



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.

Senior 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"

ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$5,000	\$250	\$3,000

★★★★

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

★★★

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



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Senior 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										
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15,000	\$75,000	\$20,000,000	\$20,000,000	\$2,000	\$7,500	\$1,000	\$4,000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5,000	\$7,500,000	\$7,500,000	\$7,500,000	\$4,000	\$250	N/A
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10,000	\$30,000	Unlimited	Unlimited	\$750	\$5,000	\$500	\$3,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$750	\$3,000	\$500	\$3,000
NZ Travel Insurance	Premier	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$3,000	\$10,000	\$250	\$6,000
State	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
TINZ	Comprehensive	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$1,000	\$15,000	\$250	\$6,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$5,000	\$15,000	N/A	N/A	N/A	\$1,500	\$250	\$1,000
★★										
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$15,000	Unlimited	Unlimited	\$500	\$7,500	\$250	\$3,000
BNZ	Travel Insurance	✓	\$100,000	\$100,000	\$5,000	\$5,000	\$5,000	\$20,000	\$750	\$2,500
nib NZ	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
★										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000
Aon NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
TINZ	Essentials	✓	\$10,000	N/A	Unlimited	Unlimited	\$500	\$5,000	N/A	N/A



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Senior 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"

Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,500	\$25,000	\$250	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$5,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$25,000	\$500	\$6,000

★★★★

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

★★★

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



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Senior 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										
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10,000	\$50,000	\$12,500,000	\$12,500,000	\$1,000	\$6,000	\$500	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15,000	\$75,000	\$20,000,000	\$20,000,000	\$2,000	\$7,500	\$1,000	\$4,000
Countdown	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	\$15,000	\$1,500	\$20,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5,000	\$7,500,000	\$7,500,000	\$7,500,000	\$4,000	\$250	N/A
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10,000	\$30,000	Unlimited	Unlimited	\$750	\$5,000	\$500	\$3,000
NZ Travel Insurance	Premier	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$3,000	\$10,000	\$250	\$6,000
State	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
TINZ	Comprehensive	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$1,000	\$15,000	\$250	\$6,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$5,000	\$15,000	N/A	N/A	N/A	\$1,500	\$250	\$1,000
★★										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$750	\$3,000	\$500	\$3,000
nib NZ	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
TINZ	Essentials	✓	\$10,000	N/A	Unlimited	Unlimited	\$500	\$5,000	N/A	N/A
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
★										
Aon NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
BNZ	Travel Insurance	✓	\$100,000	\$100,000	\$5,000	\$5,000	\$5,000	\$20,000	\$750	\$2,500



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Senior 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"

ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$5,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$25,000	\$500	\$6,000

★★★★

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

★★★

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



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Senior Single - Cook Island

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 Standard	✓	\$10,000	\$50,000	\$12,500,000	\$12,500,000	\$1,000	\$6,000	\$500	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15,000	\$75,000	\$20,000,000	\$20,000,000	\$2,000	\$7,500	\$1,000	\$4,000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10,000	\$30,000	Unlimited	Unlimited	\$750	\$5,000	\$500	\$3,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$750	\$3,000	\$500	\$3,000
NZ Travel Insurance	Premier	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$3,000	\$10,000	\$250	\$6,000
State	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
TINZ	Comprehensive	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$1,000	\$15,000	\$250	\$6,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$5,000	\$15,000	N/A	N/A	N/A	\$1,500	\$250	\$1,000
★★										
BNZ	Travel Insurance	✓	\$100,000	\$100,000	\$5,000	\$5,000	\$5,000	\$20,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5,000	\$7,500,000	\$7,500,000	\$7,500,000	\$4,000	\$250	N/A
nib NZ	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
★										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000
Aon NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
TINZ	Essentials	✓	\$10,000	N/A	Unlimited	Unlimited	\$500	\$5,000	N/A	N/A



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Senior Single - 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	

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★★★★★

"Outstanding Value"

ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$25,000	\$500	\$6,000

★★★★

Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$50,000	\$25,000	Unlimited	Unlimited	\$750	\$25,000	\$500	\$5,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$5,000	\$250	\$3,000

★★★

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



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Senior Single - 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										
TINZ	Comprehensive	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$1,000	\$15,000	\$250	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,500	\$25,000	\$250	\$6,000
★★										
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$15,000	Unlimited	Unlimited	\$500	\$7,500	\$250	\$3,000
Aon NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10,000	\$50,000	\$12,500,000	\$12,500,000	\$1,000	\$6,000	\$500	\$3,000
TINZ	Essentials	✓	\$10,000	N/A	Unlimited	Unlimited	\$500	\$5,000	N/A	N/A
★										
BNZ	Travel Insurance	✓	\$100,000	\$100,000	\$5,000	\$5,000	\$5,000	\$20,000	\$750	\$2,500



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Senior 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	

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★★★★★

"Outstanding Value"

ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$5,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$25,000	\$500	\$6,000

★★★★

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

★★★

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



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Senior Single - Fiji

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 Standard	✓	\$10,000	\$50,000	\$12,500,000	\$12,500,000	\$1,000	\$6,000	\$500	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15,000	\$75,000	\$20,000,000	\$20,000,000	\$2,000	\$7,500	\$1,000	\$4,000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10,000	\$30,000	Unlimited	Unlimited	\$750	\$5,000	\$500	\$3,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$750	\$3,000	\$500	\$3,000
NZ Travel Insurance	Premier	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$3,000	\$10,000	\$250	\$6,000
State	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
TINZ	Comprehensive	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$1,000	\$15,000	\$250	\$6,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$5,000	\$15,000	N/A	N/A	N/A	\$1,500	\$250	\$1,000
★★										
BNZ	Travel Insurance	✓	\$100,000	\$100,000	\$5,000	\$5,000	\$5,000	\$20,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5,000	\$7,500,000	\$7,500,000	\$7,500,000	\$4,000	\$250	N/A
nib NZ	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
★										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000
Aon NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
TINZ	Essentials	✓	\$10,000	N/A	Unlimited	Unlimited	\$500	\$5,000	N/A	N/A



Travel Insurance Star Ratings

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Senior 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"

Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,500	\$25,000	\$250	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$5,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$25,000	\$500	\$6,000

★★★★

AMI Insurance NZ	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Countdown	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	\$15,000	\$1,500	\$20,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$50,000	\$25,000	Unlimited	Unlimited	\$750	\$25,000	\$500	\$5,000
State	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000

★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$15,000	\$250	\$5,000
AA Insurance	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$15,000	Unlimited	Unlimited	\$500	\$7,500	\$250	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$4,000	\$15,000	\$250	N/A
AMP Bank NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000



Travel Insurance Star Ratings

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Senior 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										
Cigna Insurance	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	\$15,000	\$1,500	\$20,000	\$750	\$2,500
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10,000	\$50,000	\$12,500,000	\$12,500,000	\$1,000	\$6,000	\$500	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15,000	\$75,000	\$20,000,000	\$20,000,000	\$2,000	\$7,500	\$1,000	\$4,000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5,000	\$7,500,000	\$7,500,000	\$7,500,000	\$4,000	\$250	N/A
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10,000	\$30,000	Unlimited	Unlimited	\$750	\$5,000	\$500	\$3,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
NZ Travel Insurance	Premier	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$3,000	\$10,000	\$250	\$6,000
TINZ	Comprehensive	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$1,000	\$15,000	\$250	\$6,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$5,000	\$15,000	N/A	N/A	N/A	\$1,500	\$250	\$1,000
★★										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$750	\$3,000	\$500	\$3,000
nib NZ	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
★										
Aon NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
BNZ	Travel Insurance	✓	\$100,000	\$100,000	\$5,000	\$5,000	\$5,000	\$20,000	\$750	\$2,500
TINZ	Essentials	✓	\$10,000	N/A	Unlimited	Unlimited	\$500	\$5,000	N/A	N/A



Travel Insurance Star Ratings

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Senior 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"

Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,500	\$25,000	\$250	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$5,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$25,000	\$500	\$6,000

★★★★

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

★★★

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



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Senior 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										
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10,000	\$50,000	\$12,500,000	\$12,500,000	\$1,000	\$6,000	\$500	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15,000	\$75,000	\$20,000,000	\$20,000,000	\$2,000	\$7,500	\$1,000	\$4,000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5,000	\$7,500,000	\$7,500,000	\$7,500,000	\$4,000	\$250	N/A
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10,000	\$30,000	Unlimited	Unlimited	\$750	\$5,000	\$500	\$3,000
NZ Travel Insurance	Premier	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$3,000	\$10,000	\$250	\$6,000
State	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
TINZ	Comprehensive	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$1,000	\$15,000	\$250	\$6,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$5,000	\$15,000	N/A	N/A	N/A	\$1,500	\$250	\$1,000
★★										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$750	\$3,000	\$500	\$3,000
nib NZ	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
TINZ	Essentials	✓	\$10,000	N/A	Unlimited	Unlimited	\$500	\$5,000	N/A	N/A
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
★										
Aon NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
BNZ	Travel Insurance	✓	\$100,000	\$100,000	\$5,000	\$5,000	\$5,000	\$20,000	\$750	\$2,500



Travel Insurance Star Ratings

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Senior 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"

Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$5,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$25,000	\$500	\$6,000

★★★★

AMP Bank NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Countdown	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	\$15,000	\$1,500	\$20,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$50,000	\$25,000	Unlimited	Unlimited	\$750	\$25,000	\$500	\$5,000
TINZ	Comprehensive Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,500	\$25,000	\$250	\$6,000

★★★

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



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Senior 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										
Cigna Insurance	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	\$15,000	\$1,500	\$20,000	\$750	\$2,500
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10,000	\$50,000	\$12,500,000	\$12,500,000	\$1,000	\$6,000	\$500	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15,000	\$75,000	\$20,000,000	\$20,000,000	\$2,000	\$7,500	\$1,000	\$4,000
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5,000	\$7,500,000	\$7,500,000	\$7,500,000	\$4,000	\$250	N/A
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10,000	\$30,000	Unlimited	Unlimited	\$750	\$5,000	\$500	\$3,000
NZ Travel Insurance	Premier	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$3,000	\$10,000	\$250	\$6,000
State	International Plan I	✓	Unlimited	\$15,000	Unlimited	Unlimited	Unlimited	\$25,000	\$500	\$10,000
TINZ	Comprehensive	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$1,000	\$15,000	\$250	\$6,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$5,000	\$15,000	N/A	N/A	N/A	\$1,500	\$250	\$1,000
★★										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$750	\$3,000	\$500	\$3,000
nib NZ	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
★										
Aon NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
BNZ	Travel Insurance	✓	\$100,000	\$100,000	\$5,000	\$5,000	\$5,000	\$20,000	\$750	\$2,500
TINZ	Essentials	✓	\$10,000	N/A	Unlimited	Unlimited	\$500	\$5,000	N/A	N/A



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Senior 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"

Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$30,000	\$500	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,500	\$25,000	\$250	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$1,000	\$5,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$3,000	\$25,000	\$500	\$6,000

★★★★

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

★★★

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



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Senior Single - 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										
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$10,000	\$50,000	\$12,500,000	\$12,500,000	\$1,000	\$6,000	\$500	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$15,000	\$75,000	\$20,000,000	\$20,000,000	\$2,000	\$7,500	\$1,000	\$4,000
Countdown	Comprehensive Travel Insurance	✓	\$100,000	\$50,000	Unlimited	\$15,000	\$1,500	\$20,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$5,000	\$7,500,000	\$7,500,000	\$7,500,000	\$4,000	\$250	N/A
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$10,000	\$30,000	Unlimited	Unlimited	\$750	\$5,000	\$500	\$3,000
NZ Travel Insurance	Premier	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$3,000	\$10,000	\$250	\$6,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$50,000	\$25,000	Unlimited	Unlimited	\$750	\$25,000	\$500	\$5,000
TINZ	Comprehensive	✓	\$25,000	\$15,000	Unlimited	Unlimited	\$1,000	\$15,000	\$250	\$6,000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$2,000	\$5,000	\$250	\$3,000
Webjet NZ	Plan B - Essentials	✓	\$5,000	\$15,000	N/A	N/A	N/A	\$1,500	\$250	\$1,000
★★										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$2,000	\$5,000	N/A	\$3,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$5,000	\$30,000	Unlimited	Unlimited	\$750	\$3,000	\$500	\$3,000
nib NZ	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$25,000	Unlimited	Unlimited	\$500	\$12,000	\$250	\$4,000
★										
Aon NZ	Elite	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$200	\$5,000
BNZ	Travel Insurance	✓	\$100,000	\$100,000	\$5,000	\$5,000	\$5,000	\$20,000	\$750	\$2,500
TINZ	Essentials	✓	\$10,000	N/A	Unlimited	Unlimited	\$500	\$5,000	N/A	N/A



Travel Insurance Star Ratings

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Senior 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"

ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000

★★★★

AA Insurance	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000
TINZ	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
AMI Insurance NZ	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000



Travel Insurance Star Ratings

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Senior 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										
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
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
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
TINZ	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
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	N/A	N/A	N/A	\$3,000	\$250	\$1,000
★★										
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
BNZ	Travel Insurance	✓	\$200,000	\$200,000	\$10,000	\$10,000	\$10,000	\$40,000	\$750	\$2,500
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
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
★										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000



Travel Insurance Star Ratings

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Senior 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"

ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

★★★★★

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
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000
State	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000

★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
AA Insurance	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500



Travel Insurance Star Ratings

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Senior 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										
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500
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 A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
TINZ	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
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	N/A	N/A	N/A	\$3,000	\$250	\$1,000
★★										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
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
★										
Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
BNZ	Travel Insurance	✓	\$200,000	\$200,000	\$10,000	\$10,000	\$10,000	\$40,000	\$750	\$2,500



Travel Insurance Star Ratings

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Senior 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"

ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

★★★★

AA Insurance	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000

★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
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
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500



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Senior 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										
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
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
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
TINZ	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
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	N/A	N/A	N/A	\$3,000	\$250	\$1,000
★★										
BNZ	Travel Insurance	✓	\$200,000	\$200,000	\$10,000	\$10,000	\$10,000	\$40,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
★										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A



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Senior 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"

ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

★★★★

Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000
TINZ	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000

★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
AA Insurance	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$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



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Senior 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										
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
TINZ	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A
★★										
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
BNZ	Travel Insurance	✓	\$200,000	\$200,000	\$10,000	\$10,000	\$10,000	\$40,000	\$750	\$2,500
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
★										
Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000



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Senior 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"

ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

★★★★

AA Insurance	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
AMP Bank NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000

★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
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
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500



Travel Insurance Star Ratings

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Senior 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										
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
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
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
TINZ	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
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	N/A	N/A	N/A	\$3,000	\$250	\$1,000
★★										
BNZ	Travel Insurance	✓	\$200,000	\$200,000	\$10,000	\$10,000	\$10,000	\$40,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
★										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A



Travel Insurance Star Ratings

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Senior 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"

TINZ	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

★★★★

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
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
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000
State	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000

★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
AA Insurance	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500



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Senior 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										
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
Downunder Insurance NZ	Plan 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
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
TINZ	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
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	N/A	N/A	N/A	\$3,000	\$250	\$1,000
★★										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
★										
Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
BNZ	Travel Insurance	✓	\$200,000	\$200,000	\$10,000	\$10,000	\$10,000	\$40,000	\$750	\$2,500
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A



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Senior 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"

ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

★★★★★

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
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000
State	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000

★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
AA Insurance	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$8,000	\$30,000	\$500	N/A
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500



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Senior 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										
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500
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 A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
TINZ	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
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	N/A	N/A	N/A	\$3,000	\$250	\$1,000
★★										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
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
★										
Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
BNZ	Travel Insurance	✓	\$200,000	\$200,000	\$10,000	\$10,000	\$10,000	\$40,000	\$750	\$2,500



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Senior 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"

ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

★★★★★

AMI Insurance NZ	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000
State	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000

★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$500	\$5,000
AA Insurance	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$4,000	\$10,000	\$500	\$3,000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	\$1,000	\$15,000	\$500	\$3,000
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



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Senior 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										
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
TINZ	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
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	N/A	N/A	N/A	\$3,000	\$250	\$1,000
★★										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
★										
Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
BNZ	Travel Insurance	✓	\$200,000	\$200,000	\$10,000	\$10,000	\$10,000	\$40,000	\$750	\$2,500
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A



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Senior 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"

Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
TINZ	Comprehensive Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$5,000	\$50,000	\$500	\$6,000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$2,000	\$10,000	\$250	\$3,000
Worldcare NZ	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$50,000	\$1,000	\$6,000

★★★★

AA Insurance	Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
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
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
State	International Plan I	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$50,000	\$1,000	\$10,000

★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$30,000	\$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
ANZ Bank NZ	Travel Protector	✓	Unlimited	\$100,000	Unlimited	Unlimited	\$6,000	\$60,000	\$1,000	\$6,000
Cigna Insurance	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500



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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.

Senior 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										
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	\$20,000	\$100,000	\$25,000,000	\$25,000,000	\$2,000	\$12,000	\$1,000	\$3,000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	\$30,000	\$150,000	\$40,000,000	\$40,000,000	\$4,000	\$15,000	\$2,000	\$4,000
Countdown	Comprehensive Travel Insurance	✓	\$200,000	\$100,000	Unlimited	\$30,000	\$3,000	\$40,000	\$750	\$2,500
Cover-More Travel Insurance NZ	Essentials	✓	Unlimited	\$10,000	\$15,000,000	\$15,000,000	\$15,000,000	\$8,000	\$500	N/A
Downunder Insurance NZ	Plan A - Comprehensive	✓	\$20,000	\$60,000	Unlimited	Unlimited	\$1,500	\$10,000	\$1,000	\$3,000
NZ Travel Insurance	Premier	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$6,000	\$20,000	\$500	\$6,000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	\$100,000	\$50,000	Unlimited	Unlimited	\$1,500	\$50,000	\$500	\$5,000
TINZ	Comprehensive	✓	\$50,000	\$30,000	Unlimited	Unlimited	\$2,000	\$30,000	\$500	\$6,000
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	N/A	N/A	N/A	\$3,000	\$250	\$1,000
★★										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	\$4,000	\$10,000	N/A	\$3,000
Downunder Insurance NZ	Plan H - Explorer	✓	\$10,000	\$60,000	Unlimited	Unlimited	\$1,500	\$6,000	\$1,000	\$3,000
nib NZ	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	\$50,000	Unlimited	Unlimited	\$1,000	\$24,000	\$250	\$4,000
★										
Aon NZ	Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$40,000	\$400	\$5,000
BNZ	Travel Insurance	✓	\$200,000	\$200,000	\$10,000	\$10,000	\$10,000	\$40,000	\$750	\$2,500
TINZ	Essentials	✓	\$20,000	N/A	Unlimited	Unlimited	\$1,000	\$10,000	N/A	N/A