



# Travel Insurance Star Ratings

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## Couple Argentina

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	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
<b>Countdown</b>	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
<b>Southern Cross Travel Ins NZ</b>	Travel Care Single Journey Policy	✓	100000	50000	Unlimited	Unlimited	1500	50000	1000	5000

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<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000.00	500.00	3000
<b>BNZ</b>	Travel Insurance	✓	200000	200000	Unlimited	Unlimited	3000	40000	750	2500
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Standard	✓	20000	100000	50000000	50000000	1000	15000	500	4000
<b>Expedia</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000.00	10000	500	3000
<b>Expedia</b>	Plan C - Essentials	✓	10000	30000	10000000	10000000	1000.00	3000	500	1000
<b>House of Travel NZ</b>	Online Insurance Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
<b>NZ Travel Insurance</b>	Premier	✓	50000	30000	Unlimited	Unlimited	6000	20000	500	6000
<b>TINZ</b>	Comprehensive	✓	50000.00	30000.00	Unlimited	Unlimited	2000.00	30000.00	500.00	6000.00
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	50000.00	Unlimited	Unlimited	5000.00	50000.00	500.00	6000.00
<b>TINZ</b>	Essentials	✓	20000.00	NA	Unlimited	Unlimited	1000.00	10000.00	NA	NA
<b>Webjet NZ</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
<b>Webjet NZ</b>	Plan B - Essentials	✓	10000	30000	Unlimited	10000000	2000	6000	NA	1000

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<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	30000	500	5000
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★★★

AA Insurance	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Air New Zealand	International Single Trip	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	1500	5000
Air Pacific	Plan B - Essentials	✓	Unlimited	NA	Unlimited	Unlimited	4000	10000.00	NA	3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	1000	15000	500	3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	8000	20000	500	NA
AMI Insurance NZ	International Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
AMP Bank NZ	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Chubb Insurance NZ	Comprehensive	✓	30000	30000	Unlimited	Unlimited	Unlimited	20000	400	5000
Chubb Insurance NZ	Essentials	✓	10000	NA	Unlimited	Unlimited	Unlimited	10000	NA	NA
Chubb Insurance NZ	Prestige	✓	30000	50000	Unlimited	Unlimited	Unlimited	50000	400	3000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	40000	150000	50000000	50000000	2000	20000	1000	5000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Downunder Insurance NZ	Backpackers	✓	5000	30000	Unlimited	Unlimited	1500	4000	1000	3000
Downunder Insurance NZ	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	1000	3000
nib NZ	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
NZ Travel Insurance	Essentials	✓	10000	NA	1000000	1000000	NA	5000	NA	NA
STA Travel NZ	Basic International Plan A	✓	Unlimited	20000	20000000	20000000	20000000	6000	NA	5000



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<b>STA Travel NZ</b>	Comprehensive International Plan A	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	5000
<b>State</b>	International Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
<b>Tower Limited</b>	Cover4Travel (Plan B)	✓	Unlimited	100000	400000	400000	3000.00	20000	1000	2000
<b>Travel Insurance Direct NZ</b>	International Trip	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000
<b>Virgin Australia NZ</b>	Comprehensive Plan	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000	500	3000
<b>Virgin Australia NZ</b>	Essentials Plan	✓	Unlimited	NA	Unlimited	Unlimited	4000	10000	NA	3000
<b>Westpac NZ</b>	Westpac TravelPlus	✓	Unlimited	30000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
<b>World Nomads NZ</b>	Explorer	✓	Unlimited	25000	Unlimited	Unlimited	1000	20000	250	3000
<b>World Nomads NZ</b>	Standard	✓	7000	NA	1000000	1000000	1000	4000	NA	NA
<b>Worldcare NZ</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	6000	50000	1000	6000

★★

<b>AMP Bank NZ</b>	Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000
<b>Aon NZ</b>	Elite	✓	Unlimited	100000	Unlimited	Unlimited	Unlimited	40000	400	5000
<b>Cover-More Travel Insurance NZ</b>	Essentials Plan - IE	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	NA
<b>House of Travel NZ</b>	Online Insurance Basic	✓	10000	NA	500000	500000	1000	10000	NA	1000
<b>Worldcare NZ</b>	Budget	✓	10000	NA	500000	500000	NA	4000	NA	NA

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<b>AA Insurance</b>	Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000
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<b>Comprehensive Travel InsuranceNZ</b>	Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000
<b>NZ Post</b>	Plan B	✓	Unlimited	20000	400000	400000	3000.00	20000	1000	2000



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## Couple Australia

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★★★★★ "Outstanding Value"

House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
NZ Travel Insurance	Premier	✓	50000	30000	Unlimited	Unlimited	6000	20000	500	6000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	100000	50000	Unlimited	Unlimited	1500	50000	1000	5000
TINZ	Comprehensive	✓	50000.00	30000.00	Unlimited	Unlimited	2000.00	30000.00	500.00	6000.00
Worldcare NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	6000	50000	1000	6000

★★★★★

AA Insurance	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
AMP Bank NZ	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
BNZ	Travel Insurance	✓	200000	200000	Unlimited	Unlimited	3000	40000	750	2500
Cigna Insurance	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Countdown	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
nib NZ	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
NZ Travel Insurance	Essentials	✓	10000	NA	1000000	1000000	NA	5000	NA	NA
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	5000
TINZ	Comprehensive Plus	✓	Unlimited	50000.00	Unlimited	Unlimited	5000.00	50000.00	500.00	6000.00
TINZ	Essentials	✓	20000.00	NA	Unlimited	Unlimited	1000.00	10000.00	NA	NA



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<b>Webjet NZ</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
<b>Worldcare NZ</b>	Budget	✓	10000	NA	500000	500000	NA	4000	NA	NA

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<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	30000	500	5000
<b>AA Insurance</b>	Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	1500	5000
<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000.00	500.00	3000
<b>Air Vanuatu</b>	Plan A - Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	1000	15000	500	3000
<b>AMI Insurance NZ</b>	International Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
<b>AMP Bank NZ</b>	Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000
<b>Chubb Insurance NZ</b>	Comprehensive	✓	30000	30000	Unlimited	Unlimited	Unlimited	20000	400	5000
<b>Chubb Insurance NZ</b>	Essentials	✓	10000	NA	Unlimited	Unlimited	Unlimited	10000	NA	NA
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Premier	✓	40000	150000	50000000	50000000	2000	20000	1000	5000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Standard	✓	20000	100000	50000000	50000000	1000	15000	500	4000
<b>Comprehensive Travel InsuranceNZ</b>	Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000
<b>Cover-More Travel Insurance NZ</b>	Options International - Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
<b>Downunder Insurance NZ</b>	Backpackers	✓	5000	30000	Unlimited	Unlimited	1500	4000	1000	3000
<b>Downunder Insurance NZ</b>	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	1000	3000



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Expedia	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000.00	10000	500	3000
Expedia	Plan C - Essentials	✓	10000	30000	10000000	10000000	1000.00	3000	500	1000
House of Travel NZ	Online Insurance Basic	✓	10000	NA	500000	500000	1000	10000	NA	1000
STA Travel NZ	Basic International Plan A	✓	Unlimited	20000	20000000	20000000	20000000	6000	NA	5000
State	International Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Tower Limited	Cover4Travel (Plan A)	✓	Unlimited	100000.00	200000	200000	3000.00	20000	1000	2000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000	500	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	NA	Unlimited	Unlimited	4000	10000	NA	3000
Webjet NZ	Plan B - Essentials	✓	10000	30000	Unlimited	10000000	2000	6000	NA	1000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	30000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00

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Air Pacific	Plan B - Essentials	✓	Unlimited	NA	Unlimited	Unlimited	4000	10000.00	NA	3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	8000	20000	500	NA
Chubb Insurance NZ	Prestige	✓	30000	50000	Unlimited	Unlimited	Unlimited	50000	400	3000
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	NA
World Nomads NZ	Explorer	✓	Unlimited	25000	Unlimited	Unlimited	1000	20000	250	3000

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<b>Aon NZ</b>	Elite	✓	Unlimited	100000	Unlimited	Unlimited	Unlimited	40000	400	5000
<b>NZ Post</b>	Plan A	✓	Unlimited	20000	400000	400000	3000.00	20000	1000	2000
<b>World Nomads NZ</b>	Standard	✓	7000	NA	10000000	1000000	1000	4000	NA	NA





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## Couple China

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★★★★★ "Outstanding Value"

NZ Travel Insurance	Premier	✓	50000	30000	Unlimited	Unlimited	6000	20000	500	6000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	100000	50000	Unlimited	Unlimited	1500	50000	1000	5000
TINZ	Comprehensive	✓	50000.00	30000.00	Unlimited	Unlimited	2000.00	30000.00	500.00	6000.00
TINZ	Comprehensive Plus	✓	Unlimited	50000.00	Unlimited	Unlimited	5000.00	50000.00	500.00	6000.00
TINZ	Essentials	✓	20000.00	NA	Unlimited	Unlimited	1000.00	10000.00	NA	NA

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1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	30000	500	5000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000.00	500.00	3000
AMP Bank NZ	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	20000	100000	50000000	50000000	1000	15000	500	4000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
nib NZ	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
Webjet NZ	Plan B - Essentials	✓	10000	30000	Unlimited	10000000	2000	6000	NA	1000
Worldcare NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	6000	50000	1000	6000

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AA Insurance	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
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Air New Zealand	International Single Trip	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	1500	5000
Air Pacific	Plan B - Essentials	✓	Unlimited	NA	Unlimited	Unlimited	4000	10000.00	NA	3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	1000	15000	500	3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	8000	20000	500	NA
AMI Insurance NZ	International Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
BNZ	Travel Insurance	✓	200000	200000	Unlimited	Unlimited	3000	40000	750	2500
Chubb Insurance NZ	Comprehensive	✓	30000	30000	Unlimited	Unlimited	Unlimited	20000	400	5000
Chubb Insurance NZ	Essentials	✓	10000	NA	Unlimited	Unlimited	Unlimited	10000	NA	NA
Chubb Insurance NZ	Prestige	✓	30000	50000	Unlimited	Unlimited	Unlimited	50000	400	3000
Cigna Insurance	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	40000	150000	50000000	50000000	2000	20000	1000	5000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Countdown	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Downunder Insurance NZ	Backpackers	✓	5000	30000	Unlimited	Unlimited	1500	4000	1000	3000
Downunder Insurance NZ	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	1000	3000
Expedia	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000.00	10000	500	3000
Expedia	Plan C - Essentials	✓	10000	30000	10000000	10000000	1000.00	3000	500	1000
STA Travel NZ	Basic International Plan A	✓	Unlimited	20000	20000000	20000000	20000000	6000	NA	5000



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STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	5000
State	International Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000	500	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	NA	Unlimited	Unlimited	4000	10000	NA	3000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	30000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	25000	Unlimited	Unlimited	1000	20000	250	3000
World Nomads NZ	Standard	✓	7000	NA	10000000	1000000	1000	4000	NA	NA

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Aon NZ	Elite	✓	Unlimited	100000	Unlimited	Unlimited	Unlimited	40000	400	5000
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	NA

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NZ Post	Plan B	✓	Unlimited	20000	400000	400000	3000.00	20000	1000	2000
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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>Countdown</b>	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
<b>Southern Cross Travel Ins NZ</b>	Travel Care Single Journey Policy	✓	100000	50000	Unlimited	Unlimited	1500	50000	1000	5000
<b>TINZ</b>	Comprehensive	✓	50000.00	30000.00	Unlimited	Unlimited	2000.00	30000.00	500.00	6000.00
<b>TINZ</b>	Essentials	✓	20000.00	NA	Unlimited	Unlimited	1000.00	10000.00	NA	NA

★★★★

<b>BNZ</b>	Travel Insurance	✓	200000	200000	Unlimited	Unlimited	3000	40000	750	2500
<b>Cigna Insurance</b>	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
<b>House of Travel NZ</b>	Online Insurance Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
<b>nib NZ</b>	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
<b>NZ Travel Insurance</b>	Premier	✓	50000	30000	Unlimited	Unlimited	6000	20000	500	6000
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	50000.00	Unlimited	Unlimited	5000.00	50000.00	500.00	6000.00
<b>Worldcare NZ</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	6000	50000	1000	6000

★★★

<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	30000	500	5000
<b>AA Insurance</b>	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000.00	500.00	3000
<b>Air Vanuatu</b>	Plan A - Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	1000	15000	500	3000
<b>American Express NZ</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	8000	20000	500	NA



# 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 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

★★★

AMI Insurance NZ	International Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
AMP Bank NZ	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	40000	150000	50000000	50000000	2000	20000	1000	5000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	20000	100000	50000000	50000000	1000	15000	500	4000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Downunder Insurance NZ	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	1000	3000
Expedia	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000.00	10000	500	3000
STA Travel NZ	Basic International Plan A	✓	Unlimited	20000	20000000	20000000	20000000	6000	NA	5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	5000
State	International Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Tower Limited	Cover4Travel (Plan A)	✓	Unlimited	100000.00	200000	200000	3000.00	20000	1000	2000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000	500	3000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	30000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	25000	Unlimited	Unlimited	1000	20000	250	3000

★★

Air New Zealand	International Single Trip	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	1500	5000
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# 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 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

★★

Air Pacific	Plan B - Essentials	✓	Unlimited	NA	Unlimited	Unlimited	4000	10000.00	NA	3000
Aon NZ	Elite	✓	Unlimited	100000	Unlimited	Unlimited	Unlimited	40000	400	5000
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	NA
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
NZ Post	Plan A	✓	Unlimited	20000	400000	400000	3000.00	20000	1000	2000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	NA	Unlimited	Unlimited	4000	10000	NA	3000
World Nomads NZ	Standard	✓	7000	NA	10000000	1000000	1000	4000	NA	NA

★

Chubb Insurance NZ	Comprehensive	✓	30000	30000	Unlimited	Unlimited	Unlimited	20000	400	5000
Chubb Insurance NZ	Essentials	✓	10000	NA	Unlimited	Unlimited	Unlimited	10000	NA	NA
Chubb Insurance NZ	Prestige	✓	30000	50000	Unlimited	Unlimited	Unlimited	50000	400	3000



# Travel Insurance Star Ratings

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

## Couple Cruise New Zealand

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"

House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Worldcare NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	6000	50000	1000	6000

★★★★

AA Insurance	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
TINZ	Comprehensive	✓	50000.00	30000.00	Unlimited	Unlimited	2000.00	30000.00	500.00	6000.00
TINZ	Comprehensive Plus	✓	Unlimited	50000.00	Unlimited	Unlimited	5000.00	50000.00	500.00	6000.00
TINZ	Essentials	✓	20000.00	NA	Unlimited	Unlimited	1000.00	10000.00	NA	NA
Worldcare NZ	Budget	✓	10000	NA	500000	500000	NA	4000	NA	NA

★★★

1Cover Direct Insurance NZ	Domestic Travel Insurance	✓	Unlimited	50000	NA	NA	NA	30000	NA	5000
AA Insurance	Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000
Air Pacific	Plan B - Essentials	✓	Unlimited	NA	Unlimited	Unlimited	4000	10000.00	NA	3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	1000	15000	500	3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	8000	20000	500	NA
AMI Insurance NZ	Domestic Plan D	✓	20000	20000	NA	NA	NA	10000	NA	4000
AMP Bank NZ	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Chubb Insurance NZ	Comprehensive	✓	30000	30000	Unlimited	Unlimited	Unlimited	20000	400	5000



# Travel Insurance Star Ratings

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## Couple Cruise New Zealand

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

★★★

Chubb Insurance NZ	Essentials	✓	10000	NA	Unlimited	Unlimited	Unlimited	10000	NA	NA
Chubb Insurance NZ	Prestige	✓	30000	50000	Unlimited	Unlimited	Unlimited	50000	400	3000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	40000	150000	50000000	50000000	2000	20000	1000	5000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	20000	100000	50000000	50000000	1000	15000	500	4000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Cover-More Travel Insurance NZ	Domestic Plan D	✓	20000	20000	NA	NA	NA	10000	NA	4000
Downunder Insurance NZ	Domestic Travel Insurance	✓	20000	50000	NA	NA	NA	10000	1000	3000
Expedia	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000.00	10000	500	3000
House of Travel NZ	Online Insurance Basic	✓	10000	NA	500000	500000	1000	10000	NA	1000
State	Domestic Plan D	✓	20000	20000	NA	NA	NA	10000	NA	4000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000
Virgin Australia NZ	Domestic Plan	✓	Unlimited	50000	NA	NA	NA	10000	NA	3000
Webjet NZ	Domestic	✓	Unlimited	50000	NA	NA	NA	10000	NA	3000
World Nomads NZ	Explorer	✓	Unlimited	25000	Unlimited	Unlimited	1000	20000	250	3000

★★

Air New Zealand	Domestic Comprehensive	✓	20000	20000	NA	NA	NA	10000	NA	4000
AMP Bank NZ	Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000
World Nomads NZ	Standard	✓	7000	NA	10000000	1000000	1000	4000	NA	NA





# Travel Insurance Star Ratings

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## Couple Cruise New Zealand

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>Aon NZ</b>	Elite	✓	Unlimited	100000	Unlimited	Unlimited	Unlimited	40000	400	5000
<b>Comprehensive Travel InsuranceNZ</b>	Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000



# 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	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
<b>Countdown</b>	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
<b>Southern Cross Travel Ins NZ</b>	Travel Care Single Journey Policy	✓	100000	50000	Unlimited	Unlimited	1500	50000	1000	5000
<b>TINZ</b>	Comprehensive	✓	50000.00	30000.00	Unlimited	Unlimited	2000.00	30000.00	500.00	6000.00

### ★★★★

<b>ANZ Bank NZ</b>	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
<b>BNZ</b>	Travel Insurance	✓	200000	200000	Unlimited	Unlimited	3000	40000	750	2500
<b>Downunder Insurance NZ</b>	Backpackers	✓	5000	30000	Unlimited	Unlimited	1500	4000	1000	3000
<b>Downunder Insurance NZ</b>	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	1000	3000
<b>House of Travel NZ</b>	Online Insurance Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
<b>NZ Travel Insurance</b>	Premier	✓	50000	30000	Unlimited	Unlimited	6000	20000	500	6000
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	50000.00	Unlimited	Unlimited	5000.00	50000.00	500.00	6000.00
<b>TINZ</b>	Essentials	✓	20000.00	NA	Unlimited	Unlimited	1000.00	10000.00	NA	NA
<b>Webjet NZ</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
<b>Webjet NZ</b>	Plan B - Essentials	✓	10000	30000	Unlimited	10000000	2000	6000	NA	1000
<b>Worldcare NZ</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	6000	50000	1000	6000

### ★★★

<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	30000	500	5000
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# 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

★★★

AA Insurance	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000.00	500.00	3000
Air Pacific	Plan B - Essentials	✓	Unlimited	NA	Unlimited	Unlimited	4000	10000.00	NA	3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	1000	15000	500	3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	8000	20000	500	NA
AMI Insurance NZ	International Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
AMP Bank NZ	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	40000	150000	50000000	50000000	2000	20000	1000	5000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	20000	100000	50000000	50000000	1000	15000	500	4000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Expedia	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000.00	10000	500	3000
Expedia	Plan C - Essentials	✓	10000	30000	10000000	10000000	1000.00	3000	500	1000
nib NZ	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
STA Travel NZ	Basic International Plan A	✓	Unlimited	20000	20000000	20000000	20000000	6000	NA	5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	5000
State	International Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000	500	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	NA	Unlimited	Unlimited	4000	10000	NA	3000



# 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

★★★

Westpac NZ	Westpac TravelPlus	✓	Unlimited	30000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	25000	Unlimited	Unlimited	1000	20000	250	3000
World Nomads NZ	Standard	✓	7000	NA	10000000	1000000	1000	4000	NA	NA

★★

Air New Zealand	International Single Trip	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	1500	5000
Chubb Insurance NZ	Comprehensive	✓	30000	30000	Unlimited	Unlimited	Unlimited	20000	400	5000
Chubb Insurance NZ	Essentials	✓	10000	NA	Unlimited	Unlimited	Unlimited	10000	NA	NA
Chubb Insurance NZ	Prestige	✓	30000	50000	Unlimited	Unlimited	Unlimited	50000	400	3000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000

★

Aon NZ	Elite	✓	Unlimited	100000	Unlimited	Unlimited	Unlimited	40000	400	5000
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	NA
NZ Post	Plan A	✓	Unlimited	20000	400000	400000	3000.00	20000	1000	2000



# 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

### ★★★★★ "Outstanding Value"

<b>Countdown</b>	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
<b>Southern Cross Travel Ins NZ</b>	Travel Care Single Journey Policy	✓	100000	50000	Unlimited	Unlimited	1500	50000	1000	5000
<b>TINZ</b>	Comprehensive	✓	50000.00	30000.00	Unlimited	Unlimited	2000.00	30000.00	500.00	6000.00
<b>TINZ</b>	Essentials	✓	20000.00	NA	Unlimited	Unlimited	1000.00	10000.00	NA	NA

### ★★★★

<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	30000	500	5000
<b>BNZ</b>	Travel Insurance	✓	200000	200000	Unlimited	Unlimited	3000	40000	750	2500
<b>Cigna Insurance</b>	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
<b>Downunder Insurance NZ</b>	Backpackers	✓	5000	30000	Unlimited	Unlimited	1500	4000	1000	3000
<b>nib NZ</b>	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
<b>NZ Travel Insurance</b>	Premier	✓	50000	30000	Unlimited	Unlimited	6000	20000	500	6000
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	50000.00	Unlimited	Unlimited	5000.00	50000.00	500.00	6000.00
<b>Travel Insurance Direct NZ</b>	International Trip	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000
<b>Webjet NZ</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
<b>Webjet NZ</b>	Plan B - Essentials	✓	10000	30000	Unlimited	10000000	2000	6000	NA	1000
<b>Worldcare NZ</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	6000	50000	1000	6000

### ★★★

<b>AA Insurance</b>	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
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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	50000	Unlimited	Unlimited	4000	10000.00	500.00	3000
Air Pacific	Plan B - Essentials	✓	Unlimited	NA	Unlimited	Unlimited	4000	10000.00	NA	3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	1000	15000	500	3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	8000	20000	500	NA
AMI Insurance NZ	International Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
AMP Bank NZ	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Chubb Insurance NZ	Comprehensive	✓	30000	30000	Unlimited	Unlimited	Unlimited	20000	400	5000
Chubb Insurance NZ	Essentials	✓	10000	NA	Unlimited	Unlimited	Unlimited	10000	NA	NA
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	40000	150000	50000000	50000000	2000	20000	1000	5000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	20000	100000	50000000	50000000	1000	15000	500	4000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Downunder Insurance NZ	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	1000	3000
Expedia	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000.00	10000	500	3000
Expedia	Plan C - Essentials	✓	10000	30000	10000000	10000000	1000.00	3000	500	1000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
STA Travel NZ	Basic International Plan A	✓	Unlimited	20000	20000000	20000000	20000000	6000	NA	5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	5000
State	International Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000



# 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

★★★

Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000	500	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	NA	Unlimited	Unlimited	4000	10000	NA	3000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	30000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Standard	✓	7000	NA	10000000	1000000	1000	4000	NA	NA

★★

Air New Zealand	International Single Trip	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	1500	5000
Aon NZ	Elite	✓	Unlimited	100000	Unlimited	Unlimited	Unlimited	40000	400	5000
Chubb Insurance NZ	Prestige	✓	30000	50000	Unlimited	Unlimited	Unlimited	50000	400	3000
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	NA
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
World Nomads NZ	Explorer	✓	Unlimited	25000	Unlimited	Unlimited	1000	20000	250	3000

★

NZ Post	Plan C	✓	Unlimited	20000	Unlimited	Unlimited	3000.00	20000	1000	2000
Tower Limited	Cover4Travel (Plan C)	✓	Unlimited	100000.00	Unlimited	Unlimited	3000.00	20000	1000	2000



# Travel Insurance Star Ratings

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## Couple Indonesia

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>BNZ</b>	Travel Insurance	✓	200000	200000	Unlimited	Unlimited	3000	40000	750	2500
<b>Cigna Insurance</b>	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
<b>Countdown</b>	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
<b>Downunder Insurance NZ</b>	Backpackers	✓	5000	30000	Unlimited	Unlimited	1500	4000	1000	3000
<b>TINZ</b>	Comprehensive	✓	50000.00	30000.00	Unlimited	Unlimited	2000.00	30000.00	500.00	6000.00
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	50000.00	Unlimited	Unlimited	5000.00	50000.00	500.00	6000.00
<b>TINZ</b>	Essentials	✓	20000.00	NA	Unlimited	Unlimited	1000.00	10000.00	NA	NA

★★★★

<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	30000	500	5000
<b>ANZ Bank NZ</b>	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Standard	✓	20000	100000	50000000	50000000	1000	15000	500	4000
<b>Comprehensive Travel InsuranceNZ</b>	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
<b>Downunder Insurance NZ</b>	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	1000	3000
<b>Expedia</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000.00	10000	500	3000
<b>NZ Travel Insurance</b>	Premier	✓	50000	30000	Unlimited	Unlimited	6000	20000	500	6000
<b>Southern Cross Travel Ins NZ</b>	Travel Care Single Journey Policy	✓	100000	50000	Unlimited	Unlimited	1500	50000	1000	5000
<b>Tower Limited</b>	Cover4Travel (Plan A)	✓	Unlimited	100000.00	200000	200000	3000.00	20000	1000	2000
<b>Webjet NZ</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000





# Travel Insurance Star Ratings

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

## Couple Indonesia

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>Webjet NZ</b>	Plan B - Essentials	✓	10000	30000	Unlimited	10000000	2000	6000	NA	1000
<b>Worldcare NZ</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	6000	50000	1000	6000

★★★

<b>AA Insurance</b>	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	1500	5000
<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000.00	500.00	3000
<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	NA	Unlimited	Unlimited	4000	10000.00	NA	3000
<b>Air Vanuatu</b>	Plan A - Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	1000	15000	500	3000
<b>American Express NZ</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	8000	20000	500	NA
<b>AMI Insurance NZ</b>	International Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
<b>AMP Bank NZ</b>	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
<b>Aon NZ</b>	Elite	✓	Unlimited	100000	Unlimited	Unlimited	Unlimited	40000	400	5000
<b>Chubb Insurance NZ</b>	Comprehensive	✓	30000	30000	Unlimited	Unlimited	Unlimited	20000	400	5000
<b>Chubb Insurance NZ</b>	Essentials	✓	10000	NA	Unlimited	Unlimited	Unlimited	10000	NA	NA
<b>Chubb Insurance NZ</b>	Prestige	✓	30000	50000	Unlimited	Unlimited	Unlimited	50000	400	3000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Premier	✓	40000	150000	50000000	50000000	2000	20000	1000	5000
<b>Comprehensive Travel InsuranceNZ</b>	Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000
<b>Cover-More Travel Insurance NZ</b>	Options International - Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000



# Travel Insurance Star Ratings

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## Couple Indonesia

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

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

★★★

Expedia	Plan C - Essentials	✓	10000	30000	10000000	10000000	1000.00	3000	500	1000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
nib NZ	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
NZ Travel Insurance	Essentials	✓	10000	NA	1000000	1000000	NA	5000	NA	NA
STA Travel NZ	Basic International Plan A	✓	Unlimited	20000	20000000	20000000	20000000	6000	NA	5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	5000
State	International Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000	500	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	NA	Unlimited	Unlimited	4000	10000	NA	3000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	30000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	25000	Unlimited	Unlimited	1000	20000	250	3000
World Nomads NZ	Standard	✓	7000	NA	10000000	1000000	1000	4000	NA	NA

★★

AA Insurance	Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000
AMP Bank NZ	Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	NA
House of Travel NZ	Online Insurance Basic	✓	10000	NA	500000	500000	1000	10000	NA	1000



# Travel Insurance Star Ratings

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## Couple Indonesia

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>Worldcare NZ</b>	Budget	✓	10000	NA	500000	500000	NA	4000	NA	NA
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<b>NZ Post</b>	Plan B	✓	Unlimited	20000	400000	400000	3000.00	20000	1000	2000
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# 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 Japan

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"

nib NZ	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	100000	50000	Unlimited	Unlimited	1500	50000	1000	5000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
Webjet NZ	Plan B - Essentials	✓	10000	30000	Unlimited	10000000	2000	6000	NA	1000

### ★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	30000	500	5000
ANZ Bank NZ	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	20000	100000	50000000	50000000	1000	15000	500	4000
NZ Travel Insurance	Premier	✓	50000	30000	Unlimited	Unlimited	6000	20000	500	6000
TINZ	Comprehensive	✓	50000.00	30000.00	Unlimited	Unlimited	2000.00	30000.00	500.00	6000.00
Worldcare NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	6000	50000	1000	6000

### ★★★

AA Insurance	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Air New Zealand	International Single Trip	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	1500	5000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000.00	500.00	3000
Air Pacific	Plan B - Essentials	✓	Unlimited	NA	Unlimited	Unlimited	4000	10000.00	NA	3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	1000	15000	500	3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	8000	20000	500	NA



# Travel Insurance Star Ratings

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## Couple Japan

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

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

★★★

AMI Insurance NZ	International Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
AMP Bank NZ	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
BNZ	Travel Insurance	✓	200000	200000	Unlimited	Unlimited	3000	40000	750	2500
Chubb Insurance NZ	Comprehensive	✓	30000	30000	Unlimited	Unlimited	Unlimited	20000	400	5000
Chubb Insurance NZ	Essentials	✓	10000	NA	Unlimited	Unlimited	Unlimited	10000	NA	NA
Cigna Insurance	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	40000	150000	50000000	50000000	2000	20000	1000	5000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Countdown	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
Downunder Insurance NZ	Backpackers	✓	5000	30000	Unlimited	Unlimited	1500	4000	1000	3000
Downunder Insurance NZ	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	1000	3000
Expedia	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000.00	10000	500	3000
Expedia	Plan C - Essentials	✓	10000	30000	10000000	10000000	1000.00	3000	500	1000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
NZ Travel Insurance	Essentials	✓	10000	NA	1000000	1000000	NA	5000	NA	NA
STA Travel NZ	Basic International Plan A	✓	Unlimited	20000	20000000	20000000	20000000	6000	NA	5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	5000
State	International Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
TINZ	Comprehensive Plus	✓	Unlimited	50000.00	Unlimited	Unlimited	5000.00	50000.00	500.00	6000.00



# Travel Insurance Star Ratings

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## Couple Japan

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	Essentials	✓	20000.00	NA	Unlimited	Unlimited	1000.00	10000.00	NA	NA
Travel Insurance Direct NZ	International Trip	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000	500	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	NA	Unlimited	Unlimited	4000	10000	NA	3000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	30000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	25000	Unlimited	Unlimited	1000	20000	250	3000
World Nomads NZ	Standard	✓	7000	NA	10000000	1000000	1000	4000	NA	NA

★★

AA Insurance	Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000
AMP Bank NZ	Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000
Aon NZ	Elite	✓	Unlimited	100000	Unlimited	Unlimited	Unlimited	40000	400	5000
Chubb Insurance NZ	Prestige	✓	30000	50000	Unlimited	Unlimited	Unlimited	50000	400	3000
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	NA
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
House of Travel NZ	Online Insurance Basic	✓	10000	NA	500000	500000	1000	10000	NA	1000
Worldcare NZ	Budget	✓	10000	NA	500000	500000	NA	4000	NA	NA

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Comprehensive Travel InsuranceNZ	Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000
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# Travel Insurance Star Ratings

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## Couple Japan

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>NZ Post</b>	Plan B	✓	Unlimited	20000	400000	400000	3000.00	20000	1000	2000
<b>Tower Limited</b>	Cover4Travel (Plan C)	✓	Unlimited	100000.00	Unlimited	Unlimited	3000.00	20000	1000	2000



# Travel Insurance Star Ratings

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## Couple South Africa

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	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
<b>NZ Travel Insurance</b>	Premier	✓	50000	30000	Unlimited	Unlimited	6000	20000	500	6000
<b>Southern Cross Travel Ins NZ</b>	Travel Care Single Journey Policy	✓	100000	50000	Unlimited	Unlimited	1500	50000	1000	5000
<b>TINZ</b>	Comprehensive	✓	50000.00	30000.00	Unlimited	Unlimited	2000.00	30000.00	500.00	6000.00
<b>TINZ</b>	Essentials	✓	20000.00	NA	Unlimited	Unlimited	1000.00	10000.00	NA	NA

### ★★★★

<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	30000	500	5000
<b>AMP Bank NZ</b>	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
<b>ANZ Bank NZ</b>	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
<b>BNZ</b>	Travel Insurance	✓	200000	200000	Unlimited	Unlimited	3000	40000	750	2500
<b>Cigna Insurance</b>	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
<b>House of Travel NZ</b>	Online Insurance Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
<b>nib NZ</b>	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
<b>NZ Travel Insurance</b>	Essentials	✓	10000	NA	1000000	1000000	NA	5000	NA	NA
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	50000.00	Unlimited	Unlimited	5000.00	50000.00	500.00	6000.00
<b>Webjet NZ</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
<b>Worldcare NZ</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	6000	50000	1000	6000

### ★★★





# Travel Insurance Star Ratings

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## Couple South Africa

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

★★★

AA Insurance	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Air New Zealand	International Single Trip	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	1500	5000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000.00	500.00	3000
Air Pacific	Plan B - Essentials	✓	Unlimited	NA	Unlimited	Unlimited	4000	10000.00	NA	3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	1000	15000	500	3000
AMI Insurance NZ	International Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
AMP Bank NZ	Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	40000	150000	50000000	50000000	2000	20000	1000	5000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	20000	100000	50000000	50000000	1000	15000	500	4000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Downunder Insurance NZ	Backpackers	✓	5000	30000	Unlimited	Unlimited	1500	4000	1000	3000
Downunder Insurance NZ	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	1000	3000
Expedia	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000.00	10000	500	3000
Expedia	Plan C - Essentials	✓	10000	30000	10000000	10000000	1000.00	3000	500	1000
STA Travel NZ	Basic International Plan A	✓	Unlimited	20000	20000000	20000000	20000000	6000	NA	5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	5000
State	International Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000



# Travel Insurance Star Ratings

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## Couple South Africa

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

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

★★★

Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000	500	3000
Webjet NZ	Plan B - Essentials	✓	10000	30000	Unlimited	10000000	2000	6000	NA	1000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	30000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	25000	Unlimited	Unlimited	1000	20000	250	3000
World Nomads NZ	Standard	✓	7000	NA	10000000	1000000	1000	4000	NA	NA
Worldcare NZ	Budget	✓	10000	NA	500000	500000	NA	4000	NA	NA

★★

AA Insurance	Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	8000	20000	500	NA
Aon NZ	Elite	✓	Unlimited	100000	Unlimited	Unlimited	Unlimited	40000	400	5000
Chubb Insurance NZ	Comprehensive	✓	30000	30000	Unlimited	Unlimited	Unlimited	20000	400	5000
Chubb Insurance NZ	Essentials	✓	10000	NA	Unlimited	Unlimited	Unlimited	10000	NA	NA
Chubb Insurance NZ	Prestige	✓	30000	50000	Unlimited	Unlimited	Unlimited	50000	400	3000
Comprehensive Travel InsuranceNZ	Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	NA
House of Travel NZ	Online Insurance Basic	✓	10000	NA	500000	500000	1000	10000	NA	1000
Tower Limited	Cover4Travel (Plan B)	✓	Unlimited	100000	400000	400000	3000.00	20000	1000	2000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	NA	Unlimited	Unlimited	4000	10000	NA	3000



# Travel Insurance Star Ratings

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## Couple South Africa

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 Post	Plan B	✓	Unlimited	20000	400000	400000	3000.00	20000	1000	2000
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# Travel Insurance Star Ratings

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## Couple United Kingdom

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"

Countdown	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
NZ Travel Insurance	Premier	✓	50000	30000	Unlimited	Unlimited	6000	20000	500	6000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	100000	50000	Unlimited	Unlimited	1500	50000	1000	5000
TINZ	Comprehensive	✓	50000.00	30000.00	Unlimited	Unlimited	2000.00	30000.00	500.00	6000.00
TINZ	Essentials	✓	20000.00	NA	Unlimited	Unlimited	1000.00	10000.00	NA	NA

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	30000	500	5000
Cigna Insurance	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
nib NZ	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
STA Travel NZ	Basic International Plan A	✓	Unlimited	20000	20000000	20000000	20000000	6000	NA	5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	5000
TINZ	Comprehensive Plus	✓	Unlimited	50000.00	Unlimited	Unlimited	5000.00	50000.00	500.00	6000.00
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
Webjet NZ	Plan B - Essentials	✓	10000	30000	Unlimited	10000000	2000	6000	NA	1000
Worldcare NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	6000	50000	1000	6000

★★★

AA Insurance	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
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# Travel Insurance Star Ratings

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## Couple United Kingdom

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	100000	Unlimited	Unlimited	4000	50000	1500	5000
<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000.00	500.00	3000
<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	NA	Unlimited	Unlimited	4000	10000.00	NA	3000
<b>Air Vanuatu</b>	Plan A - Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	1000	15000	500	3000
<b>American Express NZ</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	8000	20000	500	NA
<b>AMI Insurance NZ</b>	International Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
<b>AMP Bank NZ</b>	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
<b>ANZ Bank NZ</b>	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
<b>BNZ</b>	Travel Insurance	✓	200000	200000	Unlimited	Unlimited	3000	40000	750	2500
<b>Chubb Insurance NZ</b>	Comprehensive	✓	30000	30000	Unlimited	Unlimited	Unlimited	20000	400	5000
<b>Chubb Insurance NZ</b>	Essentials	✓	10000	NA	Unlimited	Unlimited	Unlimited	10000	NA	NA
<b>Chubb Insurance NZ</b>	Prestige	✓	30000	50000	Unlimited	Unlimited	Unlimited	50000	400	3000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Premier	✓	40000	150000	50000000	50000000	2000	20000	1000	5000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Standard	✓	20000	100000	50000000	50000000	1000	15000	500	4000
<b>Comprehensive Travel InsuranceNZ</b>	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
<b>Downunder Insurance NZ</b>	Backpackers	✓	5000	30000	Unlimited	Unlimited	1500	4000	1000	3000
<b>Downunder Insurance NZ</b>	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	1000	3000
<b>Expedia</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000.00	10000	500	3000
<b>Expedia</b>	Plan C - Essentials	✓	10000	30000	10000000	10000000	1000.00	3000	500	1000



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## Couple United Kingdom

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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★★★

State	International Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000	500	3000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	30000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Standard	✓	7000	NA	10000000	1000000	1000	4000	NA	NA

★★

Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	NA
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	NA	Unlimited	Unlimited	4000	10000	NA	3000
World Nomads NZ	Explorer	✓	Unlimited	25000	Unlimited	Unlimited	1000	20000	250	3000

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Aon NZ	Elite	✓	Unlimited	100000	Unlimited	Unlimited	Unlimited	40000	400	5000
NZ Post	Plan B	✓	Unlimited	20000	400000	400000	3000.00	20000	1000	2000



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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	

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★★★★★ "Outstanding Value"

<b>Southern Cross Travel Ins NZ</b>	Travel Care Single Journey Policy	✓	100000	50000	Unlimited	Unlimited	1500	50000	1000	5000
<b>TINZ</b>	Comprehensive	✓	50000.00	30000.00	Unlimited	Unlimited	2000.00	30000.00	500.00	6000.00
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	50000.00	Unlimited	Unlimited	5000.00	50000.00	500.00	6000.00
<b>TINZ</b>	Essentials	✓	20000.00	NA	Unlimited	Unlimited	1000.00	10000.00	NA	NA
<b>Webjet NZ</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
<b>Webjet NZ</b>	Plan B - Essentials	✓	10000	30000	Unlimited	10000000	2000	6000	NA	1000

★★★★

<b>Air Pacific</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000.00	500.00	3000
<b>Air Pacific</b>	Plan B - Essentials	✓	Unlimited	NA	Unlimited	Unlimited	4000	10000.00	NA	3000
<b>BNZ</b>	Travel Insurance	✓	200000	200000	Unlimited	Unlimited	3000	40000	750	2500
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Standard	✓	20000	100000	50000000	50000000	1000	15000	500	4000
<b>Countdown</b>	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
<b>Downunder Insurance NZ</b>	Backpackers	✓	5000	30000	Unlimited	Unlimited	1500	4000	1000	3000
<b>Expedia</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000.00	10000	500	3000
<b>Expedia</b>	Plan C - Essentials	✓	10000	30000	10000000	10000000	1000.00	3000	500	1000
<b>House of Travel NZ</b>	Online Insurance Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
<b>NZ Travel Insurance</b>	Premier	✓	50000	30000	Unlimited	Unlimited	6000	20000	500	6000
<b>Worldcare NZ</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	6000	50000	1000	6000



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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	

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<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	30000	500	5000
<b>AA Insurance</b>	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	1500	5000
<b>Air Vanuatu</b>	Plan A - Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	1000	15000	500	3000
<b>American Express NZ</b>	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	8000	20000	500	NA
<b>AMI Insurance NZ</b>	International Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
<b>AMP Bank NZ</b>	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
<b>ANZ Bank NZ</b>	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
<b>Aon NZ</b>	Elite	✓	Unlimited	100000	Unlimited	Unlimited	Unlimited	40000	400	5000
<b>Chubb Insurance NZ</b>	Comprehensive	✓	30000	30000	Unlimited	Unlimited	Unlimited	20000	400	5000
<b>Chubb Insurance NZ</b>	Essentials	✓	10000	NA	Unlimited	Unlimited	Unlimited	10000	NA	NA
<b>Chubb Insurance NZ</b>	Prestige	✓	30000	50000	Unlimited	Unlimited	Unlimited	50000	400	3000
<b>Cigna Insurance</b>	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Premier	✓	40000	150000	50000000	50000000	2000	20000	1000	5000
<b>Comprehensive Travel InsuranceNZ</b>	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
<b>Cover-More Travel Insurance NZ</b>	Essentials Plan - IE	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	NA
<b>Cover-More Travel Insurance NZ</b>	Options International - Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
<b>Downunder Insurance NZ</b>	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	1000	3000
<b>House of Travel NZ</b>	Online Insurance Basic	✓	10000	NA	500000	500000	1000	10000	NA	1000





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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	

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★★★

nib NZ	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
NZ Travel Insurance	Essentials	✓	10000	NA	1000000	1000000	NA	5000	NA	NA
STA Travel NZ	Basic International Plan A	✓	Unlimited	20000	20000000	20000000	20000000	6000	NA	5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	5000
State	International Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Tower Limited	Cover4Travel (Plan C)	✓	Unlimited	100000.00	Unlimited	Unlimited	3000.00	20000	1000	2000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000	500	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	NA	Unlimited	Unlimited	4000	10000	NA	3000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	30000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	25000	Unlimited	Unlimited	1000	20000	250	3000
World Nomads NZ	Standard	✓	7000	NA	10000000	1000000	1000	4000	NA	NA
Worldcare NZ	Budget	✓	10000	NA	500000	500000	NA	4000	NA	NA

★★

AA Insurance	Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000
AMP Bank NZ	Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000
Comprehensive Travel InsuranceNZ	Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000

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					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	

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NZ Post	Plan C	✓	Unlimited	20000	Unlimited	Unlimited	3000.00	20000	1000	2000
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