



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"

TINZ	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	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	N/A	1000
World Nomads NZ	Standard	✓	3500	N/A	5000000	500000	500	2000	N/A	N/A

★★★★

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
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	2000	5000	N/A	3000
American Express NZ	International Comprehensive	✓	10000	25000	Unlimited	Unlimited	Unlimited	10000	250	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
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
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	✓	Unlimited	25000	Unlimited	Unlimited	750	25000	500	5000
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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★★★

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
AMI Insurance NZ	International Plan I	✓	N/A	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
Chubb Insurance NZ	Comprehensive	✓	15000	1000	Unlimited	Unlimited	Unlimited	10000	200	5000
Chubb Insurance NZ	Essentials	✓	10000	1000	Unlimited	Unlimited	Unlimited	5000	N/A	N/A
Chubb Insurance NZ	Prestige	✓	Unlimited	1000	Unlimited	Unlimited	Unlimited	20000	200	3000
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	N/A	5000	Unlimited	Unlimited	Unlimited	4000	250	N/A
Cover-More Travel Insurance NZ	YourCover International - Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Downunder Insurance NZ	Backpackers	✓	5000	N/A	Unlimited	Unlimited	750	3000	250	N/A
Downunder Insurance NZ	Comprehensive	✓	20000	25000	Unlimited	Unlimited	750	5000	250	N/A
nib NZ	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
NZ Travel Insurance	Essentials	✓	5000	N/A	500000	500000	N/A	2500	N/A	N/A
STA Travel NZ	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	N/A	5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000



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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										
State	International Plan I	✓	N/A	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	N/A	Unlimited	Unlimited	500.00	5000.00	N/A	N/A
Tower Limited	Cover4Travel (Plan B)	✓	Unlimited	50000	200000	200000	1500	10000	500	2000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	2000	5000	N/A	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	N/A	250000	250000	500	5000	N/A	1000
AMP Bank NZ	Essentials	✓	5000	N/A	250000	250000	500	5000	N/A	1000
Aon NZ	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
House of Travel NZ	Online Insurance Basic	✓	5000	N/A	250000	250000	500	5000	N/A	1000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Worldcare NZ	Budget	✓	5000	N/A	250000	250000	N/A	2000	N/A	N/A



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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	

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

★★★★★ "Outstanding Value"

AMP Bank NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
NZ Travel Insurance	Essentials	✓	5000	N/A	500000	500000	N/A	2500	N/A	N/A
NZ Travel Insurance	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
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



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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
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 Basic	✓	5000	N/A	250000	250000	500	5000	N/A	1000
nib NZ	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	Unlimited	25000	Unlimited	Unlimited	750	25000	500	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
TINZ	Essentials	✓	10000.00	N/A	Unlimited	Unlimited	500.00	5000.00	N/A	N/A
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	5000	250	3000
Webjet NZ	Plan B - Essentials	✓	5000	15000	Unlimited	5000000	1000	3000	N/A	1000
Worldcare NZ	Budget	✓	5000	N/A	250000	250000	N/A	2000	N/A	N/A



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

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★★★

AA Insurance	Essentials	✓	5000	N/A	250000	250000	500	5000	N/A	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	N/A	Unlimited	Unlimited	2000	5000	N/A	3000
American Express NZ	International Comprehensive	✓	10000	25000	Unlimited	Unlimited	Unlimited	10000	250	3000
AMI Insurance NZ	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
AMP Bank NZ	Essentials	✓	5000	N/A	250000	250000	500	5000	N/A	1000
Chubb Insurance NZ	Comprehensive	✓	15000	1000	Unlimited	Unlimited	Unlimited	10000	200	5000
Chubb Insurance NZ	Essentials	✓	10000	1000	Unlimited	Unlimited	Unlimited	5000	N/A	N/A
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
Countdown	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	N/A	5000	Unlimited	Unlimited	Unlimited	4000	250	N/A
Cover-More Travel Insurance NZ	YourCover International - Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Downunder Insurance NZ	Comprehensive	✓	20000	25000	Unlimited	Unlimited	750	5000	250	N/A
STA Travel NZ	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	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	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	N/A	Unlimited	Unlimited	2000	5000	N/A	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
★ ★										
Aon NZ	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
Chubb Insurance NZ	Prestige	✓	Unlimited	1000	Unlimited	Unlimited	Unlimited	20000	200	3000
Downunder Insurance NZ	Backpackers	✓	5000	N/A	Unlimited	Unlimited	750	3000	250	N/A
Tower Limited	Cover4Travel (Plan A)	✓	Unlimited	50000	100000	100000	1500	10000	500	2000
World Nomads NZ	Standard	✓	3500	N/A	5000000	500000	500	2000	N/A	N/A



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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	✓	Unlimited	25000	Unlimited	Unlimited	750	25000	500	5000
TINZ	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	5000	250	3000

★★★★

AA Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
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
NZ Travel Insurance	Essentials	✓	5000	N/A	500000	500000	N/A	2500	N/A	N/A
TINZ	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00
TINZ	Essentials	✓	10000.00	N/A	Unlimited	Unlimited	500.00	5000.00	N/A	N/A
Travel Insurance Direct NZ	International Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Webjet NZ	Plan B - Essentials	✓	5000	15000	Unlimited	5000000	1000	3000	N/A	1000
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
Air New Zealand	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	5000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	2000	5000	N/A	3000
American Express NZ	International Comprehensive	✓	10000	25000	Unlimited	Unlimited	Unlimited	10000	250	3000
AMI Insurance NZ	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
AMP Bank NZ	Essentials	✓	5000	N/A	250000	250000	500	5000	N/A	1000
BNZ	Travel Insurance	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Chubb Insurance NZ	Comprehensive	✓	15000	1000	Unlimited	Unlimited	Unlimited	10000	200	5000
Chubb Insurance NZ	Essentials	✓	10000	1000	Unlimited	Unlimited	Unlimited	5000	N/A	N/A
Chubb Insurance NZ	Prestige	✓	Unlimited	1000	Unlimited	Unlimited	Unlimited	20000	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
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
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	N/A	5000	Unlimited	Unlimited	Unlimited	4000	250	N/A
Downunder Insurance NZ	Backpackers	✓	5000	N/A	Unlimited	Unlimited	750	3000	250	N/A
Downunder Insurance NZ	Comprehensive	✓	20000	25000	Unlimited	Unlimited	750	5000	250	N/A



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					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
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STA Travel NZ	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	N/A	5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
State	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	2000	5000	N/A	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	N/A	5000000	500000	500	2000	N/A	N/A
Worldcare NZ	Budget	✓	5000	N/A	250000	250000	N/A	2000	N/A	N/A
★★										
AA Insurance	Essentials	✓	5000	N/A	250000	250000	500	5000	N/A	1000
Aon NZ	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
Cover-More Travel Insurance NZ	YourCover International - Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
House of Travel NZ	Online Insurance Basic	✓	5000	N/A	250000	250000	500	5000	N/A	1000
Tower Limited	Cover4Travel (Plan B)	✓	Unlimited	50000	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"

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
TINZ	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00
TINZ	Essentials	✓	10000.00	N/A	Unlimited	Unlimited	500.00	5000.00	N/A	N/A
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
Countdown	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
NZ Travel Insurance	Essentials	✓	5000	N/A	500000	500000	N/A	2500	N/A	N/A
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	Unlimited	25000	Unlimited	Unlimited	750	25000	500	5000
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
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	5000	250	3000



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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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★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	15000	250	5000
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	N/A	Unlimited	Unlimited	2000	5000	N/A	3000
American Express NZ	International Comprehensive	✓	10000	25000	Unlimited	Unlimited	Unlimited	10000	250	3000
AMI Insurance NZ	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
AMP Bank NZ	Essentials	✓	5000	N/A	250000	250000	500	5000	N/A	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
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	N/A	5000	Unlimited	Unlimited	Unlimited	4000	250	N/A
Cover-More Travel Insurance NZ	YourCover International - Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Downunder Insurance NZ	Comprehensive	✓	20000	25000	Unlimited	Unlimited	750	5000	250	N/A
House of Travel NZ	Online Insurance Basic	✓	5000	N/A	250000	250000	500	5000	N/A	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	N/A	5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
State	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000



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										
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	N/A	Unlimited	Unlimited	2000	5000	N/A	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	N/A	5000000	500000	500	2000	N/A	N/A
Worldcare NZ	Budget	✓	5000	N/A	250000	250000	N/A	2000	N/A	N/A
★★										
AA Insurance	Essentials	✓	5000	N/A	250000	250000	500	5000	N/A	1000
Aon NZ	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
Chubb Insurance NZ	Comprehensive	✓	15000	1000	Unlimited	Unlimited	Unlimited	10000	200	5000
★										
Chubb Insurance NZ	Essentials	✓	10000	1000	Unlimited	Unlimited	Unlimited	5000	N/A	N/A
Chubb Insurance NZ	Prestige	✓	Unlimited	1000	Unlimited	Unlimited	Unlimited	20000	200	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

★★★★★ "Outstanding Value"

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
Worldcare NZ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	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
Cover-More Travel Insurance NZ	Domestic Plan D	✓	10000	10000	N/A	N/A	N/A	5000	N/A	4000
House of Travel NZ	Online Insurance Basic	✓	5000	N/A	250000	250000	500	5000	N/A	1000
NZ Travel Insurance	Essentials	✓	5000	N/A	500000	500000	N/A	2500	N/A	N/A
TINZ	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00
TINZ	Essentials	✓	10000.00	N/A	Unlimited	Unlimited	500.00	5000.00	N/A	N/A
Worldcare NZ	Budget	✓	5000	N/A	250000	250000	N/A	2000	N/A	N/A



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										
★★★										
1Cover Direct Insurance NZ	Domestic Travel Insurance	✓	Unlimited	25000	N/A	N/A	N/A	15000	N/A	5000
AA Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
Air New Zealand	Domestic Comprehensive	✓	10000	10000	N/A	N/A	N/A	5000	N/A	4000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	2000	5000	N/A	3000
AMI Insurance NZ	Domestic Plan D	✓	10000	10000	N/A	N/A	N/A	5000	N/A	4000
AMP Bank NZ	Essentials	✓	5000	N/A	250000	250000	500	5000	N/A	1000
Chubb Insurance NZ	Essentials	✓	10000	1000	Unlimited	Unlimited	Unlimited	5000	N/A	N/A
Chubb Insurance NZ	Prestige	✓	Unlimited	1000	Unlimited	Unlimited	Unlimited	20000	200	3000
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
State	Domestic Plan D	✓	10000	10000	N/A	N/A	N/A	5000	N/A	4000
TINZ	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00
Travel Insurance Direct NZ	International Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Virgin Australia NZ	Domestic Plan	✓	Unlimited	25000	N/A	N/A	N/A	5000	N/A	3000
Webjet NZ	Domestic	✓	Unlimited	25000	N/A	N/A	N/A	5000	N/A	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

★★

Aon NZ	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
Chubb Insurance NZ	Comprehensive	✓	15000	1000	Unlimited	Unlimited	Unlimited	10000	200	5000
Downunder Insurance NZ	Domestic Travel Insurance	✓	10000	25000	N/A	N/A	N/A	5000	N/A	3000

★

AA Insurance	Essentials	✓	5000	N/A	250000	250000	500	5000	N/A	1000
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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"

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	✓	Unlimited	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

★★★★★

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
BNZ	Travel Insurance	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Countdown	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
TINZ	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00
TINZ	Essentials	✓	10000.00	N/A	Unlimited	Unlimited	500.00	5000.00	N/A	N/A
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	5000	250	3000
Webjet NZ	Plan B - Essentials	✓	5000	15000	Unlimited	5000000	1000	3000	N/A	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

★★★

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	N/A	Unlimited	Unlimited	2000	5000	N/A	3000
American Express NZ	International Comprehensive	✓	10000	25000	Unlimited	Unlimited	Unlimited	10000	250	3000
AMI Insurance NZ	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
AMP Bank NZ	Essentials	✓	5000	N/A	250000	250000	500	5000	N/A	1000
Aon NZ	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
Chubb Insurance NZ	Comprehensive	✓	15000	1000	Unlimited	Unlimited	Unlimited	10000	200	5000
Chubb Insurance NZ	Essentials	✓	10000	1000	Unlimited	Unlimited	Unlimited	5000	N/A	N/A
Chubb Insurance NZ	Prestige	✓	Unlimited	1000	Unlimited	Unlimited	Unlimited	20000	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
Columbus Direct Travel Ins NZ	Single Trip Standard	✓	10000	50000	25000000	25000000	500	7500	250	4000
Downunder Insurance NZ	Backpackers	✓	5000	N/A	Unlimited	Unlimited	750	3000	250	N/A
Downunder Insurance NZ	Comprehensive	✓	20000	25000	Unlimited	Unlimited	750	5000	250	N/A
House of Travel NZ	Online Insurance Basic	✓	5000	N/A	250000	250000	500	5000	N/A	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										
nib NZ	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
NZ Travel Insurance	Essentials	✓	5000	N/A	500000	500000	N/A	2500	N/A	N/A
STA Travel NZ	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	N/A	5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
State	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Tower Limited	Cover4Travel (Plan A)	✓	Unlimited	50000	100000	100000	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	N/A	Unlimited	Unlimited	2000	5000	N/A	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	N/A	5000000	500000	500	2000	N/A	N/A
Worldcare NZ	Budget	✓	5000	N/A	250000	250000	N/A	2000	N/A	N/A
★★										
AA Insurance	Essentials	✓	5000	N/A	250000	250000	500	5000	N/A	1000
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	N/A	5000	Unlimited	Unlimited	Unlimited	4000	250	N/A
Cover-More Travel Insurance NZ	YourCover International - Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000



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"

Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	Unlimited	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	N/A	Unlimited	Unlimited	500.00	5000.00	N/A	N/A
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	5000	250	3000
Webjet NZ	Plan B - Essentials	✓	5000	15000	Unlimited	5000000	1000	3000	N/A	1000

★★★★

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
American Express NZ	International Comprehensive	✓	10000	25000	Unlimited	Unlimited	Unlimited	10000	250	3000
Downunder Insurance NZ	Backpackers	✓	5000	N/A	Unlimited	Unlimited	750	3000	250	N/A
Downunder Insurance NZ	Comprehensive	✓	20000	25000	Unlimited	Unlimited	750	5000	250	N/A
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
Worldcare NZ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	6000



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

★★★

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	N/A	Unlimited	Unlimited	2000	5000	N/A	3000
AMI Insurance NZ	International Plan I	✓	N/A	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
Chubb Insurance NZ	Comprehensive	✓	15000	1000	Unlimited	Unlimited	Unlimited	10000	200	5000
Chubb Insurance NZ	Essentials	✓	10000	1000	Unlimited	Unlimited	Unlimited	5000	N/A	N/A
Chubb Insurance NZ	Prestige	✓	Unlimited	1000	Unlimited	Unlimited	Unlimited	20000	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
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
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	N/A	5000	Unlimited	Unlimited	Unlimited	4000	250	N/A
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
NZ Travel Insurance	Essentials	✓	5000	N/A	500000	500000	N/A	2500	N/A	N/A



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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										
STA Travel NZ	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	N/A	5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
State	International Plan I	✓	N/A	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	N/A	Unlimited	Unlimited	2000	5000	N/A	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	N/A	5000000	500000	500	2000	N/A	N/A
★★										
AA Insurance	Essentials	✓	5000	N/A	250000	250000	500	5000	N/A	1000
AMP Bank NZ	Essentials	✓	5000	N/A	250000	250000	500	5000	N/A	1000
Aon NZ	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
Cover-More Travel Insurance NZ	YourCover International - Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
House of Travel NZ	Online Insurance Basic	✓	5000	N/A	250000	250000	500	5000	N/A	1000
Worldcare NZ	Budget	✓	5000	N/A	250000	250000	N/A	2000	N/A	N/A
★										
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"

ANZ Bank NZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
BNZ	Travel Insurance	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
TINZ	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00
TINZ	Essentials	✓	10000.00	N/A	Unlimited	Unlimited	500.00	5000.00	N/A	N/A

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	15000	250	5000
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	✓	Unlimited	25000	Unlimited	Unlimited	750	25000	500	5000
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
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	5000	250	3000
Webjet NZ	Plan B - Essentials	✓	5000	15000	Unlimited	5000000	1000	3000	N/A	1000
Worldcare NZ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	6000



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

★★★

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	N/A	Unlimited	Unlimited	2000	5000	N/A	3000
American Express NZ	International Comprehensive	✓	10000	25000	Unlimited	Unlimited	Unlimited	10000	250	3000
AMI Insurance NZ	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
AMP Bank NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
Chubb Insurance NZ	Essentials	✓	10000	1000	Unlimited	Unlimited	Unlimited	5000	N/A	N/A
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
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	N/A	5000	Unlimited	Unlimited	Unlimited	4000	250	N/A
Downunder Insurance NZ	Backpackers	✓	5000	N/A	Unlimited	Unlimited	750	3000	250	N/A
Downunder Insurance NZ	Comprehensive	✓	20000	25000	Unlimited	Unlimited	750	5000	250	N/A
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	N/A	500000	500000	N/A	2500	N/A	N/A
STA Travel NZ	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	N/A	5000



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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										
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
State	International Plan I	✓	N/A	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	N/A	Unlimited	Unlimited	2000	5000	N/A	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	N/A	5000000	500000	500	2000	N/A	N/A
★★										
AA Insurance	Essentials	✓	5000	N/A	250000	250000	500	5000	N/A	1000
AMP Bank NZ	Essentials	✓	5000	N/A	250000	250000	500	5000	N/A	1000
Aon NZ	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
Chubb Insurance NZ	Comprehensive	✓	15000	1000	Unlimited	Unlimited	Unlimited	10000	200	5000
Chubb Insurance NZ	Prestige	✓	Unlimited	1000	Unlimited	Unlimited	Unlimited	20000	200	3000
Cover-More Travel Insurance NZ	YourCover International - Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
House of Travel NZ	Online Insurance Basic	✓	5000	N/A	250000	250000	500	5000	N/A	1000
Worldcare NZ	Budget	✓	5000	N/A	250000	250000	N/A	2000	N/A	N/A



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"

ANZ Bank NZ	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
nib NZ	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	Unlimited	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	N/A	1000

★★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	15000	250	5000
American Express NZ	International Comprehensive	✓	10000	25000	Unlimited	Unlimited	Unlimited	10000	250	3000
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
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	N/A	5000	Unlimited	Unlimited	Unlimited	4000	250	N/A
NZ Travel Insurance	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
Travel Insurance Direct NZ	International Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
World Nomads NZ	Standard	✓	3500	N/A	5000000	500000	500	2000	N/A	N/A
Worldcare NZ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	6000



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

★★★

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	N/A	Unlimited	Unlimited	2000	5000	N/A	3000
AMI Insurance NZ	International Plan I	✓	N/A	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	1000	Unlimited	Unlimited	Unlimited	10000	200	5000
Chubb Insurance NZ	Essentials	✓	10000	1000	Unlimited	Unlimited	Unlimited	5000	N/A	N/A
Chubb Insurance NZ	Prestige	✓	Unlimited	1000	Unlimited	Unlimited	Unlimited	20000	200	3000
Countdown	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
Cover-More Travel Insurance NZ	YourCover International - Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Downunder Insurance NZ	Backpackers	✓	5000	N/A	Unlimited	Unlimited	750	3000	250	N/A
Downunder Insurance NZ	Comprehensive	✓	20000	25000	Unlimited	Unlimited	750	5000	250	N/A
House of Travel NZ	Online Insurance Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
NZ Travel Insurance	Essentials	✓	5000	N/A	500000	500000	N/A	2500	N/A	N/A
STA Travel NZ	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	N/A	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										
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
State	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
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	N/A	Unlimited	Unlimited	500.00	5000.00	N/A	N/A
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	2000	5000	N/A	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	N/A	250000	250000	N/A	2000	N/A	N/A
★★										
AA Insurance	Essentials	✓	5000	N/A	250000	250000	500	5000	N/A	1000
AMP Bank NZ	Essentials	✓	5000	N/A	250000	250000	500	5000	N/A	1000
Aon NZ	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
Cigna Insurance	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
House of Travel NZ	Online Insurance Basic	✓	5000	N/A	250000	250000	500	5000	N/A	1000
★										
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"

NZ Travel Insurance	Essentials	✓	5000	N/A	500000	500000	N/A	2500	N/A	N/A
NZ Travel Insurance	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
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

★★★★

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
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
TINZ	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00
TINZ	Essentials	✓	10000.00	N/A	Unlimited	Unlimited	500.00	5000.00	N/A	N/A
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



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

★★★

AA Insurance	Essentials	✓	5000	N/A	250000	250000	500	5000	N/A	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	N/A	Unlimited	Unlimited	2000	5000	N/A	3000
American Express NZ	International Comprehensive	✓	10000	25000	Unlimited	Unlimited	Unlimited	10000	250	3000
AMI Insurance NZ	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
AMP Bank NZ	Essentials	✓	5000	N/A	250000	250000	500	5000	N/A	1000
BNZ	Travel Insurance	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Chubb Insurance NZ	Comprehensive	✓	15000	1000	Unlimited	Unlimited	Unlimited	10000	200	5000
Chubb Insurance NZ	Essentials	✓	10000	1000	Unlimited	Unlimited	Unlimited	5000	N/A	N/A
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
Countdown	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	N/A	5000	Unlimited	Unlimited	Unlimited	4000	250	N/A
Cover-More Travel Insurance NZ	YourCover International - Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Downunder Insurance NZ	Backpackers	✓	5000	N/A	Unlimited	Unlimited	750	3000	250	N/A



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										
Downunder Insurance NZ	Comprehensive	✓	20000	25000	Unlimited	Unlimited	750	5000	250	N/A
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	Unlimited	25000	Unlimited	Unlimited	750	25000	500	5000
STA Travel NZ	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	N/A	5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
State	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	2000	5000	N/A	3000
Webjet NZ	Plan B - Essentials	✓	5000	15000	Unlimited	5000000	1000	3000	N/A	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	N/A	5000000	500000	500	2000	N/A	N/A
Worldcare NZ	Budget	✓	5000	N/A	250000	250000	N/A	2000	N/A	N/A
★★										
Aon NZ	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
Chubb Insurance NZ	Prestige	✓	Unlimited	1000	Unlimited	Unlimited	Unlimited	20000	200	3000
House of Travel NZ	Online Insurance Basic	✓	5000	N/A	250000	250000	500	5000	N/A	1000
Tower Limited	Cover4Travel (Plan B)	✓	Unlimited	50000	200000	200000	1500	10000	500	2000



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"

NZ Travel Insurance	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	Unlimited	25000	Unlimited	Unlimited	750	25000	500	5000
STA Travel NZ	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	N/A	5000
TINZ	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00
Webjet NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	5000	250	3000

★★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	15000	250	5000
American Express NZ	International Comprehensive	✓	10000	25000	Unlimited	Unlimited	Unlimited	10000	250	3000
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
NZ Travel Insurance	Essentials	✓	5000	N/A	500000	500000	N/A	2500	N/A	N/A
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
TINZ	Essentials	✓	10000.00	N/A	Unlimited	Unlimited	500.00	5000.00	N/A	N/A
Webjet NZ	Plan B - Essentials	✓	5000	15000	Unlimited	5000000	1000	3000	N/A	1000
Worldcare NZ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	6000



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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

★★★

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	N/A	Unlimited	Unlimited	2000	5000	N/A	3000
AMI Insurance NZ	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
AMP Bank NZ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
AMP Bank NZ	Essentials	✓	5000	N/A	250000	250000	500	5000	N/A	1000
BNZ	Travel Insurance	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
Chubb Insurance NZ	Comprehensive	✓	15000	1000	Unlimited	Unlimited	Unlimited	10000	200	5000
Chubb Insurance NZ	Essentials	✓	10000	1000	Unlimited	Unlimited	Unlimited	5000	N/A	N/A
Chubb Insurance NZ	Prestige	✓	Unlimited	1000	Unlimited	Unlimited	Unlimited	20000	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
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
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	N/A	5000	Unlimited	Unlimited	Unlimited	4000	250	N/A
Cover-More Travel Insurance NZ	YourCover International - Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000



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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										
Downunder Insurance NZ	Backpackers	✓	5000	N/A	Unlimited	Unlimited	750	3000	250	N/A
Downunder Insurance NZ	Comprehensive	✓	20000	25000	Unlimited	Unlimited	750	5000	250	N/A
nib NZ	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
State	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
TINZ	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00
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	N/A	Unlimited	Unlimited	2000	5000	N/A	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	N/A	5000000	500000	500	2000	N/A	N/A
Worldcare NZ	Budget	✓	5000	N/A	250000	250000	N/A	2000	N/A	N/A
★★										
AA Insurance	Essentials	✓	5000	N/A	250000	250000	500	5000	N/A	1000
Aon NZ	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
House of Travel NZ	Online Insurance Basic	✓	5000	N/A	250000	250000	500	5000	N/A	1000
★										
Tower Limited	Cover4Travel (Plan B)	✓	Unlimited	50000	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	

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

★★★★★ "Outstanding Value"

Air Pacific	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
NZ Travel Insurance	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
Southern Cross Travel Ins NZ	Travel Care Single Journey Policy	✓	Unlimited	25000	Unlimited	Unlimited	750	25000	500	5000
TINZ	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	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	N/A	1000

★★★★

1Cover Direct Insurance NZ	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	15000	250	5000
Air Pacific	Plan B - Essentials	✓	Unlimited	N/A	Unlimited	Unlimited	2000	5000	N/A	3000
American Express NZ	International Comprehensive	✓	10000	25000	Unlimited	Unlimited	Unlimited	10000	250	3000
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 Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00
TINZ	Essentials	✓	10000.00	N/A	Unlimited	Unlimited	500.00	5000.00	N/A	N/A
Worldcare NZ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	6000



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	

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

★★★

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
AMI Insurance NZ	International Plan I	✓	N/A	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
Chubb Insurance NZ	Comprehensive	✓	15000	1000	Unlimited	Unlimited	Unlimited	10000	200	5000
Chubb Insurance NZ	Essentials	✓	10000	1000	Unlimited	Unlimited	Unlimited	5000	N/A	N/A
Chubb Insurance NZ	Prestige	✓	Unlimited	1000	Unlimited	Unlimited	Unlimited	20000	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
Countdown	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	2500
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	N/A	5000	Unlimited	Unlimited	Unlimited	4000	250	N/A
Cover-More Travel Insurance NZ	YourCover International - Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
Downunder Insurance NZ	Backpackers	✓	5000	N/A	Unlimited	Unlimited	750	3000	250	N/A
Downunder Insurance NZ	Comprehensive	✓	20000	25000	Unlimited	Unlimited	750	5000	250	N/A
nib NZ	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	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.

Single USA

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
NZ Travel Insurance	Essentials	✓	5000	N/A	500000	500000	N/A	2500	N/A	N/A
STA Travel NZ	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	N/A	5000
STA Travel NZ	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
State	International Plan I	✓	N/A	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	N/A	Unlimited	Unlimited	2000	5000	N/A	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	N/A	5000000	500000	500	2000	N/A	N/A
★★										
AA Insurance	Essentials	✓	5000	N/A	250000	250000	500	5000	N/A	1000
AMP Bank NZ	Essentials	✓	5000	N/A	250000	250000	500	5000	N/A	1000
Aon NZ	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
House of Travel NZ	Online Insurance Basic	✓	5000	N/A	250000	250000	500	5000	N/A	1000
Tower Limited	Cover4Travel (Plan C)	✓	Unlimited	50000	Unlimited	Unlimited	1500	10000	500	2000
Worldcare NZ	Budget	✓	5000	N/A	250000	250000	N/A	2000	N/A	N/A