



Travel Insurance Star Ratings

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Couple Argentina

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

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

★★★★★ "Outstanding Value"

Columbus Direct Travel Ins NZ	Single Trip Standard	✓	20000	100000	50000000	50000000	1000	15000	500	4000
TINZ	Comprehensive	✓	50000.00	30000.00	Unlimited	Unlimited	2000.00	30000.00	500.00	6000.00
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
Webjet NZ	Plan B - Essentials	✓	10000	30000	Unlimited	10000000	2000	6000	N/A	1000

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	30000	500	5000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000.00	500.00	3000
American Express NZ	International Comprehensive	✓	20000	50000	Unlimited	Unlimited	Unlimited	20000	500	3000
Chubb Insurance NZ	Essentials	✓	20000	2000	Unlimited	Unlimited	Unlimited	10000	N/A	N/A
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	40000	150000	50000000	50000000	2000	20000	1000	5000
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	✓	Unlimited	50000	Unlimited	Unlimited	1500	50000	500	5000
TINZ	Essentials	✓	20000.00	N/A	Unlimited	Unlimited	1000.00	10000.00	N/A	N/A
World Nomads NZ	Standard	✓	7000	N/A	10000000	1000000	1000	4000	N/A	N/A



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★★★

AA Insurance	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Air New Zealand	International Single Trip	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	1500	5000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	4000	10000.00	N/A	3000
AMI Insurance NZ	International Plan I	✓	N/A	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
BNZ	Travel Insurance	✓	200000	200000	Unlimited	Unlimited	3000	40000	750	2500
Chubb Insurance NZ	Comprehensive	✓	30000	2000	Unlimited	Unlimited	Unlimited	20000	400	5000
Chubb Insurance NZ	Prestige	✓	Unlimited	2000	Unlimited	Unlimited	Unlimited	40000	400	3000
Cigna Insurance	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	N/A	10000	Unlimited	Unlimited	Unlimited	8000	500	N/A
Cover-More Travel Insurance NZ	YourCover International - Plan I	✓	N/A	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Downunder Insurance NZ	Backpackers	✓	10000	N/A	Unlimited	Unlimited	1500	6000	250	N/A
Downunder Insurance NZ	Comprehensive	✓	40000	50000	Unlimited	Unlimited	1500	10000	500	N/A
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	N/A	1000000	1000000	N/A	5000	N/A	N/A



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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										
STA Travel NZ	Basic International Plan A	✓	Unlimited	20000	20000000	20000000	20000000	6000	N/A	5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	5000
State	International Plan I	✓	N/A	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
TINZ	Comprehensive Plus	✓	Unlimited	50000.00	Unlimited	Unlimited	5000.00	50000.00	500.00	6000.00
Tower Limited	Cover4Travel (Plan B)	✓	Unlimited	100000	400000	400000	3000.00	20000	1000	2000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000	500	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	4000	10000	N/A	3000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	30000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	25000	Unlimited	Unlimited	1000	20000	250	3000
Worldcare NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	6000	50000	1000	6000
★★										
AMP Bank NZ	Essentials	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
Aon NZ	Elite	✓	Unlimited	100000	Unlimited	Unlimited	Unlimited	40000	400	5000
House of Travel NZ	Online Insurance Basic	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
Worldcare NZ	Budget	✓	10000	N/A	500000	500000	N/A	4000	N/A	N/A
★										
AA Insurance	Essentials	✓	10000	N/A	500000	500000	1000	10000	N/A	1000



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Couple Australia

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
★★★★★ "Outstanding Value"										
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
NZ Travel Insurance	Premier	✓	50000	30000	Unlimited	Unlimited	6000	20000	500	6000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	Unlimited	50000	Unlimited	Unlimited	1500	50000	500	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



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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	50000	Unlimited	Unlimited	1000	30000	500	5000
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
House of Travel NZ	Online Insurance Basic	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
NZ Travel Insurance	Essentials	✓	10000	N/A	1000000	1000000	N/A	5000	N/A	N/A
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	5000
TINZ	Comprehensive Plus	✓	Unlimited	50000.00	Unlimited	Unlimited	5000.00	50000.00	500.00	6000.00
TINZ	Essentials	✓	20000.00	N/A	Unlimited	Unlimited	1000.00	10000.00	N/A	N/A
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
Webjet NZ	Plan B - Essentials	✓	10000	30000	Unlimited	10000000	2000	6000	N/A	1000
Worldcare NZ	Budget	✓	10000	N/A	500000	500000	N/A	4000	N/A	N/A



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

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★★★

AA Insurance	Essentials	✓	10000	N/A	500000	500000	1000	10000	N/A	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
American Express NZ	International Comprehensive	✓	20000	50000	Unlimited	Unlimited	Unlimited	20000	500	3000
AMI Insurance NZ	International Plan I	✓	N/A	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
AMP Bank NZ	Essentials	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
Chubb Insurance NZ	Comprehensive	✓	30000	2000	Unlimited	Unlimited	Unlimited	20000	400	5000
Chubb Insurance NZ	Essentials	✓	20000	2000	Unlimited	Unlimited	Unlimited	10000	N/A	N/A
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
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	N/A	10000	Unlimited	Unlimited	Unlimited	8000	500	N/A
Cover-More Travel Insurance NZ	YourCover International - Plan I	✓	N/A	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Downunder Insurance NZ	Comprehensive	✓	40000	50000	Unlimited	Unlimited	1500	10000	500	N/A
nib NZ	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
STA Travel NZ	Basic International Plan A	✓	Unlimited	20000	20000000	20000000	20000000	6000	N/A	5000



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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										
State	International Plan I	✓	N/A	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	4000	10000	N/A	3000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	30000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	25000	Unlimited	Unlimited	1000	20000	250	3000
★★										
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	4000	10000.00	N/A	3000
Chubb Insurance NZ	Prestige	✓	Unlimited	2000	Unlimited	Unlimited	Unlimited	40000	400	3000
Downunder Insurance NZ	Backpackers	✓	10000	N/A	Unlimited	Unlimited	1500	6000	250	N/A
Tower Limited	Cover4Travel (Plan A)	✓	Unlimited	100000.00	200000	200000	3000.00	20000	1000	2000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000	500	3000
★										
Aon NZ	Elite	✓	Unlimited	100000	Unlimited	Unlimited	Unlimited	40000	400	5000
World Nomads NZ	Standard	✓	7000	N/A	10000000	1000000	1000	4000	N/A	N/A



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Couple China

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

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★★★★★ "Outstanding Value"

NZ Travel Insurance	Premier	✓	50000	30000	Unlimited	Unlimited	6000	20000	500	6000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	Unlimited	50000	Unlimited	Unlimited	1500	50000	500	5000
TINZ	Comprehensive	✓	50000.00	30000.00	Unlimited	Unlimited	2000.00	30000.00	500.00	6000.00
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
Webjet NZ	Plan B - Essentials	✓	10000	30000	Unlimited	10000000	2000	6000	N/A	1000

★★★★

Air Pacific	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000.00	500.00	3000
American Express NZ	International Comprehensive	✓	20000	50000	Unlimited	Unlimited	Unlimited	20000	500	3000
AMP Bank NZ	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	20000	100000	50000000	50000000	1000	15000	500	4000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
TINZ	Comprehensive Plus	✓	Unlimited	50000.00	Unlimited	Unlimited	5000.00	50000.00	500.00	6000.00
TINZ	Essentials	✓	20000.00	N/A	Unlimited	Unlimited	1000.00	10000.00	N/A	N/A
Worldcare NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	6000	50000	1000	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	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 B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	4000	10000.00	N/A	3000
AMI Insurance NZ	International Plan I	✓	N/A	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
AMP Bank NZ	Essentials	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
BNZ	Travel Insurance	✓	200000	200000	Unlimited	Unlimited	3000	40000	750	2500
Chubb Insurance NZ	Comprehensive	✓	30000	2000	Unlimited	Unlimited	Unlimited	20000	400	5000
Chubb Insurance NZ	Essentials	✓	20000	2000	Unlimited	Unlimited	Unlimited	10000	N/A	N/A
Chubb Insurance NZ	Prestige	✓	Unlimited	2000	Unlimited	Unlimited	Unlimited	40000	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
Countdown	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
Cover-More Travel Insurance NZ	YourCover International - Plan I	✓	N/A	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Downunder Insurance NZ	Backpackers	✓	10000	N/A	Unlimited	Unlimited	1500	6000	250	N/A
Downunder Insurance NZ	Comprehensive	✓	40000	50000	Unlimited	Unlimited	1500	10000	500	N/A
nib NZ	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	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	✓	10000	N/A	1000000	1000000	N/A	5000	N/A	N/A
STA Travel NZ	Basic International Plan A	✓	Unlimited	20000	20000000	20000000	20000000	6000	N/A	5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	5000
State	International Plan I	✓	N/A	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000	500	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	4000	10000	N/A	3000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	30000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	25000	Unlimited	Unlimited	1000	20000	250	3000
World Nomads NZ	Standard	✓	7000	N/A	10000000	1000000	1000	4000	N/A	N/A
Worldcare NZ	Budget	✓	10000	N/A	500000	500000	N/A	4000	N/A	N/A
★★										
AA Insurance	Essentials	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
Aon NZ	Elite	✓	Unlimited	100000	Unlimited	Unlimited	Unlimited	40000	400	5000
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	N/A	10000	Unlimited	Unlimited	Unlimited	8000	500	N/A
House of Travel NZ	Online Insurance Basic	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
Tower Limited	Cover4Travel (Plan B)	✓	Unlimited	100000	400000	400000	3000.00	20000	1000	2000



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Couple Cruise Fiji

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

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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	✓	Unlimited	50000	Unlimited	Unlimited	1500	50000	500	5000
TINZ	Comprehensive	✓	50000.00	30000.00	Unlimited	Unlimited	2000.00	30000.00	500.00	6000.00
TINZ	Essentials	✓	20000.00	N/A	Unlimited	Unlimited	1000.00	10000.00	N/A	N/A

★★★★★

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
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
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



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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	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	N/A	Unlimited	Unlimited	4000	10000.00	N/A	3000
American Express NZ	International Comprehensive	✓	20000	50000	Unlimited	Unlimited	Unlimited	20000	500	3000
AMI Insurance NZ	International Plan I	✓	N/A	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
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
Cover-More Travel Insurance NZ	YourCover International - Plan I	✓	N/A	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Downunder Insurance NZ	Comprehensive	✓	40000	50000	Unlimited	Unlimited	1500	10000	500	N/A
House of Travel NZ	Online Insurance Basic	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
nib NZ	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
NZ Travel Insurance	Essentials	✓	10000	N/A	1000000	1000000	N/A	5000	N/A	N/A
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	5000
State	International Plan I	✓	N/A	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000



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Couple Cruise Fiji

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
Tower Limited	Cover4Travel (Plan A)	✓	Unlimited	100000.00	200000	200000	3000.00	20000	1000	2000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000	500	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	4000	10000	N/A	3000
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	30000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	25000	Unlimited	Unlimited	1000	20000	250	3000
World Nomads NZ	Standard	✓	7000	N/A	10000000	1000000	1000	4000	N/A	N/A
Worldcare NZ	Budget	✓	10000	N/A	500000	500000	N/A	4000	N/A	N/A
★★										
Chubb Insurance NZ	Comprehensive	✓	30000	2000	Unlimited	Unlimited	Unlimited	20000	400	5000
Chubb Insurance NZ	Essentials	✓	20000	2000	Unlimited	Unlimited	Unlimited	10000	N/A	N/A
Chubb Insurance NZ	Prestige	✓	Unlimited	2000	Unlimited	Unlimited	Unlimited	40000	400	3000
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	N/A	10000	Unlimited	Unlimited	Unlimited	8000	500	N/A
STA Travel NZ	Basic International Plan A	✓	Unlimited	20000	20000000	20000000	20000000	6000	N/A	5000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000



Travel Insurance Star Ratings

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

Couple Cruise Fiji

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
★										
AA Insurance	Essentials	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
AMP Bank NZ	Essentials	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
Aon NZ	Elite	✓	Unlimited	100000	Unlimited	Unlimited	Unlimited	40000	400	5000



Travel Insurance Star Ratings

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Couple Cruise New Zealand

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

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

★★★★★ "Outstanding Value"

House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
NZ Travel Insurance	Premier	✓	50000	30000	Unlimited	Unlimited	6000	20000	500	6000
Worldcare NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	6000	50000	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
House of Travel NZ	Online Insurance Basic	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
NZ Travel Insurance	Essentials	✓	10000	N/A	1000000	1000000	N/A	5000	N/A	N/A
TINZ	Comprehensive	✓	50000.00	30000.00	Unlimited	Unlimited	2000.00	30000.00	500.00	6000.00
Worldcare NZ	Budget	✓	10000	N/A	500000	500000	N/A	4000	N/A	N/A



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Couple Cruise New Zealand

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

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

★★★

1Cover Direct Insurance NZ	Domestic Travel Insurance	✓	Unlimited	50000	N/A	N/A	N/A	30000	N/A	5000
AA Insurance	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Air New Zealand	Domestic Comprehensive	✓	20000	20000	N/A	N/A	N/A	10000	N/A	4000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	4000	10000.00	N/A	3000
AMI Insurance NZ	Domestic Plan D	✓	20000	20000	N/A	N/A	N/A	10000	N/A	4000
AMP Bank NZ	Essentials	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
Chubb Insurance NZ	Comprehensive	✓	30000	2000	Unlimited	Unlimited	Unlimited	20000	400	5000
Chubb Insurance NZ	Essentials	✓	20000	2000	Unlimited	Unlimited	Unlimited	10000	N/A	N/A
Chubb Insurance NZ	Prestige	✓	Unlimited	2000	Unlimited	Unlimited	Unlimited	40000	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
Cover-More Travel Insurance NZ	Domestic Plan D	✓	20000	20000	N/A	N/A	N/A	10000	N/A	4000
State	Domestic Plan D	✓	20000	20000	N/A	N/A	N/A	10000	N/A	4000
TINZ	Comprehensive Plus	✓	Unlimited	50000.00	Unlimited	Unlimited	5000.00	50000.00	500.00	6000.00
TINZ	Essentials	✓	20000.00	N/A	Unlimited	Unlimited	1000.00	10000.00	N/A	N/A
Travel Insurance Direct NZ	International Trip	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Virgin Australia NZ	Domestic Plan	✓	Unlimited	50000	N/A	N/A	N/A	10000	N/A	3000



Travel Insurance Star Ratings

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Couple Cruise New Zealand

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
Webjet NZ	Domestic	✓	Unlimited	50000	N/A	N/A	N/A	10000	N/A	3000
☆☆										
Aon NZ	Elite	✓	Unlimited	100000	Unlimited	Unlimited	Unlimited	40000	400	5000
Downunder Insurance NZ	Domestic Travel Insurance	✓	20000	50000	N/A	N/A	N/A	10000	N/A	3000
☆										
AA Insurance	Essentials	✓	10000	N/A	500000	500000	1000	10000	N/A	1000



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Couple Fiji

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

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

★★★★★ "Outstanding Value"

BNZ	Travel Insurance	✓	200000	200000	Unlimited	Unlimited	3000	40000	750	2500
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	Unlimited	50000	Unlimited	Unlimited	1500	50000	500	5000
TINZ	Comprehensive	✓	50000.00	30000.00	Unlimited	Unlimited	2000.00	30000.00	500.00	6000.00
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000

★★★★

American Express NZ	International Comprehensive	✓	20000	50000	Unlimited	Unlimited	Unlimited	20000	500	3000
AMP Bank NZ	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
ANZ Bank NZ	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
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
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	N/A	Unlimited	Unlimited	1000.00	10000.00	N/A	N/A
Webjet NZ	Plan B - Essentials	✓	10000	30000	Unlimited	10000000	2000	6000	N/A	1000
Worldcare NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	6000	50000	1000	6000



Travel Insurance Star Ratings

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Couple Fiji

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

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

★★★

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 Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	4000	10000.00	N/A	3000
AMI Insurance NZ	International Plan I	✓	N/A	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Chubb Insurance NZ	Comprehensive	✓	30000	2000	Unlimited	Unlimited	Unlimited	20000	400	5000
Chubb Insurance NZ	Essentials	✓	20000	2000	Unlimited	Unlimited	Unlimited	10000	N/A	N/A
Chubb Insurance NZ	Prestige	✓	Unlimited	2000	Unlimited	Unlimited	Unlimited	40000	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
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	20000	100000	50000000	50000000	1000	15000	500	4000
Downunder Insurance NZ	Backpackers	✓	10000	N/A	Unlimited	Unlimited	1500	6000	250	N/A
Downunder Insurance NZ	Comprehensive	✓	40000	50000	Unlimited	Unlimited	1500	10000	500	N/A
House of Travel NZ	Online Insurance Basic	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
nib NZ	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
NZ Travel Insurance	Essentials	✓	10000	N/A	1000000	1000000	N/A	5000	N/A	N/A
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	5000



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Couple Fiji

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
State	International Plan I	✓	N/A	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Tower Limited	Cover4Travel (Plan A)	✓	Unlimited	100000.00	200000	200000	3000.00	20000	1000	2000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000	500	3000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	30000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	25000	Unlimited	Unlimited	1000	20000	250	3000
World Nomads NZ	Standard	✓	7000	N/A	10000000	1000000	1000	4000	N/A	N/A
Worldcare NZ	Budget	✓	10000	N/A	500000	500000	N/A	4000	N/A	N/A
★★										
AA Insurance	Essentials	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
Air New Zealand	International Single Trip	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	1500	5000
AMP Bank NZ	Essentials	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
Aon NZ	Elite	✓	Unlimited	100000	Unlimited	Unlimited	Unlimited	40000	400	5000
STA Travel NZ	Basic International Plan A	✓	Unlimited	20000	20000000	20000000	20000000	6000	N/A	5000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	4000	10000	N/A	3000
★										
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	N/A	10000	Unlimited	Unlimited	Unlimited	8000	500	N/A
Cover-More Travel Insurance NZ	YourCover International - Plan I	✓	N/A	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000



Travel Insurance Star Ratings

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Couple France

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

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

★★★★★ "Outstanding Value"

Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	Unlimited	50000	Unlimited	Unlimited	1500	50000	500	5000
TINZ	Comprehensive	✓	50000.00	30000.00	Unlimited	Unlimited	2000.00	30000.00	500.00	6000.00
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
Webjet NZ	Plan B - Essentials	✓	10000	30000	Unlimited	10000000	2000	6000	N/A	1000

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	30000	500	5000
American Express NZ	International Comprehensive	✓	20000	50000	Unlimited	Unlimited	Unlimited	20000	500	3000
Chubb Insurance NZ	Essentials	✓	20000	2000	Unlimited	Unlimited	Unlimited	10000	N/A	N/A
Downunder Insurance NZ	Comprehensive	✓	40000	50000	Unlimited	Unlimited	1500	10000	500	N/A
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
TINZ	Essentials	✓	20000.00	N/A	Unlimited	Unlimited	1000.00	10000.00	N/A	N/A
Travel Insurance Direct NZ	International Trip	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Worldcare NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	6000	50000	1000	6000



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Couple France

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

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

★★★

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	N/A	Unlimited	Unlimited	4000	10000.00	N/A	3000
AMI Insurance NZ	International Plan I	✓	N/A	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
BNZ	Travel Insurance	✓	200000	200000	Unlimited	Unlimited	3000	40000	750	2500
Chubb Insurance NZ	Comprehensive	✓	30000	2000	Unlimited	Unlimited	Unlimited	20000	400	5000
Chubb Insurance NZ	Prestige	✓	Unlimited	2000	Unlimited	Unlimited	Unlimited	40000	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
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
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	N/A	10000	Unlimited	Unlimited	Unlimited	8000	500	N/A
Cover-More Travel Insurance NZ	YourCover International - Plan I	✓	N/A	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Downunder Insurance NZ	Backpackers	✓	10000	N/A	Unlimited	Unlimited	1500	6000	250	N/A



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Couple France

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	5000
State	International Plan I	✓	N/A	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	N/A	Unlimited	Unlimited	4000	10000	N/A	3000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	30000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	25000	Unlimited	Unlimited	1000	20000	250	3000
World Nomads NZ	Standard	✓	7000	N/A	10000000	1000000	1000	4000	N/A	N/A
★★										
AA Insurance	Essentials	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
AMP Bank NZ	Essentials	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
Aon NZ	Elite	✓	Unlimited	100000	Unlimited	Unlimited	Unlimited	40000	400	5000
House of Travel NZ	Online Insurance Basic	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
NZ Travel Insurance	Essentials	✓	10000	N/A	1000000	1000000	N/A	5000	N/A	N/A
STA Travel NZ	Basic International Plan A	✓	Unlimited	20000	20000000	20000000	20000000	6000	N/A	5000
Worldcare NZ	Budget	✓	10000	N/A	500000	500000	N/A	4000	N/A	N/A
★										
Tower Limited	Cover4Travel (Plan C)	✓	Unlimited	100000.00	Unlimited	Unlimited	3000.00	20000	1000	2000



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Couple Indonesia

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

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

★★★★★ "Outstanding Value"

ANZ Bank NZ	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
BNZ	Travel Insurance	✓	200000	200000	Unlimited	Unlimited	3000	40000	750	2500
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	Unlimited	50000	Unlimited	Unlimited	1500	50000	500	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	N/A	Unlimited	Unlimited	1000.00	10000.00	N/A	N/A
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	30000	500	5000
Cigna Insurance	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
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
NZ Travel Insurance	Premier	✓	50000	30000	Unlimited	Unlimited	6000	20000	500	6000
Tower Limited	Cover4Travel (Plan A)	✓	Unlimited	100000.00	200000	200000	3000.00	20000	1000	2000
Webjet NZ	Plan B - Essentials	✓	10000	30000	Unlimited	10000000	2000	6000	N/A	1000
Worldcare NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	6000	50000	1000	6000



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Couple Indonesia

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

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

★★★

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	N/A	Unlimited	Unlimited	4000	10000.00	N/A	3000
American Express NZ	International Comprehensive	✓	20000	50000	Unlimited	Unlimited	Unlimited	20000	500	3000
AMI Insurance NZ	International Plan I	✓	N/A	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
AMP Bank NZ	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Chubb Insurance NZ	Comprehensive	✓	30000	2000	Unlimited	Unlimited	Unlimited	20000	400	5000
Chubb Insurance NZ	Essentials	✓	20000	2000	Unlimited	Unlimited	Unlimited	10000	N/A	N/A
Chubb Insurance NZ	Prestige	✓	Unlimited	2000	Unlimited	Unlimited	Unlimited	40000	400	3000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	40000	150000	50000000	50000000	2000	20000	1000	5000
Cover-More Travel Insurance NZ	YourCover International - Plan I	✓	N/A	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Downunder Insurance NZ	Backpackers	✓	10000	N/A	Unlimited	Unlimited	1500	6000	250	N/A
Downunder Insurance NZ	Comprehensive	✓	40000	50000	Unlimited	Unlimited	1500	10000	500	N/A
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	N/A	1000000	1000000	N/A	5000	N/A	N/A



Travel Insurance Star Ratings

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Couple Indonesia

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
STA Travel NZ	Basic International Plan A	✓	Unlimited	20000	20000000	20000000	20000000	6000	N/A	5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	5000
State	International Plan I	✓	N/A	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000	500	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	4000	10000	N/A	3000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	30000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	25000	Unlimited	Unlimited	1000	20000	250	3000
World Nomads NZ	Standard	✓	7000	N/A	10000000	1000000	1000	4000	N/A	N/A
★★										
AA Insurance	Essentials	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
AMP Bank NZ	Essentials	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
Aon NZ	Elite	✓	Unlimited	100000	Unlimited	Unlimited	Unlimited	40000	400	5000
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	N/A	10000	Unlimited	Unlimited	Unlimited	8000	500	N/A
House of Travel NZ	Online Insurance Basic	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
Worldcare NZ	Budget	✓	10000	N/A	500000	500000	N/A	4000	N/A	N/A



Travel Insurance Star Ratings

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Couple Japan

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

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

★★★★★ "Outstanding Value"

ANZ Bank NZ	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	Unlimited	50000	Unlimited	Unlimited	1500	50000	500	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	N/A	1000

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	30000	500	5000
American Express NZ	International Comprehensive	✓	20000	50000	Unlimited	Unlimited	Unlimited	20000	500	3000
Chubb Insurance NZ	Essentials	✓	20000	2000	Unlimited	Unlimited	Unlimited	10000	N/A	N/A
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
Travel Insurance Direct NZ	International Trip	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Worldcare NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	6000	50000	1000	6000



Travel Insurance Star Ratings

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Couple Japan

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

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

★★★

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	N/A	Unlimited	Unlimited	4000	10000.00	N/A	3000
AMI Insurance NZ	International Plan I	✓	N/A	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	2000	Unlimited	Unlimited	Unlimited	20000	400	5000
Chubb Insurance NZ	Prestige	✓	Unlimited	2000	Unlimited	Unlimited	Unlimited	40000	400	3000
Columbus Direct Travel Ins NZ	Single Trip Premier	✓	40000	150000	50000000	50000000	2000	20000	1000	5000
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	N/A	10000	Unlimited	Unlimited	Unlimited	8000	500	N/A
Cover-More Travel Insurance NZ	YourCover International - Plan I	✓	N/A	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Downunder Insurance NZ	Backpackers	✓	10000	N/A	Unlimited	Unlimited	1500	6000	250	N/A
Downunder Insurance NZ	Comprehensive	✓	40000	50000	Unlimited	Unlimited	1500	10000	500	N/A
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	N/A	1000000	1000000	N/A	5000	N/A	N/A



Travel Insurance Star Ratings

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Couple Japan

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	5000
State	International Plan I	✓	N/A	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
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	N/A	Unlimited	Unlimited	1000.00	10000.00	N/A	N/A
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000	500	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	4000	10000	N/A	3000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	30000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	25000	Unlimited	Unlimited	1000	20000	250	3000
World Nomads NZ	Standard	✓	7000	N/A	10000000	1000000	1000	4000	N/A	N/A



Travel Insurance Star Ratings

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Couple Japan

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

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

★★

AA Insurance	Essentials	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
AMP Bank NZ	Essentials	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
Aon NZ	Elite	✓	Unlimited	100000	Unlimited	Unlimited	Unlimited	40000	400	5000
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
House of Travel NZ	Online Insurance Basic	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
STA Travel NZ	Basic International Plan A	✓	Unlimited	20000	20000000	20000000	20000000	6000	N/A	5000
Worldcare NZ	Budget	✓	10000	N/A	500000	500000	N/A	4000	N/A	N/A

★

Tower Limited	Cover4Travel (Plan C)	✓	Unlimited	100000.00	Unlimited	Unlimited	3000.00	20000	1000	2000
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Travel Insurance Star Ratings

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Couple South Africa

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

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

★★★★★ "Outstanding Value"

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	Essentials	✓	20000.00	N/A	Unlimited	Unlimited	1000.00	10000.00	N/A	N/A
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
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
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
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	N/A	1000000	1000000	N/A	5000	N/A	N/A
TINZ	Comprehensive Plus	✓	Unlimited	50000.00	Unlimited	Unlimited	5000.00	50000.00	500.00	6000.00
Travel Insurance Direct NZ	International Trip	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Webjet NZ	Plan B - Essentials	✓	10000	30000	Unlimited	10000000	2000	6000	N/A	1000



Travel Insurance Star Ratings

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Couple South Africa

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

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

★★★

AA Insurance	Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Air New Zealand	International Single Trip	✓	Unlimited	100000	Unlimited	Unlimited	4000	50000	1500	5000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000.00	500.00	3000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	4000	10000.00	N/A	3000
American Express NZ	International Comprehensive	✓	20000	50000	Unlimited	Unlimited	Unlimited	20000	500	3000
AMI Insurance NZ	International Plan I	✓	N/A	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
AMP Bank NZ	Essentials	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
BNZ	Travel Insurance	✓	200000	200000	Unlimited	Unlimited	3000	40000	750	2500
Chubb Insurance NZ	Comprehensive	✓	30000	2000	Unlimited	Unlimited	Unlimited	20000	400	5000
Chubb Insurance NZ	Essentials	✓	20000	2000	Unlimited	Unlimited	Unlimited	10000	N/A	N/A
Chubb Insurance NZ	Prestige	✓	Unlimited	2000	Unlimited	Unlimited	Unlimited	40000	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
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	✓	10000	N/A	Unlimited	Unlimited	1500	6000	250	N/A
Downunder Insurance NZ	Comprehensive	✓	40000	50000	Unlimited	Unlimited	1500	10000	500	N/A



Travel Insurance Star Ratings

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Couple South Africa

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	Unlimited	50000	Unlimited	Unlimited	1500	50000	500	5000
State	International Plan I	✓	N/A	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000	500	3000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	30000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	25000	Unlimited	Unlimited	1000	20000	250	3000
World Nomads NZ	Standard	✓	7000	N/A	10000000	1000000	1000	4000	N/A	N/A
Worldcare NZ	Budget	✓	10000	N/A	500000	500000	N/A	4000	N/A	N/A
★★										
AA Insurance	Essentials	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
Aon NZ	Elite	✓	Unlimited	100000	Unlimited	Unlimited	Unlimited	40000	400	5000
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	N/A	10000	Unlimited	Unlimited	Unlimited	8000	500	N/A
Cover-More Travel Insurance NZ	YourCover International - Plan I	✓	N/A	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
House of Travel NZ	Online Insurance Basic	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
STA Travel NZ	Basic International Plan A	✓	Unlimited	20000	20000000	20000000	20000000	6000	N/A	5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	5000
Tower Limited	Cover4Travel (Plan B)	✓	Unlimited	100000	400000	400000	3000.00	20000	1000	2000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	4000	10000	N/A	3000



Travel Insurance Star Ratings

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Couple United Kingdom

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

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

★★★★★ "Outstanding Value"

NZ Travel Insurance	Premier	✓	50000	30000	Unlimited	Unlimited	6000	20000	500	6000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	Unlimited	50000	Unlimited	Unlimited	1500	50000	500	5000
TINZ	Comprehensive	✓	50000.00	30000.00	Unlimited	Unlimited	2000.00	30000.00	500.00	6000.00
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
Webjet NZ	Plan B - Essentials	✓	10000	30000	Unlimited	10000000	2000	6000	N/A	1000

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	30000	500	5000
American Express NZ	International Comprehensive	✓	20000	50000	Unlimited	Unlimited	Unlimited	20000	500	3000
ANZ Bank NZ	Travel Protector	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
Chubb Insurance NZ	Comprehensive	✓	30000	2000	Unlimited	Unlimited	Unlimited	20000	400	5000
Chubb Insurance NZ	Essentials	✓	20000	2000	Unlimited	Unlimited	Unlimited	10000	N/A	N/A
Downunder Insurance NZ	Comprehensive	✓	40000	50000	Unlimited	Unlimited	1500	10000	500	N/A
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	100000	Unlimited	Unlimited	6000	60000	1000	6000
TINZ	Essentials	✓	20000.00	N/A	Unlimited	Unlimited	1000.00	10000.00	N/A	N/A
Worldcare NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	6000	50000	1000	6000



Travel Insurance Star Ratings

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Couple United Kingdom

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

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

★★★

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	N/A	Unlimited	Unlimited	4000	10000.00	N/A	3000
AMI Insurance NZ	International Plan I	✓	N/A	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	Prestige	✓	Unlimited	2000	Unlimited	Unlimited	Unlimited	40000	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
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	✓	10000	N/A	Unlimited	Unlimited	1500	6000	250	N/A
nib NZ	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
NZ Travel Insurance	Essentials	✓	10000	N/A	1000000	1000000	N/A	5000	N/A	N/A
STA Travel NZ	Basic International Plan A	✓	Unlimited	20000	20000000	20000000	20000000	6000	N/A	5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	5000



Travel Insurance Star Ratings

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Couple United Kingdom

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
State	International Plan I	✓	N/A	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
TINZ	Comprehensive Plus	✓	Unlimited	50000.00	Unlimited	Unlimited	5000.00	50000.00	500.00	6000.00
Travel Insurance Direct NZ	International Trip	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000	500	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	4000	10000	N/A	3000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	30000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	25000	Unlimited	Unlimited	1000	20000	250	3000
World Nomads NZ	Standard	✓	7000	N/A	10000000	1000000	1000	4000	N/A	N/A
Worldcare NZ	Budget	✓	10000	N/A	500000	500000	N/A	4000	N/A	N/A
★★										
AA Insurance	Essentials	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
AMP Bank NZ	Essentials	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
Aon NZ	Elite	✓	Unlimited	100000	Unlimited	Unlimited	Unlimited	40000	400	5000
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	N/A	10000	Unlimited	Unlimited	Unlimited	8000	500	N/A
Cover-More Travel Insurance NZ	YourCover International - Plan I	✓	N/A	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
House of Travel NZ	Online Insurance Basic	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
★										
Tower Limited	Cover4Travel (Plan B)	✓	Unlimited	100000	400000	400000	3000.00	20000	1000	2000



Travel Insurance Star Ratings

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Couple USA

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

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

★★★★★ "Outstanding Value"

American Express NZ	International Comprehensive	✓	20000	50000	Unlimited	Unlimited	Unlimited	20000	500	3000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	Unlimited	50000	Unlimited	Unlimited	1500	50000	500	5000
TINZ	Comprehensive	✓	50000.00	30000.00	Unlimited	Unlimited	2000.00	30000.00	500.00	6000.00
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
Webjet NZ	Plan B - Essentials	✓	10000	30000	Unlimited	10000000	2000	6000	N/A	1000

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	30000	500	5000
Air Pacific	Plan A - Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000.00	500.00	3000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	4000	10000.00	N/A	3000
BNZ	Travel Insurance	✓	200000	200000	Unlimited	Unlimited	3000	40000	750	2500
Chubb Insurance NZ	Essentials	✓	20000	2000	Unlimited	Unlimited	Unlimited	10000	N/A	N/A
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	Essentials	✓	20000.00	N/A	Unlimited	Unlimited	1000.00	10000.00	N/A	N/A



Travel Insurance Star Ratings

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Couple USA

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

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

★★★

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
AMI Insurance NZ	International Plan I	✓	N/A	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	2000	Unlimited	Unlimited	Unlimited	20000	400	5000
Chubb Insurance NZ	Prestige	✓	Unlimited	2000	Unlimited	Unlimited	Unlimited	40000	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
Countdown	Comprehensive Travel Insurance	✓	200000	100000	Unlimited	Unlimited	3000	40000	750	2500
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	N/A	10000	Unlimited	Unlimited	Unlimited	8000	500	N/A
Cover-More Travel Insurance NZ	YourCover International - Plan I	✓	N/A	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
Downunder Insurance NZ	Backpackers	✓	10000	N/A	Unlimited	Unlimited	1500	6000	250	N/A
Downunder Insurance NZ	Comprehensive	✓	40000	50000	Unlimited	Unlimited	1500	10000	500	N/A
House of Travel NZ	Online Insurance Basic	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
nib NZ	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000



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Couple USA

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
NZ Travel Insurance	Essentials	✓	10000	N/A	1000000	1000000	N/A	5000	N/A	N/A
STA Travel NZ	Basic International Plan A	✓	Unlimited	20000	20000000	20000000	20000000	6000	N/A	5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	400	5000
State	International Plan I	✓	N/A	30000	Unlimited	Unlimited	Unlimited	50000	1000	10000
TINZ	Comprehensive Plus	✓	Unlimited	50000.00	Unlimited	Unlimited	5000.00	50000.00	500.00	6000.00
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	500	24000	250	4000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	50000	Unlimited	Unlimited	4000	10000	500	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	4000	10000	N/A	3000
Westpac NZ	Westpac TravelPlus	✓	Unlimited	30000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
World Nomads NZ	Explorer	✓	Unlimited	25000	Unlimited	Unlimited	1000	20000	250	3000
World Nomads NZ	Standard	✓	7000	N/A	10000000	1000000	1000	4000	N/A	N/A
Worldcare NZ	Budget	✓	10000	N/A	500000	500000	N/A	4000	N/A	N/A
Worldcare NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	6000	50000	1000	6000
★★										
AA Insurance	Essentials	✓	10000	N/A	500000	500000	1000	10000	N/A	1000
AMP Bank NZ	Essentials	✓	10000	N/A	500000	500000	1000	10000	N/A	1000