b>	Explorer Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$20,000	\$250	\$3,000

★

<b>Chubb Insurance NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>Chubb Insurance NZ</b>	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000
<b>World Nomads NZ</b>	Standard Plan	✓	\$7,000	N/A	\$10,000,000	\$1,000,000	\$1,000	\$4,000	N/A	N/A



# Travel Insurance Star Ratings

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## Couple - Cruise Fiji

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

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

★★★★★

### "Outstanding Value"

<b>Cigna Insurance</b>	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
<b>Countdown</b>	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
<b>Downunder Insurance NZ</b>	Plan C - Backpackers	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$1,500	\$4,000	\$1,000	\$3,000
<b>Southern Cross Travel Ins NZ</b>	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000

★★★★

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

★★★

<b>AA Insurance</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>Air Vanuatu</b>	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
<b>AMP Bank NZ</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>ANZ Bank NZ</b>	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>Aon NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000



# Travel Insurance Star Ratings

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## Couple - Cruise Fiji

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
<b>All ratings take into account costs and features - see our methodology document for further details</b>										
<b>BNZ</b>	Travel Insurance	✓	\$200,000	\$200,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
<b>Chubb Insurance NZ</b>	Essentials	✓	\$20,000	\$40,000	Unlimited	Unlimited	Unlimited	\$10,000	N/A	N/A
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
<b>Comprehensive Travel InsuranceNZ</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>nib NZ</b>	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
<b>NZ Travel Insurance</b>	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
<b>STA Travel NZ</b>	Basic International Plan A	✓	Unlimited	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	N/A	\$5,000
<b>STA Travel NZ</b>	Comprehensive International Plan A	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$400	\$5,000
<b>TINZ</b>	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A
<b>Webjet NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000
<b>★★</b>										
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
<b>Chubb Insurance NZ</b>	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000
<b>Expedia</b>	Plan C - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$1,000	\$3,000	\$500	\$1,000
<b>Expedia</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$10,000	\$500	\$3,000
<b>World Nomads NZ</b>	Explorer Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$20,000	\$250	\$3,000
<b>★</b>										
<b>Chubb Insurance NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000



# Travel Insurance Star Ratings

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## Couple - Cruise Fiji

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



# Travel Insurance Star Ratings

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## 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"

<b>Cigna Insurance</b>	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
<b>Countdown</b>	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
<b>Downunder Insurance NZ</b>	Plan C - Backpackers	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$1,500	\$4,000	\$1,000	\$3,000
<b>Southern Cross Travel Ins NZ</b>	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000

★★★★

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

★★★

<b>AA Insurance</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000



# Travel Insurance Star Ratings

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## 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										
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Chubb Insurance NZ	Essentials	✓	\$20,000	\$40,000	Unlimited	Unlimited	Unlimited	\$10,000	N/A	N/A
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Expedia	Plan C - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$1,000	\$3,000	\$500	\$1,000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$10,000	\$500	\$3,000
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	N/A	\$5,000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$400	\$5,000
State	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$2,000	\$3,000	\$250	\$1,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000



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## 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

★★

<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
<b>Aon NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>Cover-More Travel Insurance NZ</b>	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
<b>Virgin Australia NZ</b>	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
<b>World Nomads NZ</b>	Explorer Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$20,000	\$250	\$3,000

★

<b>Chubb Insurance NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>Chubb Insurance NZ</b>	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000
<b>World Nomads NZ</b>	Standard Plan	✓	\$7,000	N/A	\$10,000,000	\$1,000,000	\$1,000	\$4,000	N/A	N/A



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## 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"

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

★★★★

<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
<b>Downunder Insurance NZ</b>	Plan C - Backpackers	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$1,500	\$4,000	\$1,000	\$3,000
<b>Downunder Insurance NZ</b>	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
<b>nib NZ</b>	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
<b>TINZ</b>	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
<b>TINZ</b>	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A
<b>Webjet NZ</b>	Plan B - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$2,000	\$3,000	\$250	\$1,000
<b>Webjet NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000
<b>Worldcare NZ</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

★★★

<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
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# Travel Insurance Star Ratings

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## 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 A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
BNZ	Travel Insurance	✓	\$200,000	\$200,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Chubb Insurance NZ	Essentials	✓	\$20,000	\$40,000	Unlimited	Unlimited	Unlimited	\$10,000	N/A	N/A
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
Expedia	Plan C - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$1,000	\$3,000	\$500	\$1,000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$10,000	\$500	\$3,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	N/A	\$5,000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$400	\$5,000
State	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000



# Travel Insurance Star Ratings

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## 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	
<b>All ratings take into account costs and features - see our methodology document for further details</b>										
<b>Virgin Australia NZ</b>	Comprehensive Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
<b>★★</b>										
<b>AA Insurance</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>Aon NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>Chubb Insurance NZ</b>	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000
<b>Comprehensive Travel InsuranceNZ</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>Virgin Australia NZ</b>	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
<b>World Nomads NZ</b>	Explorer Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$20,000	\$250	\$3,000
<b>★</b>										
<b>Chubb Insurance NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>Tower Limited</b>	Cover4Travel (Plan C)	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$3,000	\$20,000	\$1,000	\$2,000
<b>World Nomads NZ</b>	Standard Plan	✓	\$7,000	N/A	\$10,000,000	\$1,000,000	\$1,000	\$4,000	N/A	N/A



# Travel Insurance Star Ratings

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## 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"

<b>Countdown</b>	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
<b>Southern Cross Travel Ins NZ</b>	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000
<b>TINZ</b>	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
<b>Webjet NZ</b>	Plan B - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$2,000	\$3,000	\$250	\$1,000
<b>Webjet NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000

★★★★

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

★★★

<b>AA Insurance</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
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# Travel Insurance Star Ratings

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## 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										
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
BNZ	Travel Insurance	✓	\$200,000	\$200,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Chubb Insurance NZ	Essentials	✓	\$20,000	\$40,000	Unlimited	Unlimited	Unlimited	\$10,000	N/A	N/A
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
STA Travel NZ	Basic International Plan A	✓	Unlimited	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	N/A	\$5,000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$400	\$5,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
World Nomads NZ	Explorer Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$20,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000



# Travel Insurance Star Ratings

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## 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

★★

<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
<b>AMI Insurance NZ</b>	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
<b>Aon NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>Cover-More Travel Insurance NZ</b>	Options International - Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
<b>State</b>	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
<b>World Nomads NZ</b>	Standard Plan	✓	\$7,000	N/A	\$10,000,000	\$1,000,000	\$1,000	\$4,000	N/A	N/A

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<b>Chubb Insurance NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>Chubb Insurance NZ</b>	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000
<b>Cover-More Travel Insurance NZ</b>	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A



# Travel Insurance Star Ratings

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## 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"

<b>Cigna Insurance</b>	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
<b>Countdown</b>	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
<b>Southern Cross Travel Ins NZ</b>	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000
<b>STA Travel NZ</b>	Basic International Plan A	✓	Unlimited	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	N/A	\$5,000
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000

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

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<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
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# Travel Insurance Star Ratings

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## 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										
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
BNZ	Travel Insurance	✓	\$200,000	\$200,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Chubb Insurance NZ	Essentials	✓	\$20,000	\$40,000	Unlimited	Unlimited	Unlimited	\$10,000	N/A	N/A
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
Expedia	Plan C - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$1,000	\$3,000	\$500	\$1,000
Expedia	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$10,000	\$500	\$3,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
State	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000



# Travel Insurance Star Ratings

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## 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

★★

<b>AA Insurance</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>AMP Bank NZ</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>Aon NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>Virgin Australia NZ</b>	Comprehensive Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
<b>Virgin Australia NZ</b>	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
<b>World Nomads NZ</b>	Explorer Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$20,000	\$250	\$3,000

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<b>Chubb Insurance NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>Chubb Insurance NZ</b>	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000
<b>World Nomads NZ</b>	Standard Plan	✓	\$7,000	N/A	\$10,000,000	\$1,000,000	\$1,000	\$4,000	N/A	N/A





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## 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"

<b>Columbus Direct Travel Ins NZ</b>	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000
<b>TINZ</b>	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
<b>TINZ</b>	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A
<b>Webjet NZ</b>	Plan B - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$2,000	\$3,000	\$250	\$1,000
<b>Webjet NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000

★★★★

<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
<b>Chubb Insurance NZ</b>	Essentials	✓	\$20,000	\$40,000	Unlimited	Unlimited	Unlimited	\$10,000	N/A	N/A
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
<b>Countdown</b>	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
<b>Downunder Insurance NZ</b>	Plan C - Backpackers	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$1,500	\$4,000	\$1,000	\$3,000
<b>Downunder Insurance NZ</b>	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
<b>Expedia</b>	Plan C - Essentials	✓	\$10,000	\$30,000	\$10,000,000	\$10,000,000	\$1,000	\$3,000	\$500	\$1,000
<b>Expedia</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$10,000	\$500	\$3,000
<b>Southern Cross Travel Ins NZ</b>	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000

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<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
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# Travel Insurance Star Ratings

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## 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 Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
BNZ	Travel Insurance	✓	\$200,000	\$200,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	Unlimited	\$3,000	\$40,000	\$750	\$2,500
Comprehensive Travel Insurance NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
State	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Tower Limited	Cover4Travel (Plan C)	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$3,000	\$20,000	\$1,000	\$2,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000



# 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	
<b>All ratings take into account costs and features - see our methodology document for further details</b>										
<b>Worldcare NZ</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000
<b>★★</b>										
<b>AA Insurance</b>	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$4,000	\$50,000	\$1,500	\$5,000
<b>Chubb Insurance NZ</b>	Premium	✓	\$30,000	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$400	\$3,000
<b>nib NZ</b>	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
<b>STA Travel NZ</b>	Basic International Plan A	✓	Unlimited	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	N/A	\$5,000
<b>World Nomads NZ</b>	Explorer Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$20,000	\$250	\$3,000
<b>★</b>										
<b>Chubb Insurance NZ</b>	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
<b>STA Travel NZ</b>	Comprehensive International Plan A	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$400	\$5,000
<b>World Nomads NZ</b>	Standard Plan	✓	\$7,000	N/A	\$10,000,000	\$1,000,000	\$1,000	\$4,000	N/A	N/A