



Travel Insurance Star Ratings

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Family 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"

Cigna Insurance	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
Countdown	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	100000	50000	Unlimited	Unlimited	3000	50000	2000	5000

★★★★

BNZ	Travel Insurance	✓	200000	200000	Unlimited	Unlimited	3000	40000	750	2500
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
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
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
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

★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	30000	500	5000
AA Insurance	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000



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					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
★★★										
Air 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
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
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	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
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
Downunder Insurance NZ	Backpackers	✓	5000	30000	Unlimited	Unlimited	1500	4000	500	3000
Downunder Insurance NZ	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	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



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					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
★★★										
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
State	International Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Tower Limited	Cover4Travel (Plan B)	✓	Unlimited	100000	400000	400000	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	32000.00	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

★★

AMP Bank NZ	Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000
House of Travel NZ	Online Insurance Basic	✓	10000	NA	500000	500000	1000	10000	NA	1000
NZ Post	Plan B	✓	Unlimited	20000	400000	400000	3000.00	20000	1000	2000
STA Travel NZ	Basic International Plan A	✓	Unlimited	20000	20000000	20000000	20000000	6000	NA	5000

★



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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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★

AA Insurance	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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★★★★★ "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	3000	50000	2000	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
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
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



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					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
★★★										
1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	30000	500	5000
AA Insurance	Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000
Air New Zealand	International Single Trip	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	1500	5000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	1000	15000	500	3000
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
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	500	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 Basic	✓	10000	NA	500000	500000	1000	10000	NA	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
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



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

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★★★

Virgin Australia NZ	Essentials Plan	✓	Unlimited	NA	Unlimited	Unlimited	4000	10000	NA	3000
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
Westpac NZ	Westpac TravelPlus	✓	Unlimited	32000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00

★★

Air Pacific	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000.00	500.00	3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	8000	20000	500	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
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
Downunder Insurance NZ	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	3000
World Nomads NZ	Explorer	✓	Unlimited	25000	Unlimited	Unlimited	1000	20000	250	3000

★

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
NZ Post	Plan A	✓	Unlimited	20000	400000	400000	3000.00	20000	1000	2000



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

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World Nomads NZ	Standard	✓	7000	NA	1000000	1000000	1000	4000	NA	NA
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Family China

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

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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	3000	50000	2000	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

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	30000	500	5000
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

★★★

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



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★★★

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
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	500	3000
Downunder Insurance NZ	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	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	Comprehensive International Plan A	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	5000



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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
Virgin Australia NZ	Essentials Plan	✓	Unlimited	NA	Unlimited	Unlimited	4000	10000	NA	3000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	32000.00	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

★★

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
STA Travel NZ	Basic International Plan A	✓	Unlimited	20000	20000000	20000000	20000000	6000	NA	5000

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NZ Post	Plan B	✓	Unlimited	20000	400000	400000	3000.00	20000	1000	2000
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Family 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"

Countdown	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	100000	50000	Unlimited	Unlimited	3000	50000	2000	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

★★★★

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
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	Premier	✓	50000	30000	Unlimited	Unlimited	6000	20000	500	6000
TINZ	Comprehensive Plus	✓	Unlimited	50000.00	Unlimited	Unlimited	5000.00	50000.00	500.00	6000.00
Worldcare NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	6000	50000	1000	6000

★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	30000	500	5000
AA Insurance	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
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



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

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★★★

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
Downunder Insurance NZ	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	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
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 A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	32000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00



Travel Insurance Star Ratings

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

Family Cruise Fiji

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

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

★★★

World Nomads NZ	Explorer	✓	Unlimited	25000	Unlimited	Unlimited	1000	20000	250	3000
World Nomads NZ	Standard	✓	7000	NA	10000000	1000000	1000	4000	NA	NA

★★

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

★

Air Pacific	Plan B - Essentials	✓	Unlimited	NA	Unlimited	Unlimited	4000	10000.00	NA	3000
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

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Family 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	Budget	✓	10000	NA	500000	500000	NA	4000	NA	NA
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

★★★

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 New Zealand	Domestic Comprehensive	✓	20000	20000	NA	NA	NA	10000	NA	4000
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
AMP Bank NZ	Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000



Travel Insurance Star Ratings

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Family 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

★★★

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	500	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
World Nomads NZ	Standard	✓	7000	NA	10000000	1000000	1000	4000	NA	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



Travel Insurance Star Ratings

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Family 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										
★★										
Comprehensive Travel InsuranceNZ	Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000
★										
Air Pacific	Plan B - Essentials	✓	Unlimited	NA	Unlimited	Unlimited	4000	10000.00	NA	3000



Travel Insurance Star Ratings

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Family Fiji

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

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

★★★★★ "Outstanding Value"

Countdown	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	100000	50000	Unlimited	Unlimited	3000	50000	2000	5000
TINZ	Comprehensive	✓	50000.00	30000.00	Unlimited	Unlimited	2000.00	30000.00	500.00	6000.00

★★★★

Cigna Insurance	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
Downunder Insurance NZ	Backpackers	✓	5000	30000	Unlimited	Unlimited	1500	4000	500	3000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
NZ Travel Insurance	Premier	✓	50000	30000	Unlimited	Unlimited	6000	20000	500	6000
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	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	6000	50000	1000	6000

★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	30000	500	5000
AA Insurance	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000.00	500.00	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



Travel Insurance Star Ratings

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Family Fiji

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

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

★★★

AMP Bank NZ	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
BNZ	Travel Insurance	✓	200000	200000	Unlimited	Unlimited	3000	40000	750	2500
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 Insurance NZ	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	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	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
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
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
Westpac NZ	Westpac TravelPlus	✓	Unlimited	32000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00



Travel Insurance Star Ratings

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Family Fiji

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
★★★										
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
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
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
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	NA
Travel Insurance Direct NZ	International Trip	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000
★										
NZ Post	Plan A	✓	Unlimited	20000	400000	400000	3000.00	20000	1000	2000



Travel Insurance Star Ratings

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Family France

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

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

★★★★★ "Outstanding Value"

Countdown	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	100000	50000	Unlimited	Unlimited	3000	50000	2000	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

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	30000	500	5000
BNZ	Travel Insurance	✓	200000	200000	Unlimited	Unlimited	3000	40000	750	2500
Cigna Insurance	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
nib NZ	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
NZ Travel Insurance	Premier	✓	50000	30000	Unlimited	Unlimited	6000	20000	500	6000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
Webjet NZ	Plan B - Essentials	✓	10000	30000	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
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



Travel Insurance Star Ratings

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Family France

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

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

★★★

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
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	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
Downunder Insurance NZ	Backpackers	✓	5000	30000	Unlimited	Unlimited	1500	4000	500	3000
Downunder Insurance NZ	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	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



Travel Insurance Star Ratings

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Family France

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

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

★★★

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	32000.00	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

★★

Aon NZ	Elite	✓	Unlimited	100000	Unlimited	Unlimited	Unlimited	40000	400	5000
STA Travel NZ	Basic International Plan A	✓	Unlimited	20000	20000000	20000000	20000000	6000	NA	5000

★

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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Family 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"

Cigna Insurance	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
Countdown	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
Downunder Insurance NZ	Backpackers	✓	5000	30000	Unlimited	Unlimited	1500	4000	500	3000
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

★★★★

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
BNZ	Travel Insurance	✓	200000	200000	Unlimited	Unlimited	3000	40000	750	2500
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	500	3000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
NZ Travel Insurance	Premier	✓	50000	30000	Unlimited	Unlimited	6000	20000	500	6000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	100000	50000	Unlimited	Unlimited	3000	50000	2000	5000
Tower Limited	Cover4Travel (Plan A)	✓	Unlimited	100000.00	200000	200000	3000.00	20000	1000	2000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000



Travel Insurance Star Ratings

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Family 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

★★★★★

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
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
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
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	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	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



Travel Insurance Star Ratings

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

Family 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

★★★

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
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
Webjet NZ	Plan B - Essentials	✓	10000	30000	Unlimited	10000000	2000	6000	NA	1000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	32000.00	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
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Travel Insurance Star Ratings

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Family 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

★★

House of Travel NZ	Online Insurance Basic	✓	10000	NA	500000	500000	1000	10000	NA	1000
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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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Family 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	3000	50000	2000	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 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
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
Travel Insurance Direct NZ	International Trip	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000
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 Vanuatu	Plan A - Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	1000	15000	500	3000



Travel Insurance Star Ratings

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Family 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

★★★

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
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
Comprehensive Travel Insurance NZ	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	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
Downunder Insurance NZ	Backpackers	✓	5000	30000	Unlimited	Unlimited	1500	4000	500	3000
Downunder Insurance NZ	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	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
State	International Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000



Travel Insurance Star Ratings

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Family 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	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
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	32000.00	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
Air Pacific	Plan B - Essentials	✓	Unlimited	NA	Unlimited	Unlimited	4000	10000.00	NA	3000
AMP Bank NZ	Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000
Aon NZ	Elite	✓	Unlimited	100000	Unlimited	Unlimited	Unlimited	40000	400	5000
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
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	5000
Tower Limited	Cover4Travel (Plan C)	✓	Unlimited	100000.00	Unlimited	Unlimited	3000.00	20000	1000	2000

★



Travel Insurance Star Ratings

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Family 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

★

Comprehensive Travel Insurance	NZ Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000
NZ Post	Plan B	✓	Unlimited	20000	400000	400000	3000.00	20000	1000	2000



Travel Insurance Star Ratings

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Family 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"

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	3000	50000	2000	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

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	30000	500	5000
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
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
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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Family 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	Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000
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 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	Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000
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
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
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	500	3000
Downunder Insurance NZ	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	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



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Family 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										
★★★										
House of Travel NZ	Online Insurance Basic	✓	10000	NA	500000	500000	1000	10000	NA	1000
State	International Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Tower Limited	Cover4Travel (Plan B)	✓	Unlimited	100000	400000	400000	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 A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
Webjet NZ	Plan B - Essentials	✓	10000	30000	Unlimited	10000000	2000	6000	NA	1000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	32000.00	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

★★

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
Chubb Insurance NZ	Prestige	✓	30000	50000	Unlimited	Unlimited	Unlimited	50000	400	3000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	5000

★



Travel Insurance Star Ratings

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Family 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
STA Travel NZ	Basic International Plan A	✓	Unlimited	20000	20000000	20000000	20000000	6000	NA	5000



Travel Insurance Star Ratings

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Family 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	3000	50000	2000	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

★★★★

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



Travel Insurance Star Ratings

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Family 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										
★★★										
Air Pacific	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000.00	500.00	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
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
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	500	3000
Downunder Insurance NZ	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	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



Travel Insurance Star Ratings

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Family 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										
★★★										
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	32000.00	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 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
★										
NZ Post	Plan B	✓	Unlimited	20000	400000	400000	3000.00	20000	1000	2000



Travel Insurance Star Ratings

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Family USA

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

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

★★★★★ "Outstanding Value"

Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	100000	50000	Unlimited	Unlimited	3000	50000	2000	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

★★★★

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
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
Countdown	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
Downunder Insurance NZ	Backpackers	✓	5000	30000	Unlimited	Unlimited	1500	4000	500	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	Premier	✓	50000	30000	Unlimited	Unlimited	6000	20000	500	6000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
Webjet NZ	Plan B - Essentials	✓	10000	30000	Unlimited	10000000	2000	6000	NA	1000



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Family USA

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

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★★★★★

Westpac NZ	Westpac TravelPlus	✓	Unlimited	32000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
Worldcare NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	6000	50000	1000	6000

★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	30000	500	5000
AA Insurance	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
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
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
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	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	Unlimited	10000	15000000	15000000	15000000	8000	500	NA



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Family USA

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

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★★★

Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Downunder Insurance NZ	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	500	3000
House of Travel NZ	Online Insurance Basic	✓	10000	NA	500000	500000	1000	10000	NA	1000
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
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
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
STA Travel NZ	Basic International Plan A	✓	Unlimited	20000	20000000	20000000	20000000	6000	NA	5000



Travel Insurance Star Ratings

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Family USA

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

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★

Comprehensive Travel Insurance	NZ Essentials	✓	10000	NA	500000	500000	1000	10000	NA	1000
NZ Post	Plan C	✓	Unlimited	20000	Unlimited	Unlimited	3000.00	20000	1000	2000