



# 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"

<b>American Express NZ</b>	International Comprehensive	✓	10000	25000	Unlimited	Unlimited	Unlimited	10000	250	3000
<b>BNZ</b>	Travel Insurance	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
<b>World Nomads NZ</b>	Explorer	✓	Unlimited	12500	Unlimited	Unlimited	500	10000	250	3000
<b>World Nomads NZ</b>	Standard	✓	3500	N/A	5000000	500000	500	2000	N/A	N/A

### ★★★★★

<b>Chubb Insurance NZ</b>	Essentials	✓	10000	1000	Unlimited	Unlimited	Unlimited	5000	N/A	N/A
<b>Cigna Insurance</b>	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	5000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Premier	✓	20000	75000	25000000	25000000	1000	10000	500	5000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Standard	✓	10000	50000	25000000	25000000	500	7500	250	4000
<b>NZ Travel Insurance</b>	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
<b>Southern Cross Travel Ins NZ</b>	Travel Care Single Journey Policy	✓	Unlimited	25000	Unlimited	Unlimited	750	25000	500	5000
<b>TINZ</b>	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00
<b>Worldcare NZ</b>	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	5000



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★★★

<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	15000	250	5000
<b>AA Insurance</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	5000
<b>American Express NZ</b>	International Ultimate	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	250	3000
<b>AMI Insurance NZ</b>	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>AMP Bank NZ</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>ANZ Bank</b>	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>Chubb Insurance NZ</b>	Comprehensive	✓	15000	1000	Unlimited	Unlimited	Unlimited	10000	200	5000
<b>Chubb Insurance NZ</b>	Prestige	✓	Unlimited	1000	Unlimited	Unlimited	Unlimited	20000	200	3000
<b>Downunder Insurance NZ</b>	Backpackers	✓	5000	N/A	Unlimited	Unlimited	750	3000	N/A	N/A
<b>Downunder Insurance NZ</b>	Comprehensive	✓	20000	25000	Unlimited	Unlimited	750	5000	250	N/A
<b>Downunder Insurance NZ</b>	Premier	✓	Unlimited	30000	Unlimited	Unlimited	750	7500.00	500	N/A
<b>House of Travel NZ</b>	Online Insurance Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>STA Travel NZ</b>	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	N/A	5000
<b>STA Travel NZ</b>	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
<b>State</b>	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00



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					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
Virgin Australia NZ	Comprehensive Plan	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Virgin Australia NZ	Essentials Plan	✓	Unlimited	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
★★										
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
nib NZ	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
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	Travel Safe Plus International	✓	N/A	25000	Unlimited	Unlimited	Unlimited	1500	250	10000
★										
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	N/A	5000	Unlimited	Unlimited	Unlimited	4000	250	N/A
Webjet NZ	Travel Safe International	✓	N/A	N/A	Unlimited	Unlimited	Unlimited	N/A	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	

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### ★★★★★ "Outstanding Value"

<b>House of Travel NZ</b>	Online Insurance Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>NZ Travel Insurance</b>	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
<b>Southern Cross Travel Ins NZ</b>	Travel Care Single Journey Policy	✓	Unlimited	25000	Unlimited	Unlimited	750	25000	500	5000
<b>Worldcare NZ</b>	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	5000

### ★★★★★

<b>AA Insurance</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	5000
<b>AMP Bank NZ</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>ANZ Bank</b>	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>BNZ</b>	Travel Insurance	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
<b>TINZ</b>	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00
<b>Travel Insurance Direct NZ</b>	International Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000



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

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★★★

<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	15000	250	5000
<b>American Express NZ</b>	International Comprehensive	✓	10000	25000	Unlimited	Unlimited	Unlimited	10000	250	3000
<b>American Express NZ</b>	International Ultimate	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	250	3000
<b>AMI Insurance NZ</b>	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>Chubb Insurance NZ</b>	Comprehensive	✓	15000	1000	Unlimited	Unlimited	Unlimited	10000	200	5000
<b>Chubb Insurance NZ</b>	Essentials	✓	10000	1000	Unlimited	Unlimited	Unlimited	5000	N/A	N/A
<b>Cigna Insurance</b>	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	5000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Premier	✓	20000	75000	25000000	25000000	1000	10000	500	5000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Standard	✓	10000	50000	25000000	25000000	500	7500	250	4000
<b>Downunder Insurance NZ</b>	Comprehensive	✓	20000	25000	Unlimited	Unlimited	750	5000	250	N/A
<b>Downunder Insurance NZ</b>	Premier	✓	Unlimited	30000	Unlimited	Unlimited	750	7500.00	500	N/A
<b>nib NZ</b>	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
<b>STA Travel NZ</b>	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	N/A	5000
<b>STA Travel NZ</b>	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
<b>State</b>	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>TINZ</b>	Essentials	✓	10000.00	N/A	Unlimited	Unlimited	500.00	5000.00	N/A	N/A
<b>Virgin Australia NZ</b>	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	2000	5000	N/A	3000



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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										
<b>Westpac NZ</b>	Westpac TravelPlus	✓	Unlimited	15000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
<b>World Nomads NZ</b>	Explorer	✓	Unlimited	12500	Unlimited	Unlimited	500	10000	250	3000
<b>World Nomads NZ</b>	Standard	✓	3500	N/A	5000000	500000	500	2000	N/A	N/A
<b>★★</b>										
<b>Aon NZ</b>	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
<b>Chubb Insurance NZ</b>	Prestige	✓	Unlimited	1000	Unlimited	Unlimited	Unlimited	20000	200	3000
<b>Cover-More Travel Insurance NZ</b>	YourCover International - Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>Downunder Insurance NZ</b>	Backpackers	✓	5000	N/A	Unlimited	Unlimited	750	3000	N/A	N/A
<b>Virgin Australia NZ</b>	Comprehensive Plan	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
<b>Webjet NZ</b>	Travel Safe Plus International	✓	N/A	25000	Unlimited	Unlimited	Unlimited	1500	250	10000
<b>★</b>										
<b>Cover-More Travel Insurance NZ</b>	Essentials Plan - IE	✓	N/A	5000	Unlimited	Unlimited	Unlimited	4000	250	N/A
<b>Webjet NZ</b>	Travel Safe International	✓	N/A	N/A	Unlimited	Unlimited	Unlimited	N/A	N/A	N/A



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## Single China

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

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### ★★★★★ "Outstanding Value"

<b>NZ Travel Insurance</b>	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
<b>Southern Cross Travel Ins NZ</b>	Travel Care Single Journey Policy	✓	Unlimited	25000	Unlimited	Unlimited	750	25000	500	5000
<b>TINZ</b>	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00
<b>Travel Insurance Direct NZ</b>	International Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000

### ★★★★★

<b>American Express NZ</b>	International Comprehensive	✓	10000	25000	Unlimited	Unlimited	Unlimited	10000	250	3000
<b>AMP Bank NZ</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>ANZ Bank</b>	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>House of Travel NZ</b>	Online Insurance Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00
<b>World Nomads NZ</b>	Explorer	✓	Unlimited	12500	Unlimited	Unlimited	500	10000	250	3000
<b>World Nomads NZ</b>	Standard	✓	3500	N/A	5000000	500000	500	2000	N/A	N/A
<b>Worldcare NZ</b>	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	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

★★★

<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	15000	250	5000
<b>AA Insurance</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	5000
<b>BNZ</b>	Travel Insurance	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
<b>Chubb Insurance NZ</b>	Comprehensive	✓	15000	1000	Unlimited	Unlimited	Unlimited	10000	200	5000
<b>Chubb Insurance NZ</b>	Essentials	✓	10000	1000	Unlimited	Unlimited	Unlimited	5000	N/A	N/A
<b>Chubb Insurance NZ</b>	Prestige	✓	Unlimited	1000	Unlimited	Unlimited	Unlimited	20000	200	3000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Premier	✓	20000	75000	25000000	25000000	1000	10000	500	5000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Standard	✓	10000	50000	25000000	25000000	500	7500	250	4000
<b>Downunder Insurance NZ</b>	Backpackers	✓	5000	N/A	Unlimited	Unlimited	750	3000	N/A	N/A
<b>Downunder Insurance NZ</b>	Comprehensive	✓	20000	25000	Unlimited	Unlimited	750	5000	250	N/A
<b>Downunder Insurance NZ</b>	Premier	✓	Unlimited	30000	Unlimited	Unlimited	750	7500.00	500	N/A
<b>nib NZ</b>	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
<b>STA Travel NZ</b>	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	N/A	5000
<b>STA Travel NZ</b>	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
<b>TINZ</b>	Essentials	✓	10000.00	N/A	Unlimited	Unlimited	500.00	5000.00	N/A	N/A
<b>Virgin Australia NZ</b>	Comprehensive Plan	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000





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					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
<b>All ratings take into account costs and features - see our methodology document for further details</b>										
<b>Virgin Australia NZ</b>	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	2000	5000	N/A	3000
<b>Webjet NZ</b>	Travel Safe Plus International	✓	N/A	25000	Unlimited	Unlimited	Unlimited	1500	250	10000
<b>Westpac NZ</b>	Westpac TravelPlus	✓	Unlimited	15000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
<b>★★</b>										
<b>American Express NZ</b>	International Ultimate	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	250	3000
<b>AMI Insurance NZ</b>	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>Aon NZ</b>	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
<b>Cigna Insurance</b>	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	5000
<b>Cover-More Travel Insurance NZ</b>	YourCover International - Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>State</b>	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>★</b>										
<b>Cover-More Travel Insurance NZ</b>	Essentials Plan - IE	✓	N/A	5000	Unlimited	Unlimited	Unlimited	4000	250	N/A
<b>Webjet NZ</b>	Travel Safe International	✓	N/A	N/A	Unlimited	Unlimited	Unlimited	N/A	N/A	N/A



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## Single Cruise Fiji

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### ★★★★★ "Outstanding Value"

<b>Southern Cross Travel Ins NZ</b>	Travel Care Single Journey Policy	✓	Unlimited	25000	Unlimited	Unlimited	750	25000	500	5000
<b>TINZ</b>	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00

### ★★★★

<b>ANZ Bank</b>	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>BNZ</b>	Travel Insurance	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
<b>Cigna Insurance</b>	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	5000
<b>House of Travel NZ</b>	Online Insurance Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>NZ Travel Insurance</b>	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
<b>TINZ</b>	Essentials	✓	10000.00	N/A	Unlimited	Unlimited	500.00	5000.00	N/A	N/A
<b>World Nomads NZ</b>	Explorer	✓	Unlimited	12500	Unlimited	Unlimited	500	10000	250	3000
<b>Worldcare NZ</b>	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	5000



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★★★

<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	15000	250	5000
<b>AA Insurance</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	5000
<b>American Express NZ</b>	International Comprehensive	✓	10000	25000	Unlimited	Unlimited	Unlimited	10000	250	3000
<b>American Express NZ</b>	International Ultimate	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	250	3000
<b>AMI Insurance NZ</b>	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>AMP Bank NZ</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Premier	✓	20000	75000	25000000	25000000	1000	10000	500	5000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Standard	✓	10000	50000	25000000	25000000	500	7500	250	4000
<b>Downunder Insurance NZ</b>	Comprehensive	✓	20000	25000	Unlimited	Unlimited	750	5000	250	N/A
<b>Downunder Insurance NZ</b>	Premier	✓	Unlimited	30000	Unlimited	Unlimited	750	7500.00	500	N/A
<b>nib NZ</b>	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
<b>STA Travel NZ</b>	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	N/A	5000
<b>STA Travel NZ</b>	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
<b>State</b>	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>Travel Insurance Direct NZ</b>	International Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
<b>Virgin Australia NZ</b>	Comprehensive Plan	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000



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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	
<b>All ratings take into account costs and features - see our methodology document for further details</b>										
<b>Virgin Australia NZ</b>	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	2000	5000	N/A	3000
<b>Westpac NZ</b>	Westpac TravelPlus	✓	Unlimited	15000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
<b>World Nomads NZ</b>	Standard	✓	3500	N/A	5000000	500000	500	2000	N/A	N/A
<b>★★</b>										
<b>Aon NZ</b>	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
<b>Chubb Insurance NZ</b>	Comprehensive	✓	15000	1000	Unlimited	Unlimited	Unlimited	10000	200	5000
<b>Chubb Insurance NZ</b>	Essentials	✓	10000	1000	Unlimited	Unlimited	Unlimited	5000	N/A	N/A
<b>Cover-More Travel Insurance NZ</b>	Essentials Plan - IE	✓	N/A	5000	Unlimited	Unlimited	Unlimited	4000	250	N/A
<b>Cover-More Travel Insurance NZ</b>	YourCover International - Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>Webjet NZ</b>	Travel Safe Plus International	✓	N/A	25000	Unlimited	Unlimited	Unlimited	1500	250	10000
<b>★</b>										
<b>Chubb Insurance NZ</b>	Prestige	✓	Unlimited	1000	Unlimited	Unlimited	Unlimited	20000	200	3000
<b>Webjet NZ</b>	Travel Safe International	✓	N/A	N/A	Unlimited	Unlimited	Unlimited	N/A	N/A	N/A



# 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 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"										
NZ Travel Insurance	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
Worldcare NZ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	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	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
TINZ	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00



# 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										
★★★										
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	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
House of Travel NZ	Online Insurance Basic	✓	5000	N/A	250000	250000	500	5000	N/A	1000
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
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
Virgin Australia NZ	Domestic Plan	✓	Unlimited	25000	N/A	N/A	N/A	5000	N/A	3000
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

★★

<b>1Cover Direct Insurance NZ</b>	Domestic Travel Insurance	✓	Unlimited	25000	N/A	N/A	N/A	15000	N/A	5000
<b>Air New Zealand</b>	Domestic Comprehensive	✓	10000	10000	N/A	N/A	N/A	5000	N/A	4000
<b>AMI Insurance NZ</b>	Domestic Plan D	✓	10000	10000	N/A	N/A	N/A	5000	N/A	4000
<b>Cover-More Travel Insurance NZ</b>	Domestic Plan D	✓	10000	10000	N/A	N/A	N/A	5000	N/A	4000

★

<b>American Express NZ</b>	Domestic	✓	10000	N/A	N/A	N/A	N/A	5000	N/A	3000
<b>Downunder Insurance NZ</b>	Domestic Travel Insurance	✓	10000	25000	N/A	N/A	N/A	5000	N/A	N/A



# 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"

<b>BNZ</b>	Travel Insurance	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
<b>Southern Cross Travel Ins NZ</b>	Travel Care Single Journey Policy	✓	Unlimited	25000	Unlimited	Unlimited	750	25000	500	5000
<b>TINZ</b>	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00

### ★★★★★

<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	15000	250	5000
<b>American Express NZ</b>	International Comprehensive	✓	10000	25000	Unlimited	Unlimited	Unlimited	10000	250	3000
<b>ANZ Bank</b>	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>Cigna Insurance</b>	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	5000
<b>House of Travel NZ</b>	Online Insurance Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>NZ Travel Insurance</b>	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
<b>TINZ</b>	Essentials	✓	10000.00	N/A	Unlimited	Unlimited	500.00	5000.00	N/A	N/A
<b>Worldcare NZ</b>	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	5000





# Travel Insurance Star Ratings

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## Single Fiji

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

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

★★★

<b>AA Insurance</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	5000
<b>American Express NZ</b>	International Ultimate	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	250	3000
<b>AMI Insurance NZ</b>	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>AMP Bank NZ</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>Chubb Insurance NZ</b>	Comprehensive	✓	15000	1000	Unlimited	Unlimited	Unlimited	10000	200	5000
<b>Chubb Insurance NZ</b>	Essentials	✓	10000	1000	Unlimited	Unlimited	Unlimited	5000	N/A	N/A
<b>Chubb Insurance NZ</b>	Prestige	✓	Unlimited	1000	Unlimited	Unlimited	Unlimited	20000	200	3000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Premier	✓	20000	75000	25000000	25000000	1000	10000	500	5000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Standard	✓	10000	50000	25000000	25000000	500	7500	250	4000
<b>Downunder Insurance NZ</b>	Backpackers	✓	5000	N/A	Unlimited	Unlimited	750	3000	N/A	N/A
<b>Downunder Insurance NZ</b>	Comprehensive	✓	20000	25000	Unlimited	Unlimited	750	5000	250	N/A
<b>Downunder Insurance NZ</b>	Premier	✓	Unlimited	30000	Unlimited	Unlimited	750	7500.00	500	N/A
<b>STA Travel NZ</b>	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
<b>State</b>	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>Travel Insurance Direct NZ</b>	International Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
<b>Virgin Australia NZ</b>	Comprehensive Plan	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000



# 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										
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
★★										
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
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
Virgin Australia NZ	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	2000	5000	N/A	3000
Webjet NZ	Travel Safe Plus International	✓	N/A	25000	Unlimited	Unlimited	Unlimited	1500	250	10000
★										
Cover-More Travel Insurance NZ	Essentials Plan - IE	✓	N/A	5000	Unlimited	Unlimited	Unlimited	4000	250	N/A
Webjet NZ	Travel Safe International	✓	N/A	N/A	Unlimited	Unlimited	Unlimited	N/A	N/A	N/A



# 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"

<b>Southern Cross Travel Ins NZ</b>	Travel Care Single Journey Policy	✓	Unlimited	25000	Unlimited	Unlimited	750	25000	500	5000
<b>TINZ</b>	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00
<b>Travel Insurance Direct NZ</b>	International Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000

### ★★★★★

<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	15000	250	5000
<b>American Express NZ</b>	International Comprehensive	✓	10000	25000	Unlimited	Unlimited	Unlimited	10000	250	3000
<b>Downunder Insurance NZ</b>	Comprehensive	✓	20000	25000	Unlimited	Unlimited	750	5000	250	N/A
<b>Downunder Insurance NZ</b>	Premier	✓	Unlimited	30000	Unlimited	Unlimited	750	7500.00	500	N/A
<b>nib NZ</b>	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
<b>NZ Travel Insurance</b>	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
<b>TINZ</b>	Essentials	✓	10000.00	N/A	Unlimited	Unlimited	500.00	5000.00	N/A	N/A
<b>Worldcare NZ</b>	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	5000



# 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

★★★

<b>AA Insurance</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	5000
<b>AMP Bank NZ</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>ANZ Bank</b>	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>BNZ</b>	Travel Insurance	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
<b>Chubb Insurance NZ</b>	Comprehensive	✓	15000	1000	Unlimited	Unlimited	Unlimited	10000	200	5000
<b>Chubb Insurance NZ</b>	Essentials	✓	10000	1000	Unlimited	Unlimited	Unlimited	5000	N/A	N/A
<b>Cigna Insurance</b>	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	5000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Premier	✓	20000	75000	25000000	25000000	1000	10000	500	5000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Standard	✓	10000	50000	25000000	25000000	500	7500	250	4000
<b>Downunder Insurance NZ</b>	Backpackers	✓	5000	N/A	Unlimited	Unlimited	750	3000	N/A	N/A
<b>House of Travel NZ</b>	Online Insurance Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>STA Travel NZ</b>	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	N/A	5000
<b>STA Travel NZ</b>	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
<b>State</b>	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>Virgin Australia NZ</b>	Comprehensive Plan	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
<b>Webjet NZ</b>	Travel Safe Plus International	✓	N/A	25000	Unlimited	Unlimited	Unlimited	1500	250	10000



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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										
<b>Westpac NZ</b>	Westpac TravelPlus	✓	Unlimited	15000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
<b>World Nomads NZ</b>	Explorer	✓	Unlimited	12500	Unlimited	Unlimited	500	10000	250	3000
<b>World Nomads NZ</b>	Standard	✓	3500	N/A	5000000	500000	500	2000	N/A	N/A
★★										
<b>American Express NZ</b>	International Ultimate	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	250	3000
<b>AMI Insurance NZ</b>	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>Aon NZ</b>	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
<b>Chubb Insurance NZ</b>	Prestige	✓	Unlimited	1000	Unlimited	Unlimited	Unlimited	20000	200	3000
<b>Cover-More Travel Insurance NZ</b>	YourCover International - Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>Virgin Australia NZ</b>	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	2000	5000	N/A	3000
★										
<b>Cover-More Travel Insurance NZ</b>	Essentials Plan - IE	✓	N/A	5000	Unlimited	Unlimited	Unlimited	4000	250	N/A
<b>Tower Limited</b>	Cover4Travel (Plan C)	✓	Unlimited	50000	Unlimited	Unlimited	1500	10000	500	2000
<b>Webjet NZ</b>	Travel Safe International	✓	N/A	N/A	Unlimited	Unlimited	Unlimited	N/A	N/A	N/A



# 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"

<b>ANZ Bank</b>	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>BNZ</b>	Travel Insurance	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
<b>Cigna Insurance</b>	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	5000
<b>Southern Cross Travel Ins NZ</b>	Travel Care Single Journey Policy	✓	Unlimited	25000	Unlimited	Unlimited	750	25000	500	5000

### ★★★★★

<b>Columbus Direct Travel Ins NZ</b>	Single Trip Premier	✓	20000	75000	25000000	25000000	1000	10000	500	5000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Standard	✓	10000	50000	25000000	25000000	500	7500	250	4000
<b>Downunder Insurance NZ</b>	Comprehensive	✓	20000	25000	Unlimited	Unlimited	750	5000	250	N/A
<b>Downunder Insurance NZ</b>	Premier	✓	Unlimited	30000	Unlimited	Unlimited	750	7500.00	500	N/A
<b>NZ Travel Insurance</b>	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
<b>TINZ</b>	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00
<b>World Nomads NZ</b>	Explorer	✓	Unlimited	12500	Unlimited	Unlimited	500	10000	250	3000



# Travel Insurance Star Ratings

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## Single Indonesia

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

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

★★★

<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	15000	250	5000
<b>AA Insurance</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	5000
<b>American Express NZ</b>	International Comprehensive	✓	10000	25000	Unlimited	Unlimited	Unlimited	10000	250	3000
<b>AMI Insurance NZ</b>	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>AMP Bank NZ</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>Chubb Insurance NZ</b>	Comprehensive	✓	15000	1000	Unlimited	Unlimited	Unlimited	10000	200	5000
<b>Chubb Insurance NZ</b>	Essentials	✓	10000	1000	Unlimited	Unlimited	Unlimited	5000	N/A	N/A
<b>Chubb Insurance NZ</b>	Prestige	✓	Unlimited	1000	Unlimited	Unlimited	Unlimited	20000	200	3000
<b>Downunder Insurance NZ</b>	Backpackers	✓	5000	N/A	Unlimited	Unlimited	750	3000	N/A	N/A
<b>House of Travel NZ</b>	Online Insurance Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>nib NZ</b>	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
<b>STA Travel NZ</b>	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	N/A	5000
<b>STA Travel NZ</b>	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
<b>State</b>	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>TINZ</b>	Essentials	✓	10000.00	N/A	Unlimited	Unlimited	500.00	5000.00	N/A	N/A
<b>Travel Insurance Direct NZ</b>	International Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000



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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	
<b>All ratings take into account costs and features - see our methodology document for further details</b>										
<b>Virgin Australia NZ</b>	Comprehensive Plan	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
<b>World Nomads NZ</b>	Standard	✓	3500	N/A	5000000	500000	500	2000	N/A	N/A
<b>Worldcare NZ</b>	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	5000
<b>★★</b>										
<b>American Express NZ</b>	International Ultimate	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	250	3000
<b>Aon NZ</b>	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
<b>Cover-More Travel Insurance NZ</b>	YourCover International - Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>Virgin Australia NZ</b>	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	2000	5000	N/A	3000
<b>Webjet NZ</b>	Travel Safe Plus International	✓	N/A	25000	Unlimited	Unlimited	Unlimited	1500	250	10000
<b>Westpac NZ</b>	Westpac TravelPlus	✓	Unlimited	15000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
<b>★</b>										
<b>Cover-More Travel Insurance NZ</b>	Essentials Plan - IE	✓	N/A	5000	Unlimited	Unlimited	Unlimited	4000	250	N/A
<b>Webjet NZ</b>	Travel Safe International	✓	N/A	N/A	Unlimited	Unlimited	Unlimited	N/A	N/A	N/A





# 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 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"

<b>Southern Cross Travel Ins NZ</b>	Travel Care Single Journey Policy	✓	Unlimited	25000	Unlimited	Unlimited	750	25000	500	5000
<b>TINZ</b>	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00
<b>Travel Insurance Direct NZ</b>	International Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
<b>World Nomads NZ</b>	Explorer	✓	Unlimited	12500	Unlimited	Unlimited	500	10000	250	3000

### ★★★★★

<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	15000	250	5000
<b>American Express NZ</b>	International Comprehensive	✓	10000	25000	Unlimited	Unlimited	Unlimited	10000	250	3000
<b>ANZ Bank</b>	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Premier	✓	20000	75000	25000000	25000000	1000	10000	500	5000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Standard	✓	10000	50000	25000000	25000000	500	7500	250	4000
<b>NZ Travel Insurance</b>	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00
<b>World Nomads NZ</b>	Standard	✓	3500	N/A	5000000	500000	500	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

★★★

<b>AA Insurance</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	5000
<b>AMI Insurance NZ</b>	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>AMP Bank NZ</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>BNZ</b>	Travel Insurance	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
<b>Chubb Insurance NZ</b>	Comprehensive	✓	15000	1000	Unlimited	Unlimited	Unlimited	10000	200	5000
<b>Chubb Insurance NZ</b>	Essentials	✓	10000	1000	Unlimited	Unlimited	Unlimited	5000	N/A	N/A
<b>Chubb Insurance NZ</b>	Prestige	✓	Unlimited	1000	Unlimited	Unlimited	Unlimited	20000	200	3000
<b>Downunder Insurance NZ</b>	Backpackers	✓	5000	N/A	Unlimited	Unlimited	750	3000	N/A	N/A
<b>Downunder Insurance NZ</b>	Comprehensive	✓	20000	25000	Unlimited	Unlimited	750	5000	250	N/A
<b>Downunder Insurance NZ</b>	Premier	✓	Unlimited	30000	Unlimited	Unlimited	750	7500.00	500	N/A
<b>House of Travel NZ</b>	Online Insurance Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>nib NZ</b>	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
<b>State</b>	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>TINZ</b>	Essentials	✓	10000.00	N/A	Unlimited	Unlimited	500.00	5000.00	N/A	N/A
<b>Virgin Australia NZ</b>	Comprehensive Plan	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
<b>Virgin Australia NZ</b>	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	2000	5000	N/A	3000



# 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	
<b>All ratings take into account costs and features - see our methodology document for further details</b>										
<b>Webjet NZ</b>	Travel Safe Plus International	✓	N/A	25000	Unlimited	Unlimited	Unlimited	1500	250	10000
<b>Westpac NZ</b>	Westpac TravelPlus	✓	Unlimited	15000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
<b>Worldcare NZ</b>	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	5000
<b>★★</b>										
<b>American Express NZ</b>	International Ultimate	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	250	3000
<b>Aon NZ</b>	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
<b>Cover-More Travel Insurance NZ</b>	YourCover International - Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>STA Travel NZ</b>	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	N/A	5000
<b>STA Travel NZ</b>	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
<b>Webjet NZ</b>	Travel Safe International	✓	N/A	N/A	Unlimited	Unlimited	Unlimited	N/A	N/A	N/A
<b>★</b>										
<b>Cigna Insurance</b>	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	5000
<b>Cover-More Travel Insurance NZ</b>	Essentials Plan - IE	✓	N/A	5000	Unlimited	Unlimited	Unlimited	4000	250	N/A
<b>Tower Limited</b>	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"

<b>ANZ Bank</b>	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>NZ Travel Insurance</b>	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
<b>Travel Insurance Direct NZ</b>	International Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
<b>Worldcare NZ</b>	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	5000

### ★★★★★

<b>AA Insurance</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>AMP Bank NZ</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>BNZ</b>	Travel Insurance	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
<b>Downunder Insurance NZ</b>	Comprehensive	✓	20000	25000	Unlimited	Unlimited	750	5000	250	N/A
<b>Downunder Insurance NZ</b>	Premier	✓	Unlimited	30000	Unlimited	Unlimited	750	7500.00	500	N/A
<b>House of Travel NZ</b>	Online Insurance Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>nib NZ</b>	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
<b>World Nomads NZ</b>	Standard	✓	3500	N/A	5000000	500000	500	2000	N/A	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

★★★

<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	15000	250	5000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	5000
<b>American Express NZ</b>	International Comprehensive	✓	10000	25000	Unlimited	Unlimited	Unlimited	10000	250	3000
<b>AMI Insurance NZ</b>	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>Chubb Insurance NZ</b>	Comprehensive	✓	15000	1000	Unlimited	Unlimited	Unlimited	10000	200	5000
<b>Chubb Insurance NZ</b>	Essentials	✓	10000	1000	Unlimited	Unlimited	Unlimited	5000	N/A	N/A
<b>Cigna Insurance</b>	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	5000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Premier	✓	20000	75000	25000000	25000000	1000	10000	500	5000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Standard	✓	10000	50000	25000000	25000000	500	7500	250	4000
<b>Downunder Insurance NZ</b>	Backpackers	✓	5000	N/A	Unlimited	Unlimited	750	3000	N/A	N/A
<b>Southern Cross Travel Ins NZ</b>	Travel Care Single Journey Policy	✓	Unlimited	25000	Unlimited	Unlimited	750	25000	500	5000
<b>STA Travel NZ</b>	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	N/A	5000
<b>STA Travel NZ</b>	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
<b>State</b>	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>TINZ</b>	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00
<b>Virgin Australia NZ</b>	Comprehensive Plan	✓	Unlimited	25000	Unlimited	Unlimited	2000	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										
<b>Webjet NZ</b>	Travel Safe Plus International	✓	N/A	25000	Unlimited	Unlimited	Unlimited	1500	250	10000
<b>Westpac NZ</b>	Westpac TravelPlus	✓	Unlimited	15000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
<b>World Nomads NZ</b>	Explorer	✓	Unlimited	12500	Unlimited	Unlimited	500	10000	250	3000
<b>★★</b>										
<b>American Express NZ</b>	International Ultimate	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	250	3000
<b>Chubb Insurance NZ</b>	Prestige	✓	Unlimited	1000	Unlimited	Unlimited	Unlimited	20000	200	3000
<b>Cover-More Travel Insurance NZ</b>	YourCover International - Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>TINZ</b>	Essentials	✓	10000.00	N/A	Unlimited	Unlimited	500.00	5000.00	N/A	N/A
<b>Virgin Australia NZ</b>	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	2000	5000	N/A	3000
<b>Webjet NZ</b>	Travel Safe International	✓	N/A	N/A	Unlimited	Unlimited	Unlimited	N/A	N/A	N/A
<b>★</b>										
<b>Aon NZ</b>	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
<b>Cover-More Travel Insurance NZ</b>	Essentials Plan - IE	✓	N/A	5000	Unlimited	Unlimited	Unlimited	4000	250	N/A



# Travel Insurance Star Ratings

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## Single United Arab Emirates

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

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

### ★★★★★ "Outstanding Value"

<b>American Express NZ</b>	International Comprehensive	✓	10000	25000	Unlimited	Unlimited	Unlimited	10000	250	3000
<b>Southern Cross Travel Ins NZ</b>	Travel Care Single Journey Policy	✓	Unlimited	25000	Unlimited	Unlimited	750	25000	500	5000
<b>TINZ</b>	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00

### ★★★★★

<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	15000	250	5000
<b>BNZ</b>	Travel Insurance	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
<b>Chubb Insurance NZ</b>	Essentials	✓	10000	1000	Unlimited	Unlimited	Unlimited	5000	N/A	N/A
<b>Downunder Insurance NZ</b>	Comprehensive	✓	20000	25000	Unlimited	Unlimited	750	5000	250	N/A
<b>Downunder Insurance NZ</b>	Premier	✓	Unlimited	30000	Unlimited	Unlimited	750	7500.00	500	N/A
<b>NZ Travel Insurance</b>	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
<b>TINZ</b>	Essentials	✓	10000.00	N/A	Unlimited	Unlimited	500.00	5000.00	N/A	N/A
<b>Worldcare NZ</b>	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	5000



# Travel Insurance Star Ratings

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## Single United Arab Emirates

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

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

★★★

<b>AA Insurance</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	5000
<b>American Express NZ</b>	International Ultimate	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	250	3000
<b>AMI Insurance NZ</b>	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>AMP Bank NZ</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>ANZ Bank</b>	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>Chubb Insurance NZ</b>	Comprehensive	✓	15000	1000	Unlimited	Unlimited	Unlimited	10000	200	5000
<b>Chubb Insurance NZ</b>	Prestige	✓	Unlimited	1000	Unlimited	Unlimited	Unlimited	20000	200	3000
<b>Cigna Insurance</b>	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	5000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Premier	✓	20000	75000	25000000	25000000	1000	10000	500	5000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Standard	✓	10000	50000	25000000	25000000	500	7500	250	4000
<b>Downunder Insurance NZ</b>	Backpackers	✓	5000	N/A	Unlimited	Unlimited	750	3000	N/A	N/A
<b>House of Travel NZ</b>	Online Insurance Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>STA Travel NZ</b>	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	N/A	5000
<b>State</b>	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>Virgin Australia NZ</b>	Comprehensive Plan	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
<b>Webjet NZ</b>	Travel Safe Plus International	✓	N/A	25000	Unlimited	Unlimited	Unlimited	1500	250	10000





# Travel Insurance Star Ratings

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## Single United Arab Emirates

Company	Product	24 Hour Help Line	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		Rental Vehicle Excess Covered
					Overseas Hospital	Repatriation/Evaluation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	
All ratings take into account costs and features - see our methodology document for further details										
<b>Westpac NZ</b>	Westpac TravelPlus	✓	Unlimited	15000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
<b>World Nomads NZ</b>	Explorer	✓	Unlimited	12500	Unlimited	Unlimited	500	10000	250	3000
<b>World Nomads NZ</b>	Standard	✓	3500	N/A	5000000	500000	500	2000	N/A	N/A
★★										
<b>Aon NZ</b>	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
<b>Cover-More Travel Insurance NZ</b>	YourCover International - Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>nib NZ</b>	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
<b>STA Travel NZ</b>	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
<b>Travel Insurance Direct NZ</b>	International Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
<b>Virgin Australia NZ</b>	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	2000	5000	N/A	3000
★										
<b>Cover-More Travel Insurance NZ</b>	Essentials Plan - IE	✓	N/A	5000	Unlimited	Unlimited	Unlimited	4000	250	N/A
<b>Tower Limited</b>	Cover4Travel (Plan C)	✓	Unlimited	50000	Unlimited	Unlimited	1500	10000	500	2000
<b>Webjet NZ</b>	Travel Safe International	✓	N/A	N/A	Unlimited	Unlimited	Unlimited	N/A	N/A	N/A



# 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"

<b>American Express NZ</b>	International Comprehensive	✓	10000	25000	Unlimited	Unlimited	Unlimited	10000	250	3000
<b>NZ Travel Insurance</b>	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
<b>Southern Cross Travel Ins NZ</b>	Travel Care Single Journey Policy	✓	Unlimited	25000	Unlimited	Unlimited	750	25000	500	5000
<b>TINZ</b>	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00

### ★★★★

<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	15000	250	5000
<b>ANZ Bank</b>	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>Chubb Insurance NZ</b>	Essentials	✓	10000	1000	Unlimited	Unlimited	Unlimited	5000	N/A	N/A
<b>STA Travel NZ</b>	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	N/A	5000
<b>STA Travel NZ</b>	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00
<b>Travel Insurance Direct NZ</b>	International Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
<b>Worldcare NZ</b>	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	5000



# 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

★★★

<b>AA Insurance</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	5000
<b>American Express NZ</b>	International Ultimate	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	250	3000
<b>AMP Bank NZ</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>BNZ</b>	Travel Insurance	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
<b>Chubb Insurance NZ</b>	Comprehensive	✓	15000	1000	Unlimited	Unlimited	Unlimited	10000	200	5000
<b>Chubb Insurance NZ</b>	Prestige	✓	Unlimited	1000	Unlimited	Unlimited	Unlimited	20000	200	3000
<b>Cigna Insurance</b>	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	5000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Premier	✓	20000	75000	25000000	25000000	1000	10000	500	5000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Standard	✓	10000	50000	25000000	25000000	500	7500	250	4000
<b>Downunder Insurance NZ</b>	Backpackers	✓	5000	N/A	Unlimited	Unlimited	750	3000	N/A	N/A
<b>Downunder Insurance NZ</b>	Comprehensive	✓	20000	25000	Unlimited	Unlimited	750	5000	250	N/A
<b>Downunder Insurance NZ</b>	Premier	✓	Unlimited	30000	Unlimited	Unlimited	750	7500.00	500	N/A
<b>House of Travel NZ</b>	Online Insurance Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>nib NZ</b>	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
<b>TINZ</b>	Essentials	✓	10000.00	N/A	Unlimited	Unlimited	500.00	5000.00	N/A	N/A
<b>Virgin Australia NZ</b>	Comprehensive Plan	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000



# Travel Insurance Star Ratings

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

## Single 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	
<b>All ratings take into account costs and features - see our methodology document for further details</b>										
<b>Webjet NZ</b>	Travel Safe Plus International	✓	N/A	25000	Unlimited	Unlimited	Unlimited	1500	250	10000
<b>World Nomads NZ</b>	Explorer	✓	Unlimited	12500	Unlimited	Unlimited	500	10000	250	3000
<b>World Nomads NZ</b>	Standard	✓	3500	N/A	5000000	500000	500	2000	N/A	N/A
<b>★★</b>										
<b>AMI Insurance NZ</b>	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>Cover-More Travel Insurance NZ</b>	YourCover International - Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>State</b>	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>Virgin Australia NZ</b>	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	2000	5000	N/A	3000
<b>Webjet NZ</b>	Travel Safe International	✓	N/A	N/A	Unlimited	Unlimited	Unlimited	N/A	N/A	N/A
<b>Westpac NZ</b>	Westpac TravelPlus	✓	Unlimited	15000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
<b>★</b>										
<b>Aon NZ</b>	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
<b>Cover-More Travel Insurance NZ</b>	Essentials Plan - IE	✓	N/A	5000	Unlimited	Unlimited	Unlimited	4000	250	N/A



# 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"

<b>American Express NZ</b>	International Comprehensive	✓	10000	25000	Unlimited	Unlimited	Unlimited	10000	250	3000
<b>Chubb Insurance NZ</b>	Essentials	✓	10000	1000	Unlimited	Unlimited	Unlimited	5000	N/A	N/A
<b>NZ Travel Insurance</b>	Premier	✓	25000	15000	Unlimited	Unlimited	3000	10000	250	6000
<b>Southern Cross Travel Ins NZ</b>	Travel Care Single Journey Policy	✓	Unlimited	25000	Unlimited	Unlimited	750	25000	500	5000

### ★★★★★

<b>BNZ</b>	Travel Insurance	✓	100000	100000	Unlimited	Unlimited	1500	20000	750	2500
<b>Chubb Insurance NZ</b>	Comprehensive	✓	15000	1000	Unlimited	Unlimited	Unlimited	10000	200	5000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Premier	✓	20000	75000	25000000	25000000	1000	10000	500	5000
<b>Columbus Direct Travel Ins NZ</b>	Single Trip Standard	✓	10000	50000	25000000	25000000	500	7500	250	4000
<b>House of Travel NZ</b>	Online Insurance Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>TINZ</b>	Comprehensive	✓	25000.00	15000.00	Unlimited	Unlimited	1000.00	15000.00	250.00	6000.00
<b>Virgin Australia NZ</b>	Comprehensive Plan	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
<b>World Nomads NZ</b>	Standard	✓	3500	N/A	5000000	500000	500	2000	N/A	N/A



# 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

★★★

<b>1Cover Direct Insurance NZ</b>	Plan A - Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	1000	15000	250	5000
<b>AA Insurance</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>American Express NZ</b>	International Ultimate	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	250	3000
<b>AMI Insurance NZ</b>	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>AMP Bank NZ</b>	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>ANZ Bank</b>	Travel Protector	✓	Unlimited	50000	Unlimited	Unlimited	3000	30000	500	6000
<b>Chubb Insurance NZ</b>	Prestige	✓	Unlimited	1000	Unlimited	Unlimited	Unlimited	20000	200	3000
<b>Downunder Insurance NZ</b>	Backpackers	✓	5000	N/A	Unlimited	Unlimited	750	3000	N/A	N/A
<b>Downunder Insurance NZ</b>	Comprehensive	✓	20000	25000	Unlimited	Unlimited	750	5000	250	N/A
<b>Downunder Insurance NZ</b>	Premier	✓	Unlimited	30000	Unlimited	Unlimited	750	7500.00	500	N/A
<b>STA Travel NZ</b>	Basic International Plan A	✓	Unlimited	10000	10000000	10000000	10000000	3000	N/A	5000
<b>STA Travel NZ</b>	Comprehensive International Plan A	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	200	5000
<b>State</b>	International Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>TINZ</b>	Comprehensive Plus	✓	Unlimited	25000.00	Unlimited	Unlimited	2500.00	25000.00	250.00	6000.00
<b>TINZ</b>	Essentials	✓	10000.00	N/A	Unlimited	Unlimited	500.00	5000.00	N/A	N/A
<b>Travel Insurance Direct NZ</b>	International Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
<b>Virgin Australia NZ</b>	Essentials Plan	✓	Unlimited	N/A	Unlimited	Unlimited	2000	5000	N/A	3000



# 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										
<b>Westpac NZ</b>	Westpac TravelPlus	✓	Unlimited	15000.00	Unlimited	Unlimited	Unlimited	25000.00	500.00	10000.00
<b>World Nomads NZ</b>	Explorer	✓	Unlimited	12500	Unlimited	Unlimited	500	10000	250	3000
<b>Worldcare NZ</b>	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	3000	25000	500	5000
<b>★★</b>										
<b>Air New Zealand</b>	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	2000	25000	750	5000
<b>Cigna Insurance</b>	Comprehensive Travel Insurance	✓	100000	50000	Unlimited	Unlimited	1500	20000	750	5000
<b>Cover-More Travel Insurance NZ</b>	YourCover International - Plan I	✓	N/A	15000	Unlimited	Unlimited	Unlimited	25000	500	10000
<b>nib NZ</b>	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
<b>Tower Limited</b>	Cover4Travel (Plan C)	✓	Unlimited	50000	Unlimited	Unlimited	1500	10000	500	2000
<b>Webjet NZ</b>	Travel Safe Plus International	✓	N/A	25000	Unlimited	Unlimited	Unlimited	1500	250	10000
<b>★</b>										
<b>Aon NZ</b>	Elite	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	20000	200	5000
<b>Cover-More Travel Insurance NZ</b>	Essentials Plan - IE	✓	N/A	5000	Unlimited	Unlimited	Unlimited	4000	250	N/A
<b>Webjet NZ</b>	Travel Safe International	✓	N/A	N/A	Unlimited	Unlimited	Unlimited	N/A	N/A	N/A