



Travel Insurance Star Ratings

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Single 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	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
Countdown	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	50000	25000	Unlimited	Unlimited	750	25000	500	5000
TINZ	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00

★★★★

Air Pacific	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
BNZ	Travel Insurance	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	10000	50000	25000000	25000000	500	7500	250	4000
Expedia	Plan C - Essentials	✓	5000	15000	5000000	5000000	500	1500	500	1000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
NZ Travel Insurance	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
STA Travel NZ	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	NA	5000
TINZ	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00
TINZ	Essentials	✓	10000.00	NA	Unlimited	Unlimited	500.00	5000.00	NA	NA
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	5000	250	3000
Webjet NZ	Plan B - Essentials	✓	5000	15000	Unlimited	5000000	1000	3000	NA	1000
World Nomads NZ	Standard	✓	3500	NA	5000000	500000	500	2000	NA	NA
Worldcare NZ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	6000



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					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
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★★★★										
1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	15000	250	5000
AA Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
Air New Zealand	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	5000
Air Pacific	Plan B - Essentials	✓	Unlimited	NA	Unlimited	Unlimited	2000	5000	NA	3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	4000	10000	250	NA
AMI Insurance NZ	International Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
AMP Bank NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
Chubb Insurance NZ	Comprehensive	✓	15000	15000	Unlimited	Unlimited	Unlimited	10000	200	5000
Chubb Insurance NZ	Essentials	✓	5000	NA	Unlimited	Unlimited	Unlimited	5000	NA	NA
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	20000	75000	25000000	25000000	1000	10000	500	5000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	Unlimited	5000	7500000	7500000	7500000	4000	250	NA
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Downunder Insurance NZ	Backpackers	✓	2500	15000	Unlimited	Unlimited	750	2000	500	3000
Downunder Insurance NZ	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
Expedia	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
nib NZ	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000



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

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★★★

NZ Travel Insurance	Essentials	✓	5000	NA	500000	500000	NA	2500	NA	NA
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
State	International Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Tower Limited	Cover4Travel (Plan B)	✓	Unlimited	50000	200000	200000	1500	10000	500	2000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	NA	Unlimited	Unlimited	2000	5000	NA	3000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	15000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	12500	Unlimited	Unlimited	500	10000	250	3000

★★

AA Insurance	Essentials	✓	5000	NA	250000	250000	500	5000	NA	1000
AMP Bank NZ	Essentials	✓	5000	NA	250000	250000	500	5000	NA	1000
Aon NZ	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
Chubb Insurance NZ	Prestige	✓	15000	25000	Unlimited	Unlimited	Unlimited	25000	200	3000
House of Travel NZ	Online Insurance Basic	✓	5000	NA	250000	250000	500	5000	NA	1000
Worldcare NZ	Budget	✓	5000	NA	250000	250000	NA	2000	NA	NA

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Comprehensive Travel InsuranceNZ	Essentials	✓	5000	NA	250000	250000	500	5000	NA	1000
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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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NZ Post	Plan B	✓	Unlimited	10000	200000	200000	1500	10000	500	2000
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Single Australia

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

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★★★★★ "Outstanding Value"

Countdown	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
NZ Travel Insurance	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	50000	25000	Unlimited	Unlimited	750	25000	500	5000
TINZ	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00
Worldcare NZ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	6000

★★★★

AA Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
AMP Bank NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
BNZ	Travel Insurance	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Cigna Insurance	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
nib NZ	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
NZ Travel Insurance	Essentials	✓	5000	NA	500000	500000	NA	2500	NA	NA
STA Travel NZ	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	NA	5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
TINZ	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00



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

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★★★★★

TINZ	Essentials	✓	10000.00	NA	Unlimited	Unlimited	500.00	5000.00	NA	NA
Travel Insurance Direct NZ	International Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	5000	250	3000
Worldcare NZ	Budget	✓	5000	NA	250000	250000	NA	2000	NA	NA

★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	15000	250	5000
AA Insurance	Essentials	✓	5000	NA	250000	250000	500	5000	NA	1000
Air New Zealand	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	5000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Air Pacific	Plan B - Essentials	✓	Unlimited	NA	Unlimited	Unlimited	2000	5000	NA	3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	4000	10000	250	NA
AMI Insurance NZ	International Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
AMP Bank NZ	Essentials	✓	5000	NA	250000	250000	500	5000	NA	1000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	20000	75000	25000000	25000000	1000	10000	500	5000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	10000	50000	25000000	25000000	500	7500	250	4000
Comprehensive Travel InsuranceNZ	Essentials	✓	5000	NA	250000	250000	500	5000	NA	1000
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	Unlimited	5000	7500000	7500000	7500000	4000	250	NA



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					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	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Downunder Insurance NZ	Backpackers	✓	2500	15000	Unlimited	Unlimited	750	2000	500	3000
Downunder Insurance NZ	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
Expedia	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
Expedia	Plan C - Essentials	✓	5000	15000	5000000	5000000	500	1500	500	1000
House of Travel NZ	Online Insurance Basic	✓	5000	NA	250000	250000	500	5000	NA	1000
State	International Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Tower Limited	Cover4Travel (Plan A)	✓	Unlimited	50000	100000	100000	1500	10000	500	2000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	NA	Unlimited	Unlimited	2000	5000	NA	3000
Webjet NZ	Plan B - Essentials	✓	5000	15000	Unlimited	5000000	1000	3000	NA	1000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	15000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	12500	Unlimited	Unlimited	500	10000	250	3000

★★

Aon NZ	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
Chubb Insurance NZ	Comprehensive	✓	15000	15000	Unlimited	Unlimited	Unlimited	10000	200	5000
Chubb Insurance NZ	Essentials	✓	5000	NA	Unlimited	Unlimited	Unlimited	5000	NA	NA
Chubb Insurance NZ	Prestige	✓	15000	25000	Unlimited	Unlimited	Unlimited	25000	200	3000



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

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★★

World Nomads NZ	Standard	✓	3500	NA	500000	50000	500	2000	NA	NA
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NZ Post	Plan A	✓	Unlimited	10000	20000	20000	1500	10000	500	2000
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Single China

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

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★★★★★ "Outstanding Value"

NZ Travel Insurance	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	50000	25000	Unlimited	Unlimited	750	25000	500	5000
TINZ	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00
TINZ	Essentials	✓	10000.00	NA	Unlimited	Unlimited	500.00	5000.00	NA	NA

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	15000	250	5000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
AMP Bank NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
nib NZ	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
STA Travel NZ	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	NA	5000
TINZ	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	5000	250	3000
Webjet NZ	Plan B - Essentials	✓	5000	15000	Unlimited	5000000	1000	3000	NA	1000
Worldcare NZ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	6000

★★★

AA Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
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★★★

Air New Zealand	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	5000
Air Pacific	Plan B - Essentials	✓	Unlimited	NA	Unlimited	Unlimited	2000	5000	NA	3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	4000	10000	250	NA
AMI Insurance NZ	International Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
BNZ	Travel Insurance	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Chubb Insurance NZ	Essentials	✓	5000	NA	Unlimited	Unlimited	Unlimited	5000	NA	NA
Cigna Insurance	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	20000	75000	25000000	25000000	1000	10000	500	5000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	10000	50000	25000000	25000000	500	7500	250	4000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
Countdown	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Downunder Insurance NZ	Backpackers	✓	2500	15000	Unlimited	Unlimited	750	2000	500	3000
Downunder Insurance NZ	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
Expedia	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
Expedia	Plan C - Essentials	✓	5000	15000	5000000	5000000	500	1500	500	1000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
State	International Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000



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★★★										
Travel Insurance Direct NZ	International Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	NA	Unlimited	Unlimited	2000	5000	NA	3000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	15000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	12500	Unlimited	Unlimited	500	10000	250	3000
World Nomads NZ	Standard	✓	3500	NA	5000000	500000	500	2000	NA	NA
★★										
Aon NZ	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
Chubb Insurance NZ	Comprehensive	✓	15000	15000	Unlimited	Unlimited	Unlimited	10000	200	5000
Chubb Insurance NZ	Prestige	✓	15000	25000	Unlimited	Unlimited	Unlimited	25000	200	3000
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	Unlimited	5000	7500000	7500000	7500000	4000	250	NA
★										
NZ Post	Plan B	✓	Unlimited	10000	200000	200000	1500	10000	500	2000



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Single Cruise Fiji

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

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★★★★★ "Outstanding Value"

Cigna Insurance	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
Countdown	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	50000	25000	Unlimited	Unlimited	750	25000	500	5000
TINZ	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00
TINZ	Essentials	✓	10000.00	NA	Unlimited	Unlimited	500.00	5000.00	NA	NA

★★★★

AMP Bank NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
BNZ	Travel Insurance	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
nib NZ	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
NZ Travel Insurance	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
TINZ	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00
Tower Limited	Cover4Travel (Plan A)	✓	Unlimited	50000	100000	100000	1500	10000	500	2000
Worldcare NZ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	6000

★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	15000	250	5000
AA Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000



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★★★

Air New Zealand	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	5000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Air Pacific	Plan B - Essentials	✓	Unlimited	NA	Unlimited	Unlimited	2000	5000	NA	3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	4000	10000	250	NA
AMI Insurance NZ	International Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	20000	75000	25000000	25000000	1000	10000	500	5000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	10000	50000	25000000	25000000	500	7500	250	4000
Comprehensive Travel Insurance NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Downunder Insurance NZ	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
Expedia	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
STA Travel NZ	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	NA	5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
State	International Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	NA	Unlimited	Unlimited	2000	5000	NA	3000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	5000	250	3000



Travel Insurance Star Ratings

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

Single 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

★★★

Westpac NZ	Westpac TravelPlus	✓	Unlimited	15000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	12500	Unlimited	Unlimited	500	10000	250	3000
World Nomads NZ	Standard	✓	3500	NA	5000000	500000	500	2000	NA	NA

★★

Aon NZ	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
Chubb Insurance NZ	Prestige	✓	15000	25000	Unlimited	Unlimited	Unlimited	25000	200	3000
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	Unlimited	5000	7500000	7500000	7500000	4000	250	NA
NZ Post	Plan A	✓	Unlimited	10000	200000	200000	1500	10000	500	2000

★

Chubb Insurance NZ	Comprehensive	✓	15000	15000	Unlimited	Unlimited	Unlimited	10000	200	5000
Chubb Insurance NZ	Essentials	✓	5000	NA	Unlimited	Unlimited	Unlimited	5000	NA	NA



Travel Insurance Star Ratings

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Single 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	50000	Unlimited	Unlimited	3000	30000	500	6000
Worldcare NZ	Budget	✓	5000	NA	250000	250000	NA	2000	NA	NA
Worldcare NZ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	6000

★★★★

AA Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
AMP Bank NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
House of Travel NZ	Online Insurance Basic	✓	5000	NA	250000	250000	500	5000	NA	1000
TINZ	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00
TINZ	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00
TINZ	Essentials	✓	10000.00	NA	Unlimited	Unlimited	500.00	5000.00	NA	NA
Virgin Australia NZ	Domestic Plan	✓	Unlimited	25000	NA	NA	NA	5000	NA	3000

★★★

1Cover Direct Insurance NZ	Domestic Travel Insurance	✓	Unlimited	25000	NA	NA	NA	15000	NA	5000
AA Insurance	Essentials	✓	5000	NA	250000	250000	500	5000	NA	1000
Air New Zealand	Domestic Comprehensive	✓	10000	10000	NA	NA	NA	5000	NA	4000
Air Pacific	Plan B - Essentials	✓	Unlimited	NA	Unlimited	Unlimited	2000	5000	NA	3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000



Travel Insurance Star Ratings

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Single 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

★★★

American Express NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	4000	10000	250	NA
AMI Insurance NZ	Domestic Plan D	✓	10000	10000	NA	NA	NA	5000	NA	4000
AMP Bank NZ	Essentials	✓	5000	NA	250000	250000	500	5000	NA	1000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	20000	75000	25000000	25000000	1000	10000	500	5000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	10000	50000	25000000	25000000	500	7500	250	4000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
Cover-More Travel Insurance NZ	Domestic Plan D	✓	10000	10000	NA	NA	NA	5000	NA	4000
Expedia	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
State	Domestic Plan D	✓	10000	10000	NA	NA	NA	5000	NA	4000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Webjet NZ	Domestic	✓	Unlimited	25000	NA	NA	NA	5000	NA	3000
World Nomads NZ	Explorer	✓	Unlimited	12500	Unlimited	Unlimited	500	10000	250	3000
World Nomads NZ	Standard	✓	3500	NA	5000000	500000	500	2000	NA	NA

★★

Aon NZ	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
Chubb Insurance NZ	Essentials	✓	5000	NA	Unlimited	Unlimited	Unlimited	5000	NA	NA
Chubb Insurance NZ	Prestige	✓	15000	25000	Unlimited	Unlimited	Unlimited	25000	200	3000
Downunder Insurance NZ	Domestic Travel Insurance	✓	10000	25000	NA	NA	NA	5000	500	3000



Travel Insurance Star Ratings

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Single 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	Comprehensive	✓	15000	15000	Unlimited	Unlimited	Unlimited	10000	200	5000
Comprehensive Travel InsuranceNZ	Essentials	✓	5000	NA	250000	250000	500	5000	NA	1000



Travel Insurance Star Ratings

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Single Fiji

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

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

★★★★★ "Outstanding Value"

Cigna Insurance	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
Countdown	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
NZ Travel Insurance	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	50000	25000	Unlimited	Unlimited	750	25000	500	5000
TINZ	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00

★★★★

AMP Bank NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
BNZ	Travel Insurance	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Downunder Insurance NZ	Backpackers	✓	2500	15000	Unlimited	Unlimited	750	2000	500	3000
Downunder Insurance NZ	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
TINZ	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00
TINZ	Essentials	✓	10000.00	NA	Unlimited	Unlimited	500.00	5000.00	NA	NA
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	5000	250	3000
Webjet NZ	Plan B - Essentials	✓	5000	15000	Unlimited	5000000	1000	3000	NA	1000
Worldcare NZ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	6000

★★★



Travel Insurance Star Ratings

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Single Fiji

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

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

★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	15000	250	5000
AA Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
Air New Zealand	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	5000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Air Pacific	Plan B - Essentials	✓	Unlimited	NA	Unlimited	Unlimited	2000	5000	NA	3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	4000	10000	250	NA
AMI Insurance NZ	International Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Aon NZ	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	20000	75000	25000000	25000000	1000	10000	500	5000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	10000	50000	25000000	25000000	500	7500	250	4000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	Unlimited	5000	7500000	7500000	7500000	4000	250	NA
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Expedia	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
Expedia	Plan C - Essentials	✓	5000	15000	5000000	5000000	500	1500	500	1000
nib NZ	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
STA Travel NZ	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	NA	5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000



Travel Insurance Star Ratings

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Single Fiji

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

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

★★★

State	International Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	NA	Unlimited	Unlimited	2000	5000	NA	3000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	15000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	12500	Unlimited	Unlimited	500	10000	250	3000
World Nomads NZ	Standard	✓	3500	NA	5000000	500000	500	2000	NA	NA

★★

Chubb Insurance NZ	Comprehensive	✓	15000	15000	Unlimited	Unlimited	Unlimited	10000	200	5000
Chubb Insurance NZ	Essentials	✓	5000	NA	Unlimited	Unlimited	Unlimited	5000	NA	NA
Chubb Insurance NZ	Prestige	✓	15000	25000	Unlimited	Unlimited	Unlimited	25000	200	3000

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NZ Post	Plan A	✓	Unlimited	10000	200000	200000	1500	10000	500	2000
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Travel Insurance Star Ratings

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Single France

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

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

★★★★★ "Outstanding Value"

Cigna Insurance	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
Countdown	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	50000	25000	Unlimited	Unlimited	750	25000	500	5000
TINZ	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00
TINZ	Essentials	✓	10000.00	NA	Unlimited	Unlimited	500.00	5000.00	NA	NA

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	15000	250	5000
nib NZ	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
NZ Travel Insurance	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
STA Travel NZ	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	NA	5000
TINZ	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	5000	250	3000
Webjet NZ	Plan B - Essentials	✓	5000	15000	Unlimited	5000000	1000	3000	NA	1000
Worldcare NZ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	6000

★★★

AA Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
Air New Zealand	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	5000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000



Travel Insurance Star Ratings

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Single France

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

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

★★★

Air Pacific	Plan B - Essentials	✓	Unlimited	NA	Unlimited	Unlimited	2000	5000	NA	3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	4000	10000	250	NA
AMI Insurance NZ	International Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
AMP Bank NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
BNZ	Travel Insurance	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	20000	75000	25000000	25000000	1000	10000	500	5000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	10000	50000	25000000	25000000	500	7500	250	4000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
Downunder Insurance NZ	Backpackers	✓	2500	15000	Unlimited	Unlimited	750	2000	500	3000
Downunder Insurance NZ	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
Expedia	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
Expedia	Plan C - Essentials	✓	5000	15000	5000000	5000000	500	1500	500	1000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
State	International Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000



Travel Insurance Star Ratings

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Single France

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

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

★★★

Virgin Australia NZ	Essentials Plan	✓	Unlimited	NA	Unlimited	Unlimited	2000	5000	NA	3000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	15000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	12500	Unlimited	Unlimited	500	10000	250	3000
World Nomads NZ	Standard	✓	3500	NA	5000000	500000	500	2000	NA	NA

★★

Aon NZ	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
Chubb Insurance NZ	Comprehensive	✓	15000	15000	Unlimited	Unlimited	Unlimited	10000	200	5000
Chubb Insurance NZ	Essentials	✓	5000	NA	Unlimited	Unlimited	Unlimited	5000	NA	NA
Chubb Insurance NZ	Prestige	✓	15000	25000	Unlimited	Unlimited	Unlimited	25000	200	3000
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	Unlimited	5000	7500000	7500000	7500000	4000	250	NA
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000

★

NZ Post	Plan C	✓	Unlimited	10000	Unlimited	Unlimited	1500	10000	500	2000
Tower Limited	Cover4Travel (Plan C)	✓	Unlimited	50000	Unlimited	Unlimited	1500	10000	500	2000



Travel Insurance Star Ratings

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Single 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	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
Countdown	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
Downunder Insurance NZ	Backpackers	✓	2500	15000	Unlimited	Unlimited	750	2000	500	3000
TINZ	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	15000	250	5000
ANZ Bank NZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
BNZ	Travel Insurance	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Downunder Insurance NZ	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
NZ Travel Insurance	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	50000	25000	Unlimited	Unlimited	750	25000	500	5000
STA Travel NZ	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	NA	5000
TINZ	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00
TINZ	Essentials	✓	10000.00	NA	Unlimited	Unlimited	500.00	5000.00	NA	NA

★★★

AA Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
Air New Zealand	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	5000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000



Travel Insurance Star Ratings

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Single 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

★★★

Air Pacific	Plan B - Essentials	✓	Unlimited	NA	Unlimited	Unlimited	2000	5000	NA	3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	4000	10000	250	NA
AMI Insurance NZ	International Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
AMP Bank NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
Aon NZ	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	20000	75000	25000000	25000000	1000	10000	500	5000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	10000	50000	25000000	25000000	500	7500	250	4000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
Comprehensive Travel InsuranceNZ	Essentials	✓	5000	NA	250000	250000	500	5000	NA	1000
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Expedia	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
Expedia	Plan C - Essentials	✓	5000	15000	5000000	5000000	500	1500	500	1000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
nib NZ	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
NZ Travel Insurance	Essentials	✓	5000	NA	500000	500000	NA	2500	NA	NA
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
State	International Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Tower Limited	Cover4Travel (Plan A)	✓	Unlimited	50000	100000	100000	1500	10000	500	2000



Travel Insurance Star Ratings

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

Single 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

★★★

Travel Insurance Direct NZ	International Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	NA	Unlimited	Unlimited	2000	5000	NA	3000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	5000	250	3000
Webjet NZ	Plan B - Essentials	✓	5000	15000	Unlimited	5000000	1000	3000	NA	1000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	15000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	12500	Unlimited	Unlimited	500	10000	250	3000
World Nomads NZ	Standard	✓	3500	NA	5000000	500000	500	2000	NA	NA
Worldcare NZ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	6000

★★

AA Insurance	Essentials	✓	5000	NA	250000	250000	500	5000	NA	1000
AMP Bank NZ	Essentials	✓	5000	NA	250000	250000	500	5000	NA	1000
Chubb Insurance NZ	Comprehensive	✓	15000	15000	Unlimited	Unlimited	Unlimited	10000	200	5000
Chubb Insurance NZ	Essentials	✓	5000	NA	Unlimited	Unlimited	Unlimited	5000	NA	NA
Chubb Insurance NZ	Prestige	✓	15000	25000	Unlimited	Unlimited	Unlimited	25000	200	3000
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	Unlimited	5000	7500000	7500000	7500000	4000	250	NA
House of Travel NZ	Online Insurance Basic	✓	5000	NA	250000	250000	500	5000	NA	1000
Worldcare NZ	Budget	✓	5000	NA	250000	250000	NA	2000	NA	NA



Travel Insurance Star Ratings

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Single 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

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NZ Post	Plan B	✓	Unlimited	10000	200000	200000	1500	10000	500	2000
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Travel Insurance Star Ratings

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Single 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	25000	Unlimited	Unlimited	500	12000	250	4000
NZ Travel Insurance	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	50000	25000	Unlimited	Unlimited	750	25000	500	5000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	5000	250	3000
Webjet NZ	Plan B - Essentials	✓	5000	15000	Unlimited	5000000	1000	3000	NA	1000

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	15000	250	5000
ANZ Bank NZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	20000	75000	25000000	25000000	1000	10000	500	5000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	10000	50000	25000000	25000000	500	7500	250	4000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
TINZ	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00
Travel Insurance Direct NZ	International Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
World Nomads NZ	Standard	✓	3500	NA	5000000	500000	500	2000	NA	NA
Worldcare NZ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	6000

★★★

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



Travel Insurance Star Ratings

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Single 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

★★★

Air Pacific	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Air Pacific	Plan B - Essentials	✓	Unlimited	NA	Unlimited	Unlimited	2000	5000	NA	3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	4000	10000	250	NA
AMI Insurance NZ	International Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
AMP Bank NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
BNZ	Travel Insurance	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Chubb Insurance NZ	Comprehensive	✓	15000	15000	Unlimited	Unlimited	Unlimited	10000	200	5000
Chubb Insurance NZ	Essentials	✓	5000	NA	Unlimited	Unlimited	Unlimited	5000	NA	NA
Cigna Insurance	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
Countdown	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	Unlimited	5000	7500000	7500000	7500000	4000	250	NA
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Downunder Insurance NZ	Backpackers	✓	2500	15000	Unlimited	Unlimited	750	2000	500	3000
Downunder Insurance NZ	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
Expedia	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
Expedia	Plan C - Essentials	✓	5000	15000	5000000	5000000	500	1500	500	1000
NZ Travel Insurance	Essentials	✓	5000	NA	500000	500000	NA	2500	NA	NA



Travel Insurance Star Ratings

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Single 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

★★★

STA Travel NZ	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	NA	5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
State	International Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
TINZ	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00
TINZ	Essentials	✓	10000.00	NA	Unlimited	Unlimited	500.00	5000.00	NA	NA
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	NA	Unlimited	Unlimited	2000	5000	NA	3000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	15000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	12500	Unlimited	Unlimited	500	10000	250	3000
Worldcare NZ	Budget	✓	5000	NA	250000	250000	NA	2000	NA	NA

★★

AA Insurance	Essentials	✓	5000	NA	250000	250000	500	5000	NA	1000
AMP Bank NZ	Essentials	✓	5000	NA	250000	250000	500	5000	NA	1000
Aon NZ	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
Chubb Insurance NZ	Prestige	✓	15000	25000	Unlimited	Unlimited	Unlimited	25000	200	3000
House of Travel NZ	Online Insurance Basic	✓	5000	NA	250000	250000	500	5000	NA	1000

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Comprehensive Travel InsuranceNZ	Essentials	✓	5000	NA	250000	250000	500	5000	NA	1000
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Travel Insurance Star Ratings

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Single 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

★

NZ Post	Plan B	✓	Unlimited	10000	200000	200000	1500	10000	500	2000
Tower Limited	Cover4Travel (Plan C)	✓	Unlimited	50000	Unlimited	Unlimited	1500	10000	500	2000



Travel Insurance Star Ratings

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Single 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	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
NZ Travel Insurance	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	50000	25000	Unlimited	Unlimited	750	25000	500	5000
TINZ	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	15000	250	5000
AMP Bank NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
Cigna Insurance	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
nib NZ	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
NZ Travel Insurance	Essentials	✓	5000	NA	500000	500000	NA	2500	NA	NA
TINZ	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00
TINZ	Essentials	✓	10000.00	NA	Unlimited	Unlimited	500.00	5000.00	NA	NA
Worldcare NZ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	6000

★★★

AA Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
AA Insurance	Essentials	✓	5000	NA	250000	250000	500	5000	NA	1000



Travel Insurance Star Ratings

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Single 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

★★★

Air New Zealand	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	5000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Air Pacific	Plan B - Essentials	✓	Unlimited	NA	Unlimited	Unlimited	2000	5000	NA	3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	4000	10000	250	NA
AMI Insurance NZ	International Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
AMP Bank NZ	Essentials	✓	5000	NA	250000	250000	500	5000	NA	1000
BNZ	Travel Insurance	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	20000	75000	25000000	25000000	1000	10000	500	5000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	10000	50000	25000000	25000000	500	7500	250	4000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
Comprehensive Travel InsuranceNZ	Essentials	✓	5000	NA	250000	250000	500	5000	NA	1000
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	Unlimited	5000	7500000	7500000	7500000	4000	250	NA
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Downunder Insurance NZ	Backpackers	✓	2500	15000	Unlimited	Unlimited	750	2000	500	3000
Downunder Insurance NZ	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
Expedia	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
Expedia	Plan C - Essentials	✓	5000	15000	5000000	5000000	500	1500	500	1000
House of Travel NZ	Online Insurance Basic	✓	5000	NA	250000	250000	500	5000	NA	1000



Travel Insurance Star Ratings

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Single 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

★★★

STA Travel NZ	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	NA	5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
State	International Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Tower Limited	Cover4Travel (Plan B)	✓	Unlimited	50000	200000	200000	1500	10000	500	2000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	NA	Unlimited	Unlimited	2000	5000	NA	3000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	5000	250	3000
Webjet NZ	Plan B - Essentials	✓	5000	15000	Unlimited	5000000	1000	3000	NA	1000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	15000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	12500	Unlimited	Unlimited	500	10000	250	3000
World Nomads NZ	Standard	✓	3500	NA	5000000	500000	500	2000	NA	NA
Worldcare NZ	Budget	✓	5000	NA	250000	250000	NA	2000	NA	NA

★★

Aon NZ	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
Chubb Insurance NZ	Comprehensive	✓	15000	15000	Unlimited	Unlimited	Unlimited	10000	200	5000
Chubb Insurance NZ	Essentials	✓	5000	NA	Unlimited	Unlimited	Unlimited	5000	NA	NA
Chubb Insurance NZ	Prestige	✓	15000	25000	Unlimited	Unlimited	Unlimited	25000	200	3000



Travel Insurance Star Ratings

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Single 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

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NZ Post	Plan B	✓	Unlimited	10000	200000	200000	1500	10000	500	2000
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Travel Insurance Star Ratings

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Single 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	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
NZ Travel Insurance	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	50000	25000	Unlimited	Unlimited	750	25000	500	5000
STA Travel NZ	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	NA	5000
TINZ	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	15000	250	5000
ANZ Bank NZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
Cigna Insurance	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
nib NZ	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
TINZ	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00
TINZ	Essentials	✓	10000.00	NA	Unlimited	Unlimited	500.00	5000.00	NA	NA
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	5000	250	3000
Worldcare NZ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	6000

★★★

AA Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
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Travel Insurance Star Ratings

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Single 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

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Air New Zealand	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	5000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Air Pacific	Plan B - Essentials	✓	Unlimited	NA	Unlimited	Unlimited	2000	5000	NA	3000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	4000	10000	250	NA
AMI Insurance NZ	International Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
AMP Bank NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
BNZ	Travel Insurance	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Chubb Insurance NZ	Comprehensive	✓	15000	15000	Unlimited	Unlimited	Unlimited	10000	200	5000
Chubb Insurance NZ	Essentials	✓	5000	NA	Unlimited	Unlimited	Unlimited	5000	NA	NA
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	20000	75000	25000000	25000000	1000	10000	500	5000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	10000	50000	25000000	25000000	500	7500	250	4000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
Downunder Insurance NZ	Backpackers	✓	2500	15000	Unlimited	Unlimited	750	2000	500	3000
Downunder Insurance NZ	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
Expedia	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
Expedia	Plan C - Essentials	✓	5000	15000	5000000	5000000	500	1500	500	1000
State	International Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000



Travel Insurance Star Ratings

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Single 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

★★★

Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	NA	Unlimited	Unlimited	2000	5000	NA	3000
Webjet NZ	Plan B - Essentials	✓	5000	15000	Unlimited	5000000	1000	3000	NA	1000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	15000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	12500	Unlimited	Unlimited	500	10000	250	3000
World Nomads NZ	Standard	✓	3500	NA	5000000	500000	500	2000	NA	NA

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Chubb Insurance NZ	Prestige	✓	15000	25000	Unlimited	Unlimited	Unlimited	25000	200	3000
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	Unlimited	5000	7500000	7500000	7500000	4000	250	NA
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000

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Aon NZ	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
NZ Post	Plan B	✓	Unlimited	10000	200000	200000	1500	10000	500	2000



Travel Insurance Star Ratings

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Single USA

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

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★★★★★ "Outstanding Value"

NZ Travel Insurance	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	50000	25000	Unlimited	Unlimited	750	25000	500	5000
TINZ	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00
TINZ	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00
TINZ	Essentials	✓	10000.00	NA	Unlimited	Unlimited	500.00	5000.00	NA	NA
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	5000	250	3000

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Air Pacific	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Air Pacific	Plan B - Essentials	✓	Unlimited	NA	Unlimited	Unlimited	2000	5000	NA	3000
BNZ	Travel Insurance	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	10000	50000	25000000	25000000	500	7500	250	4000
Countdown	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
Downunder Insurance NZ	Backpackers	✓	2500	15000	Unlimited	Unlimited	750	2000	500	3000
Expedia	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	500	3000
Expedia	Plan C - Essentials	✓	5000	15000	5000000	5000000	500	1500	500	1000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
Webjet NZ	Plan B - Essentials	✓	5000	15000	Unlimited	5000000	1000	3000	NA	1000
Worldcare NZ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	6000



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1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	15000	250	5000
AA Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
Air New Zealand	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	5000
Air Vanuatu	Plan A - Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
American Express NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	4000	10000	250	NA
AMI Insurance NZ	International Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
AMP Bank NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
Chubb Insurance NZ	Comprehensive	✓	15000	15000	Unlimited	Unlimited	Unlimited	10000	200	5000
Chubb Insurance NZ	Essentials	✓	5000	NA	Unlimited	Unlimited	Unlimited	5000	NA	NA
Chubb Insurance NZ	Prestige	✓	15000	25000	Unlimited	Unlimited	Unlimited	25000	200	3000
Cigna Insurance	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	20000	75000	25000000	25000000	1000	10000	500	5000
Comprehensive Travel InsuranceNZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	Unlimited	5000	7500000	7500000	7500000	4000	250	NA
Cover-More Travel Insurance NZ	Options International - Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Downunder Insurance NZ	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
nib NZ	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
NZ Travel Insurance	Essentials	✓	5000	NA	500000	500000	NA	2500	NA	NA



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STA Travel NZ	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	NA	5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
State	International Plan I	✓	Unlimited	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	NA	Unlimited	Unlimited	2000	5000	NA	3000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	15000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	12500	Unlimited	Unlimited	500	10000	250	3000
World Nomads NZ	Standard	✓	3500	NA	5000000	500000	500	2000	NA	NA

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AA Insurance	Essentials	✓	5000	NA	250000	250000	500	5000	NA	1000
AMP Bank NZ	Essentials	✓	5000	NA	250000	250000	500	5000	NA	1000
Aon NZ	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
House of Travel NZ	Online Insurance Basic	✓	5000	NA	250000	250000	500	5000	NA	1000
Tower Limited	Cover4Travel (Plan C)	✓	Unlimited	50000	Unlimited	Unlimited	1500	10000	500	2000
Worldcare NZ	Budget	✓	5000	NA	250000	250000	NA	2000	NA	NA

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Comprehensive Travel InsuranceNZ	Essentials	✓	5000	NA	250000	250000	500	5000	NA	1000
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NZ Post	Plan C	✓	Unlimited	10000	Unlimited	Unlimited	1500	10000	500	2000
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