

TRAVEL INSURANCE STAR RATINGS



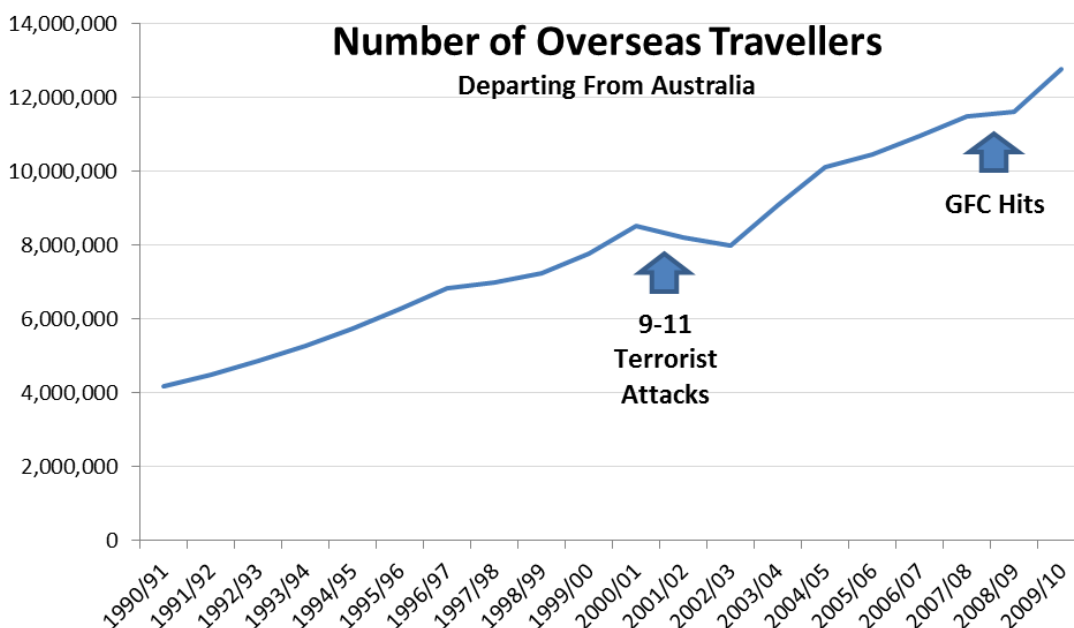
IN THIS REPORT: We research & rate

- ★ 42 travel insurance brands
- ★ 174 comprehensive travel insurance policies
- ★ 18 medical-only travel insurance policies
- ★ 41 domestic travel insurance policies

AUSSIES JETTING OFF IN RECORD NUMBERS

Australians love their overseas trips and it takes a lot to put them off. Tsunamis, volcano eruptions, typhoons, nuclear meltdowns, political upheavals, tornadoes, earthquakes, it seems the strong Aussie dollar can overcome just about everything that's been thrown at it in the past year. Data from the Department of Infrastructure and Transport shows that in the past 20 years the only time Australians have travelled less than the previous year is straight after the 9-11 terrorist attacks. Even the onset of the global financial crisis (GFC) was only a blip on the radar and not enough to reduce traveller numbers. Admittedly travel growth slowed briefly during this period but it soon took off again.

The current dip in value the Aussie dollar is experiencing is indicative of uncertainty in the financial world. This bodes well for the appeal of travel within the country. However, if past data tells us anything, it's that Australians won't be grounded for long, as the lure of getting away from it all to an overseas destination starts pulling once again at the heart and purse strings.



DON'T SWEAT THE SMALL STUFF

Many travellers worry about things like cancelled flights and lost luggage when in fact the absolute essential issue as far as travel insurance goes is medical cover. Why? Because the cost of medical care in many countries, is astronomical and it can make traveling without insurance a ghastly mistake.

Medical attention and hospitalization in the United States, for instance, is beyond the reach of most normal travellers and explains why insurance cover for America is more expensive.

Once outside Australia, you can't rely on Medicare so accident or illness can really bite into the family finances. Apart from hospitalization charges – these regularly exceed \$800 per day in southeast Asia alone – there are others you don't think about. For example, if you have the misfortune to break a leg while holidaying overseas, in order to fly home, you will have to pay to upgrade to business class.

Here are some more scary statistics:

- Return of remains from Europe, in excess of \$10,000.
- Medical evacuations from the United States range from \$75,000 to \$95,000 & sometimes up to \$300,000.
- Medical evacuations from nearby Bali, in excess of \$60,000.

Travellers who are not covered by travel insurance are personally liable for covering incurred medical and associated costs. You don't have to look far to find families forced to sell off assets such as superannuation or the family home to bring loved ones back to Australia for treatment.

To avoid becoming a holiday horror story, the best advice you can get is to take out travel insurance that offers proper coverage in the areas that matter to you.

PREMIUMS SHUFFLE AROUND

Over the past 12 months, travel insurance companies, too, have been affected by the fluctuations in the value of the Australian dollar. The strong currency has favoured the insurers when paying out overseas claims, particularly the high medical costs incurred in countries like the USA.

Premium Changes 2010-2011	# of products
Average Premium Increase	48
Average Premium Decrease	31
No Change	78
New Products	21

On the flipside for insurers has been the seemingly endless spate of major global disasters which have affected travellers and hence their insurers. So what does this activity actually mean for premiums that travellers are paying?

CANSTAR CANNEX compared the average premium for each insurer this year relative to last year and found that around half had not changed at all. Of the ones that had changed, more had increased than decreased, but there were still plenty who had decreased their premiums. Many factors come into the equation when insurers are pricing risk and only individual insurers can determine whether or not they need to adjust their premiums.

What's obvious to us is that the travel insurance business remains very competitive and therefore shopping around is in the best interests of would-be travellers. One size doesn't fit all with this product, as there are numerous variations to take into account such as age, pre-existing conditions etc. The bottom line is that if one insurance company won't cover your travel needs, another one will. It's just a matter of shopping around.



TAILOR COVER TO YOUR NEEDS

A travel insurance policy will usually cover events such as personal injury and loss or theft of your possessions, as well as costs that you incur if your travel plans are disrupted. The cost of travel insurance is based on the type of cover requested, the age of the insured, the destination of travel, length of stay and any pre-existing medical conditions. Just as no two people are the same, travel insurance policies differ so it's important to match up the right type of policy for your individual needs.

DID YOU KNOW?

Each year, Australia's Department of Foreign Affairs and Trade handles:

- ★ Over 25,000 cases involving Australians in difficulty overseas, including
- ★ 1,200 hospitalisations
- ★ 900 deaths
- ★ 50 evacuations of Australians to another location for medical purposes



In this, our third annual star ratings comparison, we look at three types of travel insurance policies:

Comprehensive – the all-in-one package favoured by most travelers.

Medical – covers only illness and accidents, used by backpackers etc.

Domestic – covers only theft etc, no medical coverage within Australia.



WHO PROVIDES OUTSTANDING VALUE?

Not surprisingly, price is a strong deciding factor for people choosing travel insurance, particularly in the domestic and medical-only areas. However, it's no good having a cheap policy if it doesn't cover you when it counts.

The trick is to marry up the right price with level of coverage to determine true value when it comes to the crunch.

At CANSTAR CANNEX we assessed:

- 42 travel insurance brands
- 174 comprehensive travel insurance policies
- 18 medical only travel insurance policies
- 41 domestic travel insurance policies

For comprehensive travel insurance, we looked for the right balance between price and features. For domestic and medical-only travel insurance, we balanced price with a more limited number of features. For example, hospital cover is excluded on domestic insurance and personal items are excluded on medical-only insurance.

Congratulations to the winners of our annual travel insurance star rating awards.

International Travel Insurance



Columbus Direct:

- Have introduced a "Premium" product in the last 12 months
- Offer policies for people aged up to 84
- Helpline accepts reverse charges
- Competitive luggage and personal effects daily limits

Southern Cross Travel Insurance:

- Cheapest average premiums for most destinations
- High item limits, eg.\$2,000 unspecified item
- \$5,000 for laptops
- Can pay up to 2% of item value to cover items

Domestic Travel Insurance



SkyCover:

- Covers \$5,000 per person for luggage & personal effects
- Unlimited cover – cancellations fees, lost deposits
- Up to \$1,000 per person travel delay allowance
- \$2,500 cover for car rental excess

Virgin Australia:

- Covers unlimited cancellation charges
- Up to \$5k for all claims, including up to \$3,000 per item for electronic equipment
- \$3,000 rental vehicle excess
- \$5m legal liability



Medical Travel Insurance



iTrek:

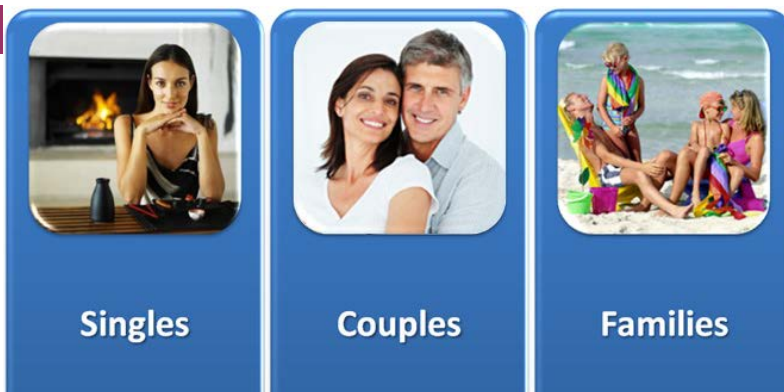
- 2 cover options, Silver & Bronze, for budget conscious
- Both include unlimited medical cover,
- \$1m legal liability, up to \$5k hospital cash allowance
- Silver - up to \$10k fee cancellations, loss of deposits

Zuji:

- Offers specific 'Medical Only' Policy
- Lowest premiums for all destinations
- Unlimited cover for overseas medical, hospital and evacuation costs

OUR SAMPLE TRAVELLERS

Not all travellers are the same and not all have the same requirements. We looked at three common traveller profiles – the single adult person, a couple, based on two adults who travel together, and a family consisting of two adults and their two children.



OUR SAMPLE COUNTRIES



We then took our sample travellers to different destinations to compare which travel insurance policies offered better value in different parts of the world.

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travel insurance star ratings

Comprehensive Travel Insurance for Couple Travelling to Bali

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belongings			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	30000	✓	150000	40000000	40000000	4000	15000	2000	750	3000
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	20000	✓	100000	25000000	12500000	2000	12000	1000	750	3000
itrek - Platinum	✓	✓	✓	Unlimited	✓	30000	Unlimited	Unlimited	1000	10000	500	1500	6000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
★★★★★													
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	4000	0	750	3000
Good2Go - Bronze International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
Insure and Go - One Trip- Platinum	✗	✓	✓	30000	✗	60000	Unlimited	Unlimited	500	15000	500	1500	2500
insure4less - Essentials	✓	✓	✗	5000	✓	N/A	20000000	20000000	500	5000	250	0	250
insure4less - Excel	✓	✓	✗	10000	✓	20000	20000000	20000000	500	7000	500	0	500
itrek - Gold	✓	✓	✓	30000	✗	30000	Unlimited	Unlimited	1000	10000	0	1500	6000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
Ouch - B Travel Plan	✓	✓	✓	Unlimited	✓	36000	Unlimited	Unlimited	Unlimited	30000	N/A	500	2000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	700	4000
Webjet - Essential Cover	✓	✓	✓	5000	✓	30000	5000000	5000000	500	3000	1000	250	500
★★★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	500	1000	6000
AussieTravelCover - PlanA-Standard	✓	✓	✓	Unlimited	✓	15000	Unlimited	Unlimited	1000	5000	250	750	4000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	10000	250	750	4000
Budget Direct - Bronze	✗	✓	✓	5000	✗	0	Unlimited	Unlimited	500	2000	0	750	3000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	500	5000	250	750	3000
Budget Direct - Silver	✗	✓	✓	10000	✓	0	Unlimited	Unlimited	500	3000	0	750	3000
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	8000	250	750	3000
HBF Insurance - Budget Cover	✓	✓	✓	Unlimited	✓	30000	Unlimited	30000	Unlimited	10000	N/A	600	2000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	40000	Unlimited	30000	N/A	1500	6000
HBF Insurance - Super Cover	✓	✓	✓	Unlimited	✓	40000	Unlimited	30000	Unlimited	20000	N/A	1500	4000
HCF - Gold	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	0	1500	6000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
Insure and Go - One Trip- Gold	✗	✓	✓	15000	✗	50000	10000000	10000000	500	10000	0	1000	1000
insure4less - Excel Plus	✓	✓	✗	15000	✓	40000	20000000	20000000	500	10000	1000	0	2000
nab - International Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	N/A
National Seniors - Silver International	✓	✓	✓	10000	✗	10000	Unlimited	Unlimited	500	5000	0	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Ouch - A Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	N/A	600	3000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	200	700	6000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	400	750	3000
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	24000	250	700	4000
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
World Nomads - World Wide	✓	✓	✗	20000	✓	N/A	10000000	10000000	500	5000	N/A	250	N/A
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	250	750	3000



travel insurance star ratings

Comprehensive Travel Insurance for Couple Travelling to Bali

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belongings			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★													
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	500	750	3000
★★													
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
Australian Unity - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
CGU - International Super	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	20000	N/A	800	3000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	24000	N/A	1000	4000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
NRMA - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
QBE - A Travel Plan	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	unlimited	30000	N/A	1000	3000
QBE - B Travel Plan	✓	✓	✗	unlimited	✓	36000	unlimited	unlimited	unlimited	30000	N/A	1000	2000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	unlimited	30000	400	1000	6000
SURESAVE - Budget	✓	✓	✓	40000	✓	N/A	Unlimited	Unlimited	1000	5000	N/A	250	250
★													
Australian Unity - International Standard	✓	✓	✗	unlimited	✓	30000	60000	600000	2000	10000	N/A	500	2000
CGU - International Standard	✓	✓	✗	Unlimited	✓	30000	600000	600000	2000	10000	N/A	500	2000
NRMA - International Standard	✓	✓	✗	unlimited	✓	30000	600000	600000	2000	10000	N/A	500	2000



travel insurance star ratings

Comprehensive Travel Insurance for Couple Travelling to Brazil

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belongings			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
itrek - Gold	✓	✓	✓	30000	✗	30000	Unlimited	Unlimited	1000	10000	0	1500	6000
itrek - Platinum	✓	✓	✓	Unlimited	✓	30000	Unlimited	Unlimited	1000	10000	500	1500	6000
Ouch - A Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	N/A	600	3000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
★★★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	20000	✓	100000	25000000	12500000	2000	12000	1000	750	3000
insure4less - Essentials	✓	✓	✗	5000	✓	N/A	20000000	20000000	500	5000	250	0	250
insure4less - Excel	✓	✓	✗	10000	✓	20000	20000000	20000000	500	7000	500	0	500
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	200	700	6000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	500	750	3000
★★★													
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	4000	0	750	3000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	500	1000	6000
AussieTravelCover - PlanA-Super	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	8000	250	750	4000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	10000	250	750	4000
Budget Direct - Bronze	✗	✓	✓	5000	✗	0	Unlimited	Unlimited	500	2000	0	750	3000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	500	5000	250	750	3000
Budget Direct - Silver	✗	✓	✓	10000	✓	0	Unlimited	Unlimited	500	3000	0	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	30000	✓	150000	40000000	40000000	4000	15000	2000	750	3000
Good2Go - Platinum International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
HCF - Gold	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	0	1500	6000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
Insure and Go - One Trip- Gold	✗	✓	✓	15000	✗	50000	10000000	10000000	500	10000	0	1000	1000
Insure and Go - One Trip- Platinum	✗	✓	✓	30000	✗	60000	Unlimited	Unlimited	500	15000	500	1500	2500
insure4less - Excel Plus	✓	✓	✗	15000	✓	40000	20000000	20000000	500	10000	1000	0	2000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
nab - International Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	N/A
NRMA - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
QBE - A Travel Plan	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	unlimited	30000	N/A	1000	3000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	400	750	3000
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	700	4000
Webjet - Essential Cover	✓	✓	✓	5000	✓	30000	5000000	5000000	500	3000	1000	250	500
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
World Nomads - World Wide	✓	✓	✗	20000	✓	N/A	10000000	10000000	500	5000	N/A	250	N/A
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	250	750	3000
★★													
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
Australian Unity - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
CGU - International Super	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	20000	N/A	800	3000



travel insurance star ratings

Comprehensive Travel Insurance for Couple Travelling to Brazil

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							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★													
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	8000	250	750	3000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	40000	Unlimited	30000	N/A	1500	6000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
National Seniors - Silver International	✓	✓	✓	10000	✗	10000	Unlimited	Unlimited	500	5000	0	750	3000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	unlimited	30000	400	1000	6000
★													
Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	24000	N/A	1000	4000
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
SURESAVE - Budget	✓	✓	✓	40000	✓	N/A	Unlimited	Unlimited	1000	5000	N/A	250	250
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	24000	250	700	4000



travel insurance star ratings

Comprehensive Travel Insurance for Couple Travelling to China

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
Good2Go - Silver International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
itrek - Gold	✓	✓	✓	30000	✗	30000	Unlimited	Unlimited	1000	10000	0	1500	6000
Ouch - A Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	N/A	600	3000
Ouch - B Travel Plan	✓	✓	✓	Unlimited	✓	36000	Unlimited	Unlimited	Unlimited	30000	N/A	500	2000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
★★★★★													
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	500	1000	6000
itrek - Platinum	✓	✓	✓	Unlimited	✓	30000	Unlimited	Unlimited	1000	10000	500	1500	6000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	400	750	3000
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	250	750	3000
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	500	750	3000
★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	4000	0	750	3000
AussieTravelCover - PlanA-Standard	✓	✓	✓	Unlimited	✓	15000	Unlimited	Unlimited	1000	5000	250	750	4000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	10000	250	750	4000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	500	5000	250	750	3000
Budget Direct - Silver	✗	✓	✓	10000	✓	0	Unlimited	Unlimited	500	3000	0	750	3000
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	8000	250	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	30000	✓	150000	40000000	40000000	4000	15000	2000	750	3000
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	20000	✓	100000	25000000	12500000	2000	12000	1000	750	3000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	40000	Unlimited	30000	N/A	1500	6000
HCF - Gold	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	0	1500	6000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
Insure and Go - One Trip- Gold	✗	✓	✓	15000	✗	50000	10000000	10000000	500	10000	0	1000	1000
Insure and Go - One Trip- Platinum	✗	✓	✓	30000	✗	60000	Unlimited	Unlimited	500	15000	500	1500	2500
insure4less - Essentials	✓	✓	✗	5000	✓	N/A	20000000	20000000	500	5000	250	0	250
insure4less - Excel	✓	✓	✗	10000	✓	20000	20000000	20000000	500	7000	500	0	500
insure4less - Excel Plus	✓	✓	✗	15000	✓	40000	20000000	20000000	500	10000	1000	0	2000
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
nab - International Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	N/A
National Seniors - Silver International	✓	✓	✓	10000	✗	10000	Unlimited	Unlimited	500	5000	0	750	3000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	200	700	6000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	700	4000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
Webjet - Essential Cover	✓	✓	✓	5000	✓	30000	5000000	5000000	500	3000	1000	250	500
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
World Nomads - World Wide	✓	✓	✗	20000	✓	N/A	10000000	10000000	500	5000	N/A	250	N/A
★★													
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000

p/p - per policy

Report Date: September 2011, (All information is correct as at August 2011)

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Comprehensive Travel Insurance for Couple Travelling to China

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified

★★

Australian Unity - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
Budget Direct - Bronze	✗	✓	✓	5000	✗	0	Unlimited	Unlimited	500	2000	0	750	3000
CGU - International Super	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	20000	N/A	800	3000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
NRMA - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
QBE - A Travel Plan	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	unlimited	30000	N/A	1000	3000
QBE - B Travel Plan	✓	✓	✗	unlimited	✓	36000	unlimited	unlimited	unlimited	30000	N/A	1000	2000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	unlimited	30000	400	1000	6000
SURESAVE - Budget	✓	✓	✓	40000	✓	N/A	Unlimited	Unlimited	1000	5000	N/A	250	250
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	24000	250	700	4000

★

Australian Unity - International Standard	✓	✓	✗	unlimited	✓	30000	60000	600000	2000	10000	N/A	500	2000
Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
CGU - International Standard	✓	✓	✗	Unlimited	✓	30000	600000	600000	2000	10000	N/A	500	2000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	24000	N/A	1000	4000
NRMA - International Standard	✓	✓	✗	unlimited	✓	30000	600000	600000	2000	10000	N/A	500	2000



travel insurance star ratings

Comprehensive Travel Insurance for Couple Travelling to Fiji

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	20000	✓	100000	25000000	12500000	2000	12000	1000	750	3000
Ouch - C Travel Plan	✓	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	Unlimited	30000	N/A	400	1000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
★★★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	30000	✓	150000	40000000	40000000	4000	15000	2000	750	3000
Good2Go - Bronze International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
insure4less - Essentials	✓	✓	✗	5000	✓	N/A	20000000	20000000	500	5000	250	0	250
itrek - Gold	✓	✓	✓	30000	✗	30000	Unlimited	Unlimited	1000	10000	0	1500	6000
itrek - Platinum	✓	✓	✓	Unlimited	✓	30000	Unlimited	Unlimited	1000	10000	500	1500	6000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
Webjet - Essential Cover	✓	✓	✓	5000	✓	30000	5000000	5000000	500	3000	1000	250	500
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	500	750	3000
★★★													
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	4000	0	750	3000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	500	1000	6000
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
AussieTravelCover - PlanA-Economy	✓	✓	✓	Unlimited	✓	10000	Unlimited	Unlimited	1000	3000	250	750	3000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	10000	250	750	4000
Budget Direct - Bronze	✗	✓	✓	5000	✗	0	Unlimited	Unlimited	500	2000	0	750	3000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	500	5000	250	750	3000
Budget Direct - Silver	✗	✓	✓	10000	✓	0	Unlimited	Unlimited	500	3000	0	750	3000
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	8000	250	750	3000
HBF Insurance - Budget Cover	✓	✓	✓	Unlimited	✓	30000	Unlimited	30000	Unlimited	10000	N/A	600	2000
HBF Insurance - Super Cover	✓	✓	✓	Unlimited	✓	40000	Unlimited	30000	Unlimited	20000	N/A	1500	4000
HCF - Budget	✓	✓	✓	Unlimited	✓	15000	Unlimited	Unlimited	Unlimited	30000	0	1500	2000
HCF - Gold	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	0	1500	6000
HCF - Super	✓	✓	✓	Unlimited	✓	40000	Unlimited	Unlimited	Unlimited	30000	0	1500	4000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
Insure and Go - One Trip- Gold	✗	✓	✓	15000	✗	50000	10000000	10000000	500	10000	0	1000	1000
Insure and Go - One Trip- Platinum	✗	✓	✓	30000	✗	60000	Unlimited	Unlimited	500	15000	500	1500	2500
insure4less - Excel	✓	✓	✗	10000	✓	20000	20000000	20000000	500	7000	500	0	500
insure4less - Excel Plus	✓	✓	✗	15000	✓	40000	20000000	20000000	500	10000	1000	0	2000
nab - International Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	N/A
National Seniors - Silver International	✓	✓	✓	10000	✗	10000	Unlimited	Unlimited	500	5000	0	750	3000
Ouch - A Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	N/A	600	3000
Ouch - B Travel Plan	✓	✓	✓	Unlimited	✓	36000	Unlimited	Unlimited	Unlimited	30000	N/A	500	2000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	200	700	6000
QBE - C Travel Plan	✓	✓	✗	unlimited	✓	20000	unlimited	unlimited	unlimited	30000	N/A	1000	1000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	400	750	3000
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000

p/p - per policy

Report Date: September 2011, (All information is correct as at August 2011)

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Comprehensive Travel Insurance for Couple Travelling to Fiji

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★													
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	24000	250	700	4000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	700	4000
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	250	750	3000
★★													
Australian Unity - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
CGU - International Super	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	20000	N/A	800	3000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	40000	Unlimited	30000	N/A	1500	6000
NRMA - Economy Plan	✓	✓	✗	unlimited	✓	20000	250000	600000	2000	7000	N/A	500	500
NRMA - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
QBE - A Travel Plan	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	unlimited	30000	N/A	1000	3000
QBE - B Travel Plan	✓	✓	✗	unlimited	✓	36000	unlimited	unlimited	unlimited	30000	N/A	1000	2000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	unlimited	30000	400	1000	6000
SURESAVE - Budget	✓	✓	✓	40000	✓	N/A	Unlimited	Unlimited	1000	5000	N/A	250	250
World Nomads - World Wide	✓	✓	✗	20000	✓	N/A	10000000	1000000	500	5000	N/A	250	N/A
★													
Australian Unity - Economy Plan	✓	✓	✗	unlimited	✓	20000	250000	600000	2000	7000	N/A	500	500
Australian Unity - International Standard	✓	✓	✗	unlimited	✓	30000	60000	600000	2000	10000	N/A	500	2000
Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
CGU - Economy Plan	✓	✓	✗	Unlimited	✓	20000	250000	600000	2000	7000	N/A	500	500
CGU - International Standard	✓	✓	✗	Unlimited	✓	30000	600000	600000	2000	10000	N/A	500	2000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	24000	N/A	1000	4000
NRMA - International Standard	✓	✓	✗	unlimited	✓	30000	600000	600000	2000	10000	N/A	500	2000



travel insurance star ratings

Comprehensive Travel Insurance for Couple Travelling to France

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	20000	✓	100000	25000000	12500000	2000	12000	1000	750	3000
Ouch - A Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	N/A	600	3000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
★★★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
Good2Go - Gold International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
itrek - Gold	✓	✓	✓	30000	✗	30000	Unlimited	Unlimited	1000	10000	0	1500	6000
itrek - Platinum	✓	✓	✓	Unlimited	✓	30000	Unlimited	Unlimited	1000	10000	500	1500	6000
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	200	700	6000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
★★★													
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	4000	0	750	3000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	500	1000	6000
AussieTravelCover - PlanA-Super	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	8000	250	750	4000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	10000	250	750	4000
Budget Direct - Bronze	✗	✓	✓	5000	✗	0	Unlimited	Unlimited	500	2000	0	750	3000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	500	5000	250	750	3000
Budget Direct - Silver	✗	✓	✓	10000	✓	0	Unlimited	Unlimited	500	3000	0	750	3000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	8000	250	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	30000	✓	150000	40000000	40000000	4000	15000	2000	750	3000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	40000	Unlimited	30000	N/A	1500	6000
HCF - Gold	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	0	1500	6000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
Insure and Go - One Trip- Gold	✗	✓	✓	15000	✗	50000	10000000	10000000	500	10000	0	1000	1000
Insure and Go - One Trip- Platinum	✗	✓	✓	30000	✗	60000	Unlimited	Unlimited	500	15000	500	1500	2500
insure4less - Essentials	✓	✓	✗	5000	✓	N/A	20000000	20000000	500	5000	250	0	250
insure4less - Excel	✓	✓	✗	10000	✓	20000	20000000	20000000	500	7000	500	0	500
insure4less - Excel Plus	✓	✓	✗	15000	✓	40000	20000000	20000000	500	10000	1000	0	2000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
nab - International Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
National Seniors - Silver International	✓	✓	✓	10000	✗	10000	Unlimited	Unlimited	500	5000	0	750	3000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	400	750	3000
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	700	4000
Webjet - Essential Cover	✓	✓	✓	5000	✓	30000	5000000	5000000	500	3000	1000	250	500
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
World Nomads - World Wide	✓	✓	✗	20000	✓	N/A	10000000	10000000	500	5000	N/A	250	N/A
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	250	750	3000
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	500	750	3000
★★													
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
Australian Unity - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
CGU - International Super	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	20000	N/A	800	3000
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000

p/p - per policy

Report Date: September 2011, (All information is correct as at August 2011)

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Comprehensive Travel Insurance for Couple Travelling to France

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belongings		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified

★★

ING - International Travel Plan	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	N/A
NRMA - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
QBE - A Travel Plan	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	unlimited	30000	N/A	1000	3000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	unlimited	30000	400	1000	6000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
SURESAVE - Budget	✓	✓	✓	40000	✓	N/A	Unlimited	Unlimited	1000	5000	N/A	250	250
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	24000	250	700	4000

★

Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	24000	N/A	1000	4000
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000



travel insurance star ratings

Comprehensive Travel Insurance for Couple Travelling to New Zealand

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	20000	✓	100000	25000000	12500000	2000	12000	1000	750	3000
Ouch - C Travel Plan	✓	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	Unlimited	30000	N/A	400	1000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
★★★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	30000	✓	150000	40000000	40000000	4000	15000	2000	750	3000
Good2Go - Bronze International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
insure4less - Essentials	✓	✓	✗	5000	✓	N/A	20000000	20000000	500	5000	250	0	250
itrek - Gold	✓	✓	✓	30000	✗	30000	Unlimited	Unlimited	1000	10000	0	1500	6000
itrek - Platinum	✓	✓	✓	Unlimited	✓	30000	Unlimited	Unlimited	1000	10000	500	1500	6000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
Webjet - Essential Cover	✓	✓	✓	5000	✓	30000	5000000	5000000	500	3000	1000	250	500
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	500	750	3000
★★★													
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	4000	0	750	3000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	500	1000	6000
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
AussieTravelCover - PlanA-Economy	✓	✓	✓	Unlimited	✓	10000	Unlimited	Unlimited	1000	3000	250	750	3000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	10000	250	750	4000
Budget Direct - Bronze	✗	✓	✓	5000	✗	0	Unlimited	Unlimited	500	2000	0	750	3000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	500	5000	250	750	3000
Budget Direct - Silver	✗	✓	✓	10000	✓	0	Unlimited	Unlimited	500	3000	0	750	3000
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	8000	250	750	3000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	40000	Unlimited	30000	N/A	1500	6000
HBF Insurance - Super Cover	✓	✓	✓	Unlimited	✓	40000	Unlimited	30000	Unlimited	20000	N/A	1500	4000
HCF - Budget	✓	✓	✓	Unlimited	✓	15000	Unlimited	Unlimited	Unlimited	30000	0	1500	2000
HCF - Gold	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	0	1500	6000
HCF - Super	✓	✓	✓	Unlimited	✓	40000	Unlimited	Unlimited	Unlimited	30000	0	1500	4000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
Insure and Go - One Trip- Gold	✗	✓	✓	15000	✗	50000	10000000	10000000	500	10000	0	1000	1000
Insure and Go - One Trip- Platinum	✗	✓	✓	30000	✗	60000	Unlimited	Unlimited	500	15000	500	1500	2500
insure4less - Excel	✓	✓	✗	10000	✓	20000	20000000	20000000	500	7000	500	0	500
insure4less - Excel Plus	✓	✓	✗	15000	✓	40000	20000000	20000000	500	10000	1000	0	2000
nab - International Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	N/A
National Seniors - Silver International	✓	✓	✓	10000	✗	10000	Unlimited	Unlimited	500	5000	0	750	3000
Ouch - A Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	N/A	600	3000
Ouch - B Travel Plan	✓	✓	✓	Unlimited	✓	36000	Unlimited	Unlimited	Unlimited	30000	N/A	500	2000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	200	700	6000
QBE - A Travel Plan	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	unlimited	30000	N/A	1000	3000
QBE - B Travel Plan	✓	✓	✗	unlimited	✓	36000	unlimited	unlimited	unlimited	30000	N/A	1000	2000
QBE - C Travel Plan	✓	✓	✗	unlimited	✓	20000	unlimited	unlimited	unlimited	30000	N/A	1000	1000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000

p/p - per policy

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travel insurance star ratings

Comprehensive Travel Insurance for Couple Travelling to New Zealand

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★													
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	400	750	3000
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	24000	250	700	4000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	700	4000
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
World Nomads - World Wide	✓	✓	✗	20000	✓	N/A	10000000	1000000	500	5000	N/A	250	N/A
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	250	750	3000
★★													
Australian Unity - Economy Plan	✓	✓	✗	unlimited	✓	20000	250000	600000	2000	7000	N/A	500	500
Australian Unity - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
CGU - Economy Plan	✓	✓	✗	Unlimited	✓	20000	250000	600000	2000	7000	N/A	500	500
CGU - International Super	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	20000	N/A	800	3000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	24000	N/A	1000	4000
NRMA - Economy Plan	✓	✓	✗	unlimited	✓	20000	250000	600000	2000	7000	N/A	500	500
NRMA - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	unlimited	30000	400	1000	6000
SURESAVE - Budget	✓	✓	✓	40000	✓	N/A	Unlimited	Unlimited	1000	5000	N/A	250	250
★													
Australian Unity - International Standard	✓	✓	✗	unlimited	✓	30000	60000	600000	2000	10000	N/A	500	2000
CGU - International Standard	✓	✓	✗	Unlimited	✓	30000	600000	600000	2000	10000	N/A	500	2000
NRMA - International Standard	✓	✓	✗	unlimited	✓	30000	600000	600000	2000	10000	N/A	500	2000



travel insurance star ratings

Comprehensive Travel Insurance for Couple Travelling to South Africa

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
itrek - Gold	✓	✓	✓	30000	✗	30000	Unlimited	Unlimited	1000	10000	0	1500	6000
itrek - Platinum	✓	✓	✓	Unlimited	✓	30000	Unlimited	Unlimited	1000	10000	500	1500	6000
Ouch - A Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	N/A	600	3000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
★★★★★													
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	20000	✓	100000	25000000	12500000	2000	12000	1000	750	3000
Good2Go - Gold International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
Insure and Go - One Trip- Gold	✗	✓	✓	15000	✗	50000	10000000	10000000	500	10000	0	1000	1000
Insure and Go - One Trip- Platinum	✗	✓	✓	30000	✗	60000	Unlimited	Unlimited	500	15000	500	1500	2500
insure4less - Essentials	✓	✓	✗	5000	✓	N/A	20000000	20000000	500	5000	250	0	250
insure4less - Excel	✓	✓	✗	10000	✓	20000	20000000	20000000	500	7000	500	0	500
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	200	700	6000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	700	4000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	4000	0	750	3000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	500	1000	6000
AussieTravelCover - PlanA-Super	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	8000	250	750	4000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	10000	250	750	4000
Budget Direct - Bronze	✗	✓	✓	5000	✗	0	Unlimited	Unlimited	500	2000	0	750	3000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	500	5000	250	750	3000
Budget Direct - Silver	✗	✓	✓	10000	✓	0	Unlimited	Unlimited	500	3000	0	750	3000
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	30000	✓	150000	40000000	40000000	4000	15000	2000	750	3000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	40000	Unlimited	30000	N/A	1500	6000
HCF - Gold	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	0	1500	6000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
insure4less - Excel Plus	✓	✓	✗	15000	✓	40000	20000000	20000000	500	10000	1000	0	2000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
nab - International Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	N/A
NRMA - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
QBE - A Travel Plan	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	unlimited	30000	N/A	1000	3000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	400	750	3000
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
Webjet - Essential Cover	✓	✓	✓	5000	✓	30000	5000000	5000000	500	3000	1000	250	500
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
World Nomads - World Wide	✓	✓	✗	20000	✓	N/A	10000000	10000000	500	5000	N/A	250	N/A
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	250	750	3000
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	500	750	3000
★★													
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000

p/p - per policy

Report Date: September 2011, (All information is correct as at August 2011)

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Comprehensive Travel Insurance for Couple Travelling to South Africa

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belongings		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified

★★

Australian Unity - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
CGU - International Super	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	20000	N/A	800	3000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	8000	250	750	3000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
National Seniors - Silver International	✓	✓	✓	10000	✗	10000	Unlimited	Unlimited	500	5000	0	750	3000
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	unlimited	30000	400	1000	6000
SURESAVE - Budget	✓	✓	✓	40000	✓	N/A	Unlimited	Unlimited	1000	5000	N/A	250	250
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	24000	250	700	4000

★

Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	24000	N/A	1000	4000



travel insurance star ratings

Comprehensive Travel Insurance for Couple Travelling to Thailand

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	20000	✓	100000	25000000	12500000	2000	12000	1000	750	3000
Ouch - A Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	N/A	600	3000
Ouch - B Travel Plan	✓	✓	✓	Unlimited	✓	36000	Unlimited	Unlimited	Unlimited	30000	N/A	500	2000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
★★★★★													
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	500	1000	6000
Good2Go - Silver International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
itrek - Gold	✓	✓	✓	30000	✗	30000	Unlimited	Unlimited	1000	10000	0	1500	6000
itrek - Platinum	✓	✓	✓	Unlimited	✓	30000	Unlimited	Unlimited	1000	10000	500	1500	6000
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Webjet - Essential Cover	✓	✓	✓	5000	✓	30000	5000000	5000000	500	3000	1000	250	500
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	500	750	3000
★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	4000	0	750	3000
AussieTravelCover - PlanA-Standard	✓	✓	✓	Unlimited	✓	15000	Unlimited	Unlimited	1000	5000	250	750	4000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	10000	250	750	4000
Budget Direct - Bronze	✗	✓	✓	5000	✗	0	Unlimited	Unlimited	500	2000	0	750	3000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	500	5000	250	750	3000
Budget Direct - Silver	✗	✓	✓	10000	✓	0	Unlimited	Unlimited	500	3000	0	750	3000
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	8000	250	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	30000	✓	150000	40000000	40000000	4000	15000	2000	750	3000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	40000	Unlimited	30000	N/A	1500	6000
HBF Insurance - Super Cover	✓	✓	✓	Unlimited	✓	40000	Unlimited	30000	Unlimited	20000	N/A	1500	4000
HCF - Gold	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	0	1500	6000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
Insure and Go - One Trip- Gold	✗	✓	✓	15000	✗	50000	10000000	10000000	500	10000	0	1000	1000
Insure and Go - One Trip- Platinum	✗	✓	✓	30000	✗	60000	Unlimited	Unlimited	500	15000	500	1500	2500
insure4less - Essentials	✓	✓	✗	5000	✓	N/A	20000000	20000000	500	5000	250	0	250
insure4less - Excel	✓	✓	✗	10000	✓	20000	20000000	20000000	500	7000	500	0	500
insure4less - Excel Plus	✓	✓	✗	15000	✓	40000	20000000	20000000	500	10000	1000	0	2000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
nab - International Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	N/A
National Seniors - Silver International	✓	✓	✓	10000	✗	10000	Unlimited	Unlimited	500	5000	0	750	3000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	200	700	6000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	400	750	3000
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	700	4000
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
World Nomads - World Wide	✓	✓	✗	20000	✓	N/A	10000000	10000000	500	5000	N/A	250	N/A
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	250	750	3000



travel insurance star ratings

Comprehensive Travel Insurance for Couple Travelling to Thailand

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified

★★

ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
Australian Unity - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
CGU - International Super	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	20000	N/A	800	3000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
NRMA - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
QBE - A Travel Plan	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	unlimited	30000	N/A	1000	3000
QBE - B Travel Plan	✓	✓	✗	unlimited	✓	36000	unlimited	unlimited	unlimited	30000	N/A	1000	2000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	unlimited	30000	400	1000	6000
SURESAVE - Budget	✓	✓	✓	40000	✓	N/A	Unlimited	Unlimited	1000	5000	N/A	250	250
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	24000	250	700	4000

★

Australian Unity - International Standard	✓	✓	✗	unlimited	✓	30000	60000	600000	2000	10000	N/A	500	2000
Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
CGU - International Standard	✓	✓	✗	Unlimited	✓	30000	600000	600000	2000	10000	N/A	500	2000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	24000	N/A	1000	4000
NRMA - International Standard	✓	✓	✗	unlimited	✓	30000	600000	600000	2000	10000	N/A	500	2000
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000



travel insurance star ratings

Comprehensive Travel Insurance for Couple Travelling to UK

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	20000	✓	100000	25000000	12500000	2000	12000	1000	750	3000
Ouch - A Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	N/A	600	3000
Ouch - B Travel Plan	✓	✓	✓	Unlimited	✓	36000	Unlimited	Unlimited	Unlimited	30000	N/A	500	2000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
★★★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
itrek - Gold	✓	✓	✓	30000	✗	30000	Unlimited	Unlimited	1000	10000	0	1500	6000
itrek - Platinum	✓	✓	✓	Unlimited	✓	30000	Unlimited	Unlimited	1000	10000	500	1500	6000
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	200	700	6000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
★★★													
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	4000	0	750	3000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	500	1000	6000
AussieTravelCover - PlanA-Super	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	8000	250	750	4000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	10000	250	750	4000
Budget Direct - Bronze	✗	✓	✓	5000	✗	0	Unlimited	Unlimited	500	2000	0	750	3000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	500	5000	250	750	3000
Budget Direct - Silver	✗	✓	✓	10000	✓	0	Unlimited	Unlimited	500	3000	0	750	3000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	8000	250	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	30000	✓	150000	40000000	40000000	4000	15000	2000	750	3000
Good2Go - Gold International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	40000	Unlimited	30000	N/A	1500	6000
HBF Insurance - Super Cover	✓	✓	✓	Unlimited	✓	40000	Unlimited	30000	Unlimited	20000	N/A	1500	4000
HCF - Gold	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	0	1500	6000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
Insure and Go - One Trip- Gold	✗	✓	✓	15000	✗	50000	10000000	10000000	500	10000	0	1000	1000
Insure and Go - One Trip- Platinum	✗	✓	✓	30000	✗	60000	Unlimited	Unlimited	500	15000	500	1500	2500
insure4less - Essentials	✓	✓	✗	5000	✓	N/A	20000000	20000000	500	5000	250	0	250
insure4less - Excel	✓	✓	✗	10000	✓	20000	20000000	20000000	500	7000	500	0	500
insure4less - Excel Plus	✓	✓	✗	15000	✓	40000	20000000	20000000	500	10000	1000	0	2000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
nab - International Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
National Seniors - Silver International	✓	✓	✓	10000	✗	10000	Unlimited	Unlimited	500	5000	0	750	3000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	400	750	3000
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	700	4000
Webjet - Essential Cover	✓	✓	✓	5000	✓	30000	5000000	5000000	500	3000	1000	250	500
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
World Nomads - World Wide	✓	✓	✗	20000	✓	N/A	10000000	10000000	500	5000	N/A	250	N/A
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	250	750	3000
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	500	750	3000
★★													
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
Australian Unity - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000

p/p - per policy

Report Date: September 2011, (All information is correct as at August 2011)

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travel insurance star ratings

Comprehensive Travel Insurance for Couple Travelling to UK

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belongings			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★													
CGU - International Super	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	20000	N/A	800	3000
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	N/A
NRMA - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
QBE - A Travel Plan	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	unlimited	30000	N/A	1000	3000
QBE - B Travel Plan	✓	✓	✗	unlimited	✓	36000	unlimited	unlimited	unlimited	30000	N/A	1000	2000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	unlimited	30000	400	1000	6000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
SURESAVE - Budget	✓	✓	✓	40000	✓	N/A	Unlimited	Unlimited	1000	5000	N/A	250	250
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	24000	250	700	4000
★													
Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	24000	N/A	1000	4000
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000



travel insurance star ratings

Comprehensive Travel Insurance for Couple Travelling to United States

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	20000	✓	100000	25000000	12500000	2000	12000	1000	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	200	700	6000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
★★★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
insure4less - Essentials	✓	✓	✗	5000	✓	N/A	20000000	20000000	500	5000	250	0	250
itrek - Gold	✓	✓	✓	30000	✗	30000	Unlimited	Unlimited	1000	10000	0	1500	6000
itrek - Platinum	✓	✓	✓	Unlimited	✓	30000	Unlimited	Unlimited	1000	10000	500	1500	6000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
Webjet - Essential Cover	✓	✓	✓	5000	✓	30000	5000000	5000000	500	3000	1000	250	500
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	250	750	3000
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	500	750	3000
★★★													
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	4000	0	750	3000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	500	1000	6000
AussieTravelCover - PlanA-Super	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	8000	250	750	4000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	10000	250	750	4000
Budget Direct - Bronze	✗	✓	✓	5000	✗	0	Unlimited	Unlimited	500	2000	0	750	3000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	500	5000	250	750	3000
Budget Direct - Silver	✗	✓	✓	10000	✓	0	Unlimited	Unlimited	500	3000	0	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	30000	✓	150000	40000000	40000000	4000	15000	2000	750	3000
Good2Go - Platinum International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
HCF - Gold	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	0	1500	6000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
Insure and Go - One Trip- Gold	✗	✓	✓	15000	✗	50000	10000000	10000000	500	10000	0	1000	1000
Insure and Go - One Trip- Platinum	✗	✓	✓	30000	✗	60000	Unlimited	Unlimited	500	15000	500	1500	2500
insure4less - Excel	✓	✓	✗	10000	✓	20000	20000000	20000000	500	7000	500	0	500
insure4less - Excel Plus	✓	✓	✗	15000	✓	40000	20000000	20000000	500	10000	1000	0	2000
nab - International Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
National Seniors - Silver International	✓	✓	✓	10000	✗	10000	Unlimited	Unlimited	500	5000	0	750	3000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	400	750	3000
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	700	4000
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
World Nomads - World Wide	✓	✓	✗	20000	✓	N/A	10000000	10000000	500	5000	N/A	250	N/A
★★													
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	8000	250	750	3000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	40000	Unlimited	30000	N/A	1500	6000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	N/A
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	unlimited	30000	400	1000	6000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000

p/p - per policy

Report Date: September 2011, (All information is correct as at August 2011)

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travel insurance star ratings

Comprehensive Travel Insurance for Couple Travelling to United States

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★													
SURESAVE - Budget	✓	✓	✓	40000	✓	N/A	Unlimited	Unlimited	1000	5000	N/A	250	250
★													
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	24000	N/A	1000	4000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	24000	250	700	4000



travel insurance star ratings

Comprehensive Travel Insurance for Family Travelling to Bali

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	20000	✓	100000	25000000	12500000	2000	12000	1000	750	3000
itrek - Platinum	✓	✓	✓	Unlimited	✓	30000	Unlimited	Unlimited	1000	10000	500	1500	6000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
Webjet - Essential Cover	✓	✓	✓	10000	✓	30000	10000000	10000000	500	3000	1000	250	500
★★★★★													
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	30000	✓	150000	40000000	40000000	4000	15000	2000	750	3000
Good2Go - Bronze International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
Insure and Go - One Trip- Platinum	✗	✓	✓	30000	✗	60000	Unlimited	Unlimited	500	15000	500	1500	2500
insure4less - Essentials	✓	✓	✗	5000	✓	N/A	20000000	20000000	500	5000	250	0	250
itrek - Gold	✓	✓	✓	30000	✗	30000	Unlimited	Unlimited	1000	10000	0	1500	6000
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
Ouch - B Travel Plan	✓	✓	✓	Unlimited	✓	36000	Unlimited	Unlimited	Unlimited	30000	N/A	500	2000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	700	4000
★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	4000	0	750	3000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	500	1000	6000
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
AussieTravelCover - PlanA-Standard	✓	✓	✓	Unlimited	✓	30000	Unlimited	Unlimited	1000	10000	250	750	4000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	20000	250	750	4000
Budget Direct - Bronze	✗	✓	✓	10000	✗	0	Unlimited	Unlimited	500	4000	0	750	3000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	40000	Unlimited	Unlimited	500	10000	250	750	3000
Budget Direct - Silver	✗	✓	✓	20000	✓	0	Unlimited	Unlimited	500	6000	0	750	3000
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	16000	250	750	3000
HBF Insurance - Budget Cover	✓	✓	✓	Unlimited	✓	30000	Unlimited	30000	Unlimited	10000	N/A	600	2000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	40000	Unlimited	30000	N/A	1500	6000
HBF Insurance - Super Cover	✓	✓	✓	Unlimited	✓	40000	Unlimited	30000	Unlimited	20000	N/A	1500	4000
HCF - Gold	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	0	1500	6000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
Insure and Go - One Trip- Gold	✗	✓	✓	15000	✗	50000	10000000	10000000	500	10000	0	1000	1000
insure4less - Excel	✓	✓	✗	10000	✓	20000	20000000	20000000	500	7000	500	0	500
insure4less - Excel Plus	✓	✓	✗	15000	✓	40000	20000000	20000000	500	10000	1000	0	2000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
nab - International Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	500	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Ouch - A Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	N/A	600	3000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	200	700	6000
QBE - A Travel Plan	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	unlimited	60000	N/A	1000	3000
QBE - B Travel Plan	✓	✓	✗	unlimited	✓	36000	unlimited	unlimited	unlimited	60000	N/A	1000	2000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
RACV - Comprehensive International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	400	750	3000
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	24000	250	700	4000
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000



Comprehensive Travel Insurance for Family Travelling to Bali

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belongings			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★													
World Nomads - World Wide	✓	✓	✗	20000	✓	N/A	1000000	1000000	500	5000	N/A	250	N/A
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	250	750	3000
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	500	750	3000
★★													
Australian Unity - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
CGU - International Super	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	20000	N/A	800	3000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	24000	N/A	1000	4000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	N/A
National Seniors - Silver International	✓	✓	✓	20000	✗	20000	Unlimited	Unlimited	500	10000	0	750	3000
NRMA - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	100000	unlimited	unlimited	unlimited	60000	800	1000	6000
SURESAVE - Budget	✓	✓	✓	40000	✓	N/A	Unlimited	Unlimited	1000	5000	N/A	250	250
★													
Australian Unity - International Standard	✓	✓	✗	unlimited	✓	30000	60000	600000	2000	10000	N/A	500	2000
CGU - International Standard	✓	✓	✗	Unlimited	✓	30000	600000	600000	2000	10000	N/A	500	2000
NRMA - International Standard	✓	✓	✗	unlimited	✓	30000	600000	600000	2000	10000	N/A	500	2000



travel insurance star ratings

Comprehensive Travel Insurance for Family Travelling to Brazil

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
itrek - Gold	✓	✓	✓	30000	✗	30000	Unlimited	Unlimited	1000	10000	0	1500	6000
itrek - Platinum	✓	✓	✓	Unlimited	✓	30000	Unlimited	Unlimited	1000	10000	500	1500	6000
Ouch - A Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	N/A	600	3000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
★★★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
insure4less - Essentials	✓	✓	✗	5000	✓	N/A	200000000	200000000	500	5000	250	0	250
insure4less - Excel	✓	✓	✗	10000	✓	20000	200000000	200000000	500	7000	500	0	500
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	200	700	6000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
Webjet - Essential Cover	✓	✓	✓	10000	✓	30000	10000000	10000000	500	3000	1000	250	500
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	500	750	3000
★★★													
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	4000	0	750	3000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	500	1000	6000
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
AussieTravelCover - PlanA-Super	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	16000	250	750	4000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	20000	250	750	4000
Budget Direct - Bronze	✗	✓	✓	10000	✗	0	Unlimited	Unlimited	500	4000	0	750	3000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	40000	Unlimited	Unlimited	500	10000	250	750	3000
Budget Direct - Silver	✗	✓	✓	20000	✓	0	Unlimited	Unlimited	500	6000	0	750	3000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	16000	250	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	30000	✓	150000	40000000	40000000	4000	15000	2000	750	3000
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	20000	✓	100000	25000000	12500000	2000	12000	1000	750	3000
Good2Go - Platinum International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
HCF - Gold	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	0	1500	6000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
Insure and Go - One Trip- Gold	✗	✓	✓	15000	✗	50000	10000000	10000000	500	10000	0	1000	1000
Insure and Go - One Trip- Platinum	✗	✓	✓	30000	✗	60000	Unlimited	Unlimited	500	15000	500	1500	2500
insure4less - Excel Plus	✓	✓	✗	15000	✓	40000	20000000	20000000	500	10000	1000	0	2000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
nab - International Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	500	750	3000
NRMA - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
QBE - A Travel Plan	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	unlimited	60000	N/A	1000	3000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
RACV - Comprehensive International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	400	750	3000
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	700	4000
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
World Nomads - World Wide	✓	✓	✗	20000	✓	N/A	10000000	10000000	500	5000	N/A	250	N/A
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	250	750	3000
★★													
Australian Unity - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
CGU - International Super	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	20000	N/A	800	3000

p/p - per policy

Report Date: September 2011, (All information is correct as at August 2011)

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Comprehensive Travel Insurance for Family Travelling to Brazil

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belongings			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★													
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	40000	Unlimited	30000	N/A	1500	6000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	N/A
National Seniors - Silver International	✓	✓	✓	20000	✗	20000	Unlimited	Unlimited	500	10000	0	750	3000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	100000	unlimited	unlimited	unlimited	60000	800	1000	6000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
★													
Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	24000	N/A	1000	4000
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
SURESAVE - Budget	✓	✓	✓	40000	✓	N/A	Unlimited	Unlimited	1000	5000	N/A	250	250
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	24000	250	700	4000



travel insurance star ratings

Comprehensive Travel Insurance for Family Travelling to China

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
Ouch - A Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	N/A	600	3000
Ouch - B Travel Plan	✓	✓	✓	Unlimited	✓	36000	Unlimited	Unlimited	Unlimited	30000	N/A	500	2000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
★★★★★													
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	500	1000	6000
Good2Go - Silver International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
itrek - Gold	✓	✓	✓	30000	✗	30000	Unlimited	Unlimited	1000	10000	0	1500	6000
itrek - Platinum	✓	✓	✓	Unlimited	✓	30000	Unlimited	Unlimited	1000	10000	500	1500	6000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	200	700	6000
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	500	750	3000
★★★★													
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	4000	0	750	3000
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
AussieTravelCover - PlanA-Standard	✓	✓	✓	Unlimited	✓	30000	Unlimited	Unlimited	1000	10000	250	750	4000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	20000	250	750	4000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	40000	Unlimited	Unlimited	500	10000	250	750	3000
Budget Direct - Silver	✗	✓	✓	20000	✓	0	Unlimited	Unlimited	500	6000	0	750	3000
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	16000	250	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	30000	✓	150000	40000000	40000000	4000	15000	2000	750	3000
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	20000	✓	100000	25000000	12500000	2000	12000	1000	750	3000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	40000	Unlimited	30000	N/A	1500	6000
HCF - Gold	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	0	1500	6000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
Insure and Go - One Trip- Gold	✗	✓	✓	15000	✗	50000	10000000	10000000	500	10000	0	1000	1000
Insure and Go - One Trip- Platinum	✗	✓	✓	30000	✗	60000	Unlimited	Unlimited	500	15000	500	1500	2500
insure4less - Essentials	✓	✓	✗	5000	✓	N/A	20000000	20000000	500	5000	250	0	250
insure4less - Excel	✓	✓	✗	10000	✓	20000	20000000	20000000	500	7000	500	0	500
insure4less - Excel Plus	✓	✓	✗	15000	✓	40000	20000000	20000000	500	10000	1000	0	2000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
nab - International Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	500	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
QBE - B Travel Plan	✓	✓	✗	unlimited	✓	36000	unlimited	unlimited	unlimited	60000	N/A	1000	2000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
RACV - Comprehensive International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	400	750	3000
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	700	4000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
Webjet - Essential Cover	✓	✓	✓	10000	✓	30000	10000000	10000000	500	3000	1000	250	500
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
World Nomads - World Wide	✓	✓	✗	20000	✓	N/A	10000000	10000000	500	5000	N/A	250	N/A
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	250	750	3000

★★

p/p - per policy

Report Date: September 2011, (All information is correct as at August 2011)

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Comprehensive Travel Insurance for Family Travelling to China

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
						Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop

★★

Australian Unity - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
Budget Direct - Bronze	✗	✓	✓	10000	✗	0	Unlimited	Unlimited	500	4000	0	750	3000
CGU - International Super	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	20000	N/A	800	3000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	N/A
National Seniors - Silver International	✓	✓	✓	20000	✗	20000	Unlimited	Unlimited	500	10000	0	750	3000
NRMA - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
QBE - A Travel Plan	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	unlimited	60000	N/A	1000	3000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	100000	unlimited	unlimited	unlimited	60000	800	1000	6000
SURESAVE - Budget	✓	✓	✓	40000	✓	N/A	Unlimited	Unlimited	1000	5000	N/A	250	250
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	24000	250	700	4000

★

Australian Unity - International Standard	✓	✓	✗	unlimited	✓	30000	60000	600000	2000	10000	N/A	500	2000
Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
CGU - International Standard	✓	✓	✗	Unlimited	✓	30000	600000	600000	2000	10000	N/A	500	2000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	24000	N/A	1000	4000
NRMA - International Standard	✓	✓	✗	unlimited	✓	30000	600000	600000	2000	10000	N/A	500	2000



travel insurance star ratings

Comprehensive Travel Insurance for Family Travelling to Fiji

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	20000	✓	100000	25000000	12500000	2000	12000	1000	750	3000
itrek - Platinum	✓	✓	✓	Unlimited	✓	30000	Unlimited	Unlimited	1000	10000	500	1500	6000
Ouch - C Travel Plan	✓	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	Unlimited	30000	N/A	400	1000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
★★★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	30000	✓	150000	40000000	40000000	4000	15000	2000	750	3000
Good2Go - Bronze International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
itrek - Gold	✓	✓	✓	30000	✗	30000	Unlimited	Unlimited	1000	10000	0	1500	6000
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
Ouch - B Travel Plan	✓	✓	✓	Unlimited	✓	36000	Unlimited	Unlimited	Unlimited	30000	N/A	500	2000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
Webjet - Essential Cover	✓	✓	✓	10000	✓	30000	10000000	10000000	500	3000	1000	250	500
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	500	750	3000
★★★													
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	4000	0	750	3000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	500	1000	6000
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
AussieTravelCover - PlanA-Economy	✓	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	1000	6000	250	750	4000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	20000	250	750	4000
Budget Direct - Bronze	✗	✓	✓	10000	✗	0	Unlimited	Unlimited	500	4000	0	750	3000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	40000	Unlimited	Unlimited	500	10000	250	750	3000
Budget Direct - Silver	✗	✓	✓	20000	✓	0	Unlimited	Unlimited	500	6000	0	750	3000
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	16000	250	750	3000
HBF Insurance - Budget Cover	✓	✓	✓	Unlimited	✓	30000	Unlimited	30000	Unlimited	10000	N/A	600	2000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	40000	Unlimited	30000	N/A	1500	6000
HBF Insurance - Super Cover	✓	✓	✓	Unlimited	✓	40000	Unlimited	30000	Unlimited	20000	N/A	1500	4000
HCF - Budget	✓	✓	✓	Unlimited	✓	15000	Unlimited	Unlimited	Unlimited	30000	0	1500	2000
HCF - Gold	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	0	1500	6000
HCF - Super	✓	✓	✓	Unlimited	✓	40000	Unlimited	Unlimited	Unlimited	30000	0	1500	4000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
Insure and Go - One Trip- Gold	✗	✓	✓	15000	✗	50000	10000000	10000000	500	10000	0	1000	1000
Insure and Go - One Trip- Platinum	✗	✓	✓	30000	✗	60000	Unlimited	Unlimited	500	15000	500	1500	2500
insure4less - Essentials	✓	✓	✗	5000	✓	N/A	20000000	20000000	500	5000	250	0	250
insure4less - Excel	✓	✓	✗	10000	✓	20000	20000000	20000000	500	7000	500	0	500
insure4less - Excel Plus	✓	✓	✗	15000	✓	40000	20000000	20000000	500	10000	1000	0	2000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
nab - International Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	500	750	3000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	N/A
National Seniors - Silver International	✓	✓	✓	20000	✗	20000	Unlimited	Unlimited	500	10000	0	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Ouch - A Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	N/A	600	3000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	200	700	6000
QBE - C Travel Plan	✓	✓	✗	unlimited	✓	20000	unlimited	unlimited	unlimited	60000	N/A	1000	1000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
RACV - Comprehensive International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000



travel insurance star ratings

Comprehensive Travel Insurance for Family Travelling to Fiji

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★													
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	400	750	3000
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	24000	250	700	4000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	700	4000
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	250	750	3000
★★													
Australian Unity - Economy Plan	✓	✓	✗	unlimited	✓	20000	250000	600000	2000	7000	N/A	500	500
Australian Unity - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
CGU - Economy Plan	✓	✓	✗	Unlimited	✓	20000	250000	600000	2000	7000	N/A	500	500
CGU - International Super	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	20000	N/A	800	3000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	24000	N/A	1000	4000
NRMA - Economy Plan	✓	✓	✗	unlimited	✓	20000	250000	600000	2000	7000	N/A	500	500
NRMA - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
QBE - A Travel Plan	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	unlimited	60000	N/A	1000	3000
QBE - B Travel Plan	✓	✓	✗	unlimited	✓	36000	unlimited	unlimited	unlimited	60000	N/A	1000	2000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	100000	unlimited	unlimited	unlimited	60000	800	1000	6000
SURESAVE - Budget	✓	✓	✓	40000	✓	N/A	Unlimited	Unlimited	1000	5000	N/A	250	250
World Nomads - World Wide	✓	✓	✗	20000	✓	N/A	10000000	1000000	500	5000	N/A	250	N/A
★													
Australian Unity - International Standard	✓	✓	✗	unlimited	✓	30000	60000	600000	2000	10000	N/A	500	2000
CGU - International Standard	✓	✓	✗	Unlimited	✓	30000	600000	600000	2000	10000	N/A	500	2000
NRMA - International Standard	✓	✓	✗	unlimited	✓	30000	600000	600000	2000	10000	N/A	500	2000



travel insurance star ratings

Comprehensive Travel Insurance for Family Travelling to France

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belongings			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
itrek - Gold	✓	✓	✓	30000	✗	30000	Unlimited	Unlimited	1000	10000	0	1500	6000
itrek - Platinum	✓	✓	✓	Unlimited	✓	30000	Unlimited	Unlimited	1000	10000	500	1500	6000
Ouch - A Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	N/A	600	3000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
★★★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	20000	✓	100000	25000000	12500000	2000	12000	1000	750	3000
Good2Go - Gold International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	200	700	6000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
Webjet - Essential Cover	✓	✓	✓	10000	✓	30000	10000000	10000000	500	3000	1000	250	500
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	500	750	3000
★★★													
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	4000	0	750	3000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	500	1000	6000
AussieTravelCover - PlanA-Super	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	16000	250	750	4000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	20000	250	750	4000
Budget Direct - Bronze	✗	✓	✓	10000	✗	0	Unlimited	Unlimited	500	4000	0	750	3000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	40000	Unlimited	Unlimited	500	10000	250	750	3000
Budget Direct - Silver	✗	✓	✓	20000	✓	0	Unlimited	Unlimited	500	6000	0	750	3000
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	16000	250	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	30000	✓	150000	40000000	40000000	4000	15000	2000	750	3000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	40000	Unlimited	30000	N/A	1500	6000
HCF - Gold	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	0	1500	6000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
Insure and Go - One Trip- Gold	✗	✓	✓	15000	✗	50000	10000000	10000000	500	10000	0	1000	1000
Insure and Go - One Trip- Platinum	✗	✓	✓	30000	✗	60000	Unlimited	Unlimited	500	15000	500	1500	2500
insure4less - Essentials	✓	✓	✗	5000	✓	N/A	20000000	20000000	500	5000	250	0	250
insure4less - Excel	✓	✓	✗	10000	✓	20000	20000000	20000000	500	7000	500	0	500
insure4less - Excel Plus	✓	✓	✗	15000	✓	40000	20000000	20000000	500	10000	1000	0	2000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
nab - International Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	500	750	3000
QBE - A Travel Plan	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	unlimited	60000	N/A	1000	3000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
RACV - Comprehensive International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	400	750	3000
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	700	4000
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
World Nomads - World Wide	✓	✓	✗	20000	✓	N/A	10000000	10000000	500	5000	N/A	250	N/A
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	250	750	3000
★★													
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000

p/p - per policy

Report Date: September 2011, (All information is correct as at August 2011)

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Comprehensive Travel Insurance for Family Travelling to France

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★													
CGU - International Super	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	20000	N/A	800	3000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	N/A
National Seniors - Silver International	✓	✓	✓	20000	✗	20000	Unlimited	Unlimited	500	10000	0	750	3000
NRMA - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	100000	unlimited	unlimited	unlimited	60000	800	1000	6000
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	24000	250	700	4000
★													
Australian Unity - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	24000	N/A	1000	4000
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
SURESAVE - Budget	✓	✓	✓	40000	✓	N/A	Unlimited	Unlimited	1000	5000	N/A	250	250



travel insurance star ratings

Comprehensive Travel Insurance for Family Travelling to New Zealand

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belongings			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	20000	✓	100000	25000000	12500000	2000	12000	1000	750	3000
itrek - Platinum	✓	✓	✓	Unlimited	✓	30000	Unlimited	Unlimited	1000	10000	500	1500	6000
Ouch - C Travel Plan	✓	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	Unlimited	30000	N/A	400	1000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
★★★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	30000	✓	150000	40000000	40000000	4000	15000	2000	750	3000
Good2Go - Bronze International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
itrek - Gold	✓	✓	✓	30000	✗	30000	Unlimited	Unlimited	1000	10000	0	1500	6000
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
Ouch - B Travel Plan	✓	✓	✓	Unlimited	✓	36000	Unlimited	Unlimited	Unlimited	30000	N/A	500	2000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
Webjet - Essential Cover	✓	✓	✓	10000	✓	30000	10000000	10000000	500	3000	1000	250	500
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	500	750	3000
★★★													
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	4000	0	750	3000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	500	1000	6000
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
AussieTravelCover - PlanA-Economy	✓	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	1000	6000	250	750	4000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	20000	250	750	4000
Budget Direct - Bronze	✗	✓	✓	10000	✗	0	Unlimited	Unlimited	500	4000	0	750	3000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	40000	Unlimited	Unlimited	500	10000	250	750	3000
Budget Direct - Silver	✗	✓	✓	20000	✓	0	Unlimited	Unlimited	500	6000	0	750	3000
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	16000	250	750	3000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	40000	Unlimited	30000	N/A	1500	6000
HBF Insurance - Super Cover	✓	✓	✓	Unlimited	✓	40000	Unlimited	30000	Unlimited	20000	N/A	1500	4000
HCF - Budget	✓	✓	✓	Unlimited	✓	15000	Unlimited	Unlimited	Unlimited	30000	0	1500	2000
HCF - Gold	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	0	1500	6000
HCF - Super	✓	✓	✓	Unlimited	✓	40000	Unlimited	Unlimited	Unlimited	30000	0	1500	4000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
Insure and Go - One Trip- Gold	✗	✓	✓	15000	✗	50000	10000000	10000000	500	10000	0	1000	1000
Insure and Go - One Trip- Platinum	✗	✓	✓	30000	✗	60000	Unlimited	Unlimited	500	15000	500	1500	2500
insure4less - Essentials	✓	✓	✗	5000	✓	N/A	20000000	20000000	500	5000	250	0	250
insure4less - Excel	✓	✓	✗	10000	✓	20000	20000000	20000000	500	7000	500	0	500
insure4less - Excel Plus	✓	✓	✗	15000	✓	40000	20000000	20000000	500	10000	1000	0	2000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
nab - International Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	500	750	3000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	N/A
National Seniors - Silver International	✓	✓	✓	20000	✗	20000	Unlimited	Unlimited	500	10000	0	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Ouch - A Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	N/A	600	3000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	200	700	6000
QBE - C Travel Plan	✓	✓	✗	unlimited	✓	20000	unlimited	unlimited	unlimited	60000	N/A	1000	1000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
RACV - Comprehensive International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	400	750	3000



travel insurance star ratings

Comprehensive Travel Insurance for Family Travelling to New Zealand

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★													
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	24000	250	700	4000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	700	4000
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	250	750	3000
★★													
Australian Unity - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
CGU - International Super	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	20000	N/A	800	3000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	24000	N/A	1000	4000
NRMA - Economy Plan	✓	✓	✗	unlimited	✓	20000	250000	600000	2000	7000	N/A	500	500
NRMA - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
QBE - A Travel Plan	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	unlimited	60000	N/A	1000	3000
QBE - B Travel Plan	✓	✓	✗	unlimited	✓	36000	unlimited	unlimited	unlimited	60000	N/A	1000	2000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	100000	unlimited	unlimited	unlimited	60000	800	1000	6000
SURESAVE - Budget	✓	✓	✓	40000	✓	N/A	Unlimited	Unlimited	1000	5000	N/A	250	250
World Nomads - World Wide	✓	✓	✗	20000	✓	N/A	10000000	1000000	500	5000	N/A	250	N/A
★													
Australian Unity - Economy Plan	✓	✓	✗	unlimited	✓	20000	250000	600000	2000	7000	N/A	500	500
Australian Unity - International Standard	✓	✓	✗	unlimited	✓	30000	60000	600000	2000	10000	N/A	500	2000
Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
CGU - Economy Plan	✓	✓	✗	Unlimited	✓	20000	250000	600000	2000	7000	N/A	500	500
CGU - International Standard	✓	✓	✗	Unlimited	✓	30000	600000	600000	2000	10000	N/A	500	2000
NRMA - International Standard	✓	✓	✗	unlimited	✓	30000	600000	600000	2000	10000	N/A	500	2000



travel insurance star ratings

Comprehensive Travel Insurance for Family Travelling to South Africa

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
itrek - Gold	✓	✓	✓	30000	✗	30000	Unlimited	Unlimited	1000	10000	0	1500	6000
itrek - Platinum	✓	✓	✓	Unlimited	✓	30000	Unlimited	Unlimited	1000	10000	500	1500	6000
Ouch - A Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	N/A	600	3000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
★★★★★													
Good2Go - Gold International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
Insure and Go - One Trip- Gold	✗	✓	✓	15000	✗	50000	10000000	10000000	500	10000	0	1000	1000
Insure and Go - One Trip- Platinum	✗	✓	✓	30000	✗	60000	Unlimited	Unlimited	500	15000	500	1500	2500
insure4less - Essentials	✓	✓	✗	5000	✓	N/A	20000000	20000000	500	5000	250	0	250
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	200	700	6000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	700	4000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
Webjet - Essential Cover	✓	✓	✓	10000	✓	30000	10000000	10000000	500	3000	1000	250	500
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	500	750	3000
★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	4000	0	750	3000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	500	1000	6000
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
AussieTravelCover - PlanA-Super	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	16000	250	750	4000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	20000	250	750	4000
Budget Direct - Bronze	✗	✓	✓	10000	✗	0	Unlimited	Unlimited	500	4000	0	750	3000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	40000	Unlimited	Unlimited	500	10000	250	750	3000
Budget Direct - Silver	✗	✓	✓	20000	✓	0	Unlimited	Unlimited	500	6000	0	750	3000
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	16000	250	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	30000	✓	150000	40000000	40000000	4000	15000	2000	750	3000
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	20000	✓	100000	25000000	12500000	2000	12000	1000	750	3000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	40000	Unlimited	30000	N/A	1500	6000
HCF - Gold	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	0	1500	6000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
insure4less - Excel	✓	✓	✗	10000	✓	20000	20000000	20000000	500	7000	500	0	500
insure4less - Excel Plus	✓	✓	✗	15000	✓	40000	20000000	20000000	500	10000	1000	0	2000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
nab - International Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	500	750	3000
NRMA - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
QBE - A Travel Plan	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	unlimited	60000	N/A	1000	3000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
RACV - Comprehensive International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	400	750	3000
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
World Nomads - World Wide	✓	✓	✗	20000	✓	N/A	10000000	10000000	500	5000	N/A	250	N/A
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	250	750	3000
★★													



Comprehensive Travel Insurance for Family Travelling to South Africa

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★													
Australian Unity - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
CGU - International Super	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	20000	N/A	800	3000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	N/A
National Seniors - Silver International	✓	✓	✓	20000	✗	20000	Unlimited	Unlimited	500	10000	0	750	3000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	100000	unlimited	unlimited	unlimited	60000	800	1000	6000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
SURESAVE - Budget	✓	✓	✓	40000	✓	N/A	Unlimited	Unlimited	1000	5000	N/A	250	250
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	24000	250	700	4000
★													
Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	24000	N/A	1000	4000
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000



travel insurance star ratings

Comprehensive Travel Insurance for Family Travelling to Thailand

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belongings			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
1300 Insurance - Comprehensive	x	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
Ouch - A Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	N/A	600	3000
Ouch - B Travel Plan	✓	✓	✓	Unlimited	✓	36000	Unlimited	Unlimited	Unlimited	30000	N/A	500	2000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	x	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
★★★★★													
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	500	1000	6000
Columbus Direct - Single-Trip STANDARD	✓	✓	x	20000	✓	100000	25000000	12500000	2000	12000	1000	750	3000
Good2Go - Silver International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
itrek - Gold	✓	✓	✓	30000	x	30000	Unlimited	Unlimited	1000	10000	0	1500	6000
itrek - Platinum	✓	✓	✓	Unlimited	✓	30000	Unlimited	Unlimited	1000	10000	500	1500	6000
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
Webjet - Essential Cover	✓	✓	✓	10000	✓	30000	10000000	10000000	500	3000	1000	250	500
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	500	750	3000
★★★													
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	x	N/A	Unlimited	Unlimited	500	4000	0	750	3000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
AussieTravelCover - PlanA-Standard	✓	✓	✓	Unlimited	✓	30000	Unlimited	Unlimited	1000	10000	250	750	4000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	20000	250	750	4000
Budget Direct - Bronze	x	✓	✓	10000	x	0	Unlimited	Unlimited	500	4000	0	750	3000
Budget Direct - Platinum	x	✓	✓	Unlimited	✓	40000	Unlimited	Unlimited	500	10000	250	750	3000
Budget Direct - Silver	x	✓	✓	20000	✓	0	Unlimited	Unlimited	500	6000	0	750	3000
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	16000	250	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✓	x	30000	✓	150000	40000000	40000000	4000	15000	2000	750	3000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	40000	Unlimited	30000	N/A	1500	6000
HBF Insurance - Super Cover	✓	✓	✓	Unlimited	✓	40000	Unlimited	30000	Unlimited	20000	N/A	1500	4000
HCF - Gold	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	0	1500	6000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
Insure and Go - One Trip- Gold	x	✓	✓	15000	x	50000	10000000	10000000	500	10000	0	1000	1000
Insure and Go - One Trip- Platinum	x	✓	✓	30000	x	60000	Unlimited	Unlimited	500	15000	500	1500	2500
insure4less - Essentials	✓	✓	x	5000	✓	N/A	20000000	20000000	500	5000	250	0	250
insure4less - Excel	✓	✓	x	10000	✓	20000	20000000	20000000	500	7000	500	0	500
insure4less - Excel Plus	✓	✓	x	15000	✓	40000	20000000	20000000	500	10000	1000	0	2000
Medibank Private - Comprehensive (International)	x	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
nab - International Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	500	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	200	700	6000
QBE - B Travel Plan	✓	✓	x	unlimited	✓	36000	unlimited	unlimited	unlimited	60000	N/A	1000	2000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
RACV - Comprehensive International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
Skycover - Comprehensive International	x	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	400	750	3000
Suncorp - Single Trip Travel Insurance	✓	✓	x	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	700	4000
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Westpac - Single Trip Travel Insurance	✓	✓	x	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
World Nomads - World Wide	✓	✓	x	20000	✓	N/A	10000000	10000000	500	5000	N/A	250	N/A
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	250	750	3000



Comprehensive Travel Insurance for Family Travelling to Thailand

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified

★★★

Australian Unity - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
CGU - International Super	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	20000	N/A	800	3000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	24000	N/A	1000	4000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	N/A
National Seniors - Silver International	✓	✓	✓	20000	✗	20000	Unlimited	Unlimited	500	10000	0	750	3000
NRMA - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
QBE - A Travel Plan	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	unlimited	60000	N/A	1000	3000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	100000	unlimited	unlimited	unlimited	60000	800	1000	6000
SURESAVE - Budget	✓	✓	✓	40000	✓	N/A	Unlimited	Unlimited	1000	5000	N/A	250	250
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	24000	250	700	4000

★

Australian Unity - International Standard	✓	✓	✗	unlimited	✓	30000	60000	600000	2000	10000	N/A	500	2000
Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
CGU - International Standard	✓	✓	✗	Unlimited	✓	30000	600000	600000	2000	10000	N/A	500	2000
NRMA - International Standard	✓	✓	✗	unlimited	✓	30000	600000	600000	2000	10000	N/A	500	2000



travel insurance star ratings

Comprehensive Travel Insurance for Family Travelling to UK

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
itrek - Gold	✓	✓	✓	30000	✗	30000	Unlimited	Unlimited	1000	10000	0	1500	6000
itrek - Platinum	✓	✓	✓	Unlimited	✓	30000	Unlimited	Unlimited	1000	10000	500	1500	6000
Ouch - A Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	N/A	600	3000
Ouch - B Travel Plan	✓	✓	✓	Unlimited	✓	36000	Unlimited	Unlimited	Unlimited	30000	N/A	500	2000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
★★★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	20000	✓	100000	25000000	12500000	2000	12000	1000	750	3000
Good2Go - Gold International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	200	700	6000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
Webjet - Essential Cover	✓	✓	✓	10000	✓	30000	10000000	10000000	500	3000	1000	250	500
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	500	750	3000
★★★													
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	4000	0	750	3000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	500	1000	6000
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
AussieTravelCover - PlanA-Super	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	16000	250	750	4000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	20000	250	750	4000
Budget Direct - Bronze	✗	✓	✓	10000	✗	0	Unlimited	Unlimited	500	4000	0	750	3000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	40000	Unlimited	Unlimited	500	10000	250	750	3000
Budget Direct - Silver	✗	✓	✓	20000	✓	0	Unlimited	Unlimited	500	6000	0	750	3000
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	16000	250	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	30000	✓	150000	40000000	40000000	4000	15000	2000	750	3000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	40000	Unlimited	30000	N/A	1500	6000
HBF Insurance - Super Cover	✓	✓	✓	Unlimited	✓	40000	Unlimited	30000	Unlimited	20000	N/A	1500	4000
HCF - Gold	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	0	1500	6000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
Insure and Go - One Trip- Gold	✗	✓	✓	15000	✗	50000	10000000	10000000	500	10000	0	1000	1000
Insure and Go - One Trip- Platinum	✗	✓	✓	30000	✗	60000	Unlimited	Unlimited	500	15000	500	1500	2500
insure4less - Essentials	✓	✓	✗	5000	✓	N/A	20000000	20000000	500	5000	250	0	250
insure4less - Excel	✓	✓	✗	10000	✓	20000	20000000	20000000	500	7000	500	0	500
insure4less - Excel Plus	✓	✓	✗	15000	✓	40000	20000000	20000000	500	10000	1000	0	2000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
nab - International Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	500	750	3000
QBE - B Travel Plan	✓	✓	✗	unlimited	✓	36000	unlimited	unlimited	unlimited	60000	N/A	1000	2000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
RACV - Comprehensive International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	400	750	3000
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	700	4000
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
World Nomads - World Wide	✓	✓	✗	20000	✓	N/A	10000000	10000000	500	5000	N/A	250	N/A
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	250	750	3000



travel insurance star ratings

Comprehensive Travel Insurance for Family Travelling to UK

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belongings			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★													
Australian Unity - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
CGU - International Super	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	20000	N/A	800	3000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	N/A
National Seniors - Silver International	✓	✓	✓	20000	✗	20000	Unlimited	Unlimited	500	10000	0	750	3000
NRMA - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	20000	N/A	8000	3000
QBE - A Travel Plan	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	unlimited	60000	N/A	1000	3000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	100000	unlimited	unlimited	unlimited	60000	800	1000	6000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
SURESAVE - Budget	✓	✓	✓	40000	✓	N/A	Unlimited	Unlimited	1000	5000	N/A	250	250
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	24000	250	700	4000
★													
Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	24000	N/A	1000	4000
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000



travel insurance star ratings

Comprehensive Travel Insurance for Family Travelling to United States

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belongings			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
itrek - Platinum	✓	✓	✓	Unlimited	✓	30000	Unlimited	Unlimited	1000	10000	500	1500	6000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	200	700	6000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
Webjet - Essential Cover	✓	✓	✓	10000	✓	30000	10000000	10000000	500	3000	1000	250	500
★★★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	20000	✓	100000	25000000	12500000	2000	12000	1000	750	3000
Insure and Go - One Trip- Platinum	✗	✓	✓	30000	✗	60000	Unlimited	Unlimited	500	15000	500	1500	2500
insure4less - Essentials	✓	✓	✗	5000	✓	N/A	20000000	20000000	500	5000	250	0	250
itrek - Gold	✓	✓	✓	30000	✗	30000	Unlimited	Unlimited	1000	10000	0	1500	6000
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	500	750	3000
★★★													
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	4000	0	750	3000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	500	1000	6000
AussieTravelCover - PlanA-Super	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	16000	250	750	4000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	20000	250	750	4000
Budget Direct - Bronze	✗	✓	✓	10000	✗	0	Unlimited	Unlimited	500	4000	0	750	3000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	40000	Unlimited	Unlimited	500	10000	250	750	3000
Budget Direct - Silver	✗	✓	✓	20000	✓	0	Unlimited	Unlimited	500	6000	0	750	3000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	16000	250	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	30000	✓	150000	40000000	40000000	4000	15000	2000	750	3000
Good2Go - Platinum International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	40000	Unlimited	30000	N/A	1500	6000
HCF - Gold	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	Unlimited	30000	0	1500	6000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
Insure and Go - One Trip- Gold	✗	✓	✓	15000	✗	50000	10000000	10000000	500	10000	0	1000	1000
insure4less - Excel	✓	✓	✗	10000	✓	20000	20000000	20000000	500	7000	500	0	500
insure4less - Excel Plus	✓	✓	✗	15000	✓	40000	20000000	20000000	500	10000	1000	0	2000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	3000
nab - International Cover	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	500	750	3000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
RACV - Comprehensive International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	400	750	3000
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	700	4000
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	12000	500	1000	4000
World Nomads - World Wide	✓	✓	✗	20000	✓	N/A	10000000	10000000	500	5000	N/A	250	N/A
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	10000	250	750	3000
★★													
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	2000	30000	1000	1200	6000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	15000	250	750	N/A
National Seniors - Silver International	✓	✓	✓	20000	✗	20000	Unlimited	Unlimited	500	10000	0	750	3000
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	100000	unlimited	unlimited	unlimited	60000	800	1000	6000

p/p - per policy

Report Date: September 2011, (All information is correct as at August 2011)

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travel insurance star ratings

Comprehensive Travel Insurance for Family Travelling to United States

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belongings			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★													
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	500	24000	250	750	3000
SURESAVE - Budget	✓	✓	✓	40000	✓	N/A	Unlimited	Unlimited	1000	5000	N/A	250	250
★													
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	2000	24000	N/A	1000	4000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	2000	24000	N/A	1000	4000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	4000	30000	200	700	6000
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	50000	Unlimited	Unlimited	1000	24000	250	700	4000



travel insurance star ratings

Comprehensive Travel Insurance for Single Travelling to Bali

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belongings			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	10000	✓	50000	12500000	12500000	1000	6000	500	750	3000
itrek - Platinum	✓	✓	✓	Unlimited	✓	15000	Unlimited	Unlimited	500	5000	250	750	3000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
★★★★★													
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	2000	0	750	2000
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	15000	✓	75000	20000000	20000000	2000	7500	1000	750	3000
Good2Go - Bronze International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	500	600	3000
Insure and Go - One Trip- Platinum	✗	✓	✓	15000	✗	30000	Unlimited	Unlimited	500	7500	250	750	1250
insure4less - Essentials	✓	✓	✗	2500	✓	N/A	10000000	10000000	500	2500	125	0	250
insure4less - Excel	✓	✓	✗	5000	✓	10000	10000000	10000000	500	3500	250	0	500
itrek - Gold	✓	✓	✓	15000	✗	15000	Unlimited	Unlimited	500	5000	0	750	3000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
Ouch - B Travel Plan	✓	✓	✓	Unlimited	✓	18000	Unlimited	Unlimited	Unlimited	15000	N/A	500	2000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	700	4000
Webjet - Essential Cover	✓	✓	✓	5000	✓	15000	5000000	5000000	500	1500	500	250	500
★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	4000	15000	250	1000	6000
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	200	700	6000
AussieTravelCover - PlanA-Standard	✓	✓	✓	Unlimited	✓	15000	Unlimited	Unlimited	1000	5000	250	750	4000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	10000	250	750	4000
Budget Direct - Bronze	✗	✓	✓	5000	✗	0	Unlimited	Unlimited	500	2000	0	750	3000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	500	5000	250	750	3000
Budget Direct - Silver	✗	✓	✓	10000	✓	0	Unlimited	Unlimited	500	3000	0	750	3000
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	500	600	3000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	8000	250	750	3000
HBF Insurance - Budget Cover	✓	✓	✓	Unlimited	✓	15000	Unlimited	15000	Unlimited	5000	N/A	300	1000
HBF Insurance - Super Cover	✓	✓	✓	Unlimited	✓	20000	Unlimited	15000	Unlimited	10000	N/A	750	2000
HCF - Budget	✓	✓	✓	Unlimited	✓	15000	Unlimited	Unlimited	Unlimited	15000	0	300	1000
HCF - Gold	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	0	750	3000
HCF - Super	✓	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	Unlimited	15000	0	750	2000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
Insure and Go - One Trip- Gold	✗	✓	✓	7500	✗	25000	5000000	5000000	500	5000	0	500	500
insure4less - Excel Plus	✓	✓	✗	7500	✓	20000	10000000	10000000	500	5000	500	0	2000
nab - International Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
National Seniors - Silver International	✓	✓	✓	10000	✗	10000	Unlimited	Unlimited	500	5000	0	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Ouch - A Travel Plan	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	N/A	600	3000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	200	700	6000
QBE - A Travel Plan	✓	✓	✗	unlimited	✓	25000	unlimited	unlimited	unlimited	15000	N/A	1000	3000
QBE - B Travel Plan	✓	✓	✗	unlimited	✓	18000	unlimited	unlimited	unlimited	15000	N/A	1000	2000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
RACV - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	200	750	3000
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	1000	6000	250	700	3000
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	12000	250	700	4000



travel insurance star ratings

Comprehensive Travel Insurance for Single Travelling to Bali

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★													
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	1000	6000	250	700	3000
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
★★★													
Australian Unity - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	10000	N/A	800	3000
Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	12000	N/A	1000	4000
CGU - International Super	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	1000	10000	N/A	800	3000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	N/A	1000	4000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	20000	Unlimited	15000	N/A	750	3000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	200	700	6000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	N/A
NRMA - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	10000	N/A	800	3000
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	12000	N/A	1000	4000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	25000	unlimited	unlimited	unlimited	15000	200	1000	6000
SURESAVE - Budget	✓	✓	✓	20000	✓	N/A	Unlimited	Unlimited	1000	2500	N/A	250	250
World Nomads - World Wide	✓	✓	✗	10000	✓	N/A	5000000	500000	500	2500	N/A	250	N/A
★													
Australian Unity - International Standard	✓	✓	✗	unlimited	✓	15000	300000	300000	1000	5000	N/A	500	2000
CGU - International Standard	✓	✓	✗	Unlimited	✓	15000	300000	300000	1000	5000	N/A	500	2000
NRMA - International Standard	✓	✓	✗	unlimited	✓	15000	300000	300000	1000	5000	N/A	500	2000



travel insurance star ratings

Comprehensive Travel Insurance for Single Travelling to Brazil

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belongings			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
insure4less - Essentials	✓	✓	✗	2500	✓	N/A	10000000	10000000	500	2500	125	0	250
Ouch - A Travel Plan	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	N/A	600	3000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	200	700	6000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
★★★★★													
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	10000	✓	50000	12500000	12500000	1000	6000	500	750	3000
insure4less - Excel	✓	✓	✗	5000	✓	10000	10000000	10000000	500	3500	250	0	500
insure4less - Excel Plus	✓	✓	✗	7500	✓	20000	10000000	10000000	500	5000	500	0	2000
itrek - Platinum	✓	✓	✓	Unlimited	✓	15000	Unlimited	Unlimited	500	5000	250	750	3000
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	2000	0	750	2000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	4000	15000	250	1000	6000
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	200	700	6000
AussieTravelCover - PlanA-Super	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	8000	250	750	4000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	10000	250	750	4000
Budget Direct - Bronze	✗	✓	✓	5000	✗	0	Unlimited	Unlimited	500	2000	0	750	3000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	500	5000	250	750	3000
Budget Direct - Silver	✗	✓	✓	10000	✓	0	Unlimited	Unlimited	500	3000	0	750	3000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	8000	250	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	15000	✓	75000	20000000	20000000	2000	7500	1000	750	3000
Good2Go - Platinum International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	500	600	3000
HCF - Gold	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	0	750	3000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
Insure and Go - One Trip- Gold	✗	✓	✓	7500	✗	25000	5000000	5000000	500	5000	0	500	500
Insure and Go - One Trip- Platinum	✗	✓	✓	15000	✗	30000	Unlimited	Unlimited	500	7500	250	750	1250
itrek - Gold	✓	✓	✓	15000	✗	15000	Unlimited	Unlimited	500	5000	0	750	3000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
nab - International Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
NRMA - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	10000	N/A	800	3000
QBE - A Travel Plan	✓	✓	✗	unlimited	✓	25000	unlimited	unlimited	unlimited	15000	N/A	1000	3000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	25000	unlimited	unlimited	unlimited	15000	200	1000	6000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
RACV - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	200	750	3000
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	1000	6000	250	700	3000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	700	4000
Webjet - Essential Cover	✓	✓	✓	5000	✓	15000	5000000	5000000	500	1500	500	250	500
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	1000	6000	250	700	3000
World Nomads - World Wide	✓	✓	✗	10000	✓	N/A	5000000	5000000	500	2500	N/A	250	N/A
★★													

p/p - per policy

Report Date: September 2011, (All information is correct as at August 2011)

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Comprehensive Travel Insurance for Single Travelling to Brazil

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belongings			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★													
Australian Unity - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	10000	N/A	800	3000
CGU - International Super	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	1000	10000	N/A	800	3000
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	500	600	3000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	20000	Unlimited	15000	N/A	750	3000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	200	700	6000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	N/A
National Seniors - Silver International	✓	✓	✓	10000	✗	10000	Unlimited	Unlimited	500	5000	0	750	3000
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	12000	N/A	1000	4000
SURESAVE - Budget	✓	✓	✓	20000	✓	N/A	Unlimited	Unlimited	1000	2500	N/A	250	250
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	12000	250	700	4000
★													
Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	12000	N/A	1000	4000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	N/A	1000	4000



travel insurance star ratings

Comprehensive Travel Insurance for Single Travelling to China

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Ouch - A Travel Plan	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	N/A	600	3000
Ouch - B Travel Plan	✓	✓	✓	Unlimited	✓	18000	Unlimited	Unlimited	Unlimited	15000	N/A	500	2000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
★★★★★													
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	4000	15000	250	1000	6000
Good2Go - Silver International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	500	600	3000
insure4less - Essentials	✓	✓	✗	2500	✓	N/A	10000000	10000000	500	2500	125	0	250
itrek - Gold	✓	✓	✓	15000	✗	15000	Unlimited	Unlimited	500	5000	0	750	3000
itrek - Platinum	✓	✓	✓	Unlimited	✓	15000	Unlimited	Unlimited	500	5000	250	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	200	700	6000
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	200	750	3000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
★★★													
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	2000	0	750	2000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	200	700	6000
AussieTravelCover - PlanA-Standard	✓	✓	✓	Unlimited	✓	15000	Unlimited	Unlimited	1000	5000	250	750	4000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	10000	250	750	4000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	500	5000	250	750	3000
Budget Direct - Silver	✗	✓	✓	10000	✓	0	Unlimited	Unlimited	500	3000	0	750	3000
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	500	600	3000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	8000	250	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	15000	✓	75000	20000000	20000000	2000	7500	1000	750	3000
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	10000	✓	50000	12500000	12500000	1000	6000	500	750	3000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	20000	Unlimited	15000	N/A	750	3000
HCF - Gold	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	0	750	3000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	200	700	6000
Insure and Go - One Trip- Gold	✗	✓	✓	7500	✗	25000	5000000	5000000	500	5000	0	500	500
Insure and Go - One Trip- Platinum	✗	✓	✓	15000	✗	30000	Unlimited	Unlimited	500	7500	250	750	1250
insure4less - Excel	✓	✓	✗	5000	✓	10000	10000000	10000000	500	3500	250	0	500
insure4less - Excel Plus	✓	✓	✗	7500	✓	20000	10000000	10000000	500	5000	500	0	2000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
nab - International Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	N/A
National Seniors - Silver International	✓	✓	✓	10000	✗	10000	Unlimited	Unlimited	500	5000	0	750	3000
QBE - A Travel Plan	✓	✓	✗	unlimited	✓	25000	unlimited	unlimited	unlimited	15000	N/A	1000	3000
QBE - B Travel Plan	✓	✓	✗	unlimited	✓	18000	unlimited	unlimited	unlimited	15000	N/A	1000	2000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
RACV - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	1000	6000	250	700	3000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	700	4000
Webjet - Essential Cover	✓	✓	✓	5000	✓	15000	5000000	5000000	500	1500	500	250	500
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000



travel insurance star ratings

Comprehensive Travel Insurance for Single Travelling to China

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★													
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	1000	6000	250	700	3000
World Nomads - World Wide	✓	✓	✗	10000	✓	N/A	5000000	500000	500	2500	N/A	250	N/A
★★★													
Australian Unity - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	10000	N/A	800	3000
Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	12000	N/A	1000	4000
Budget Direct - Bronze	✗	✓	✓	5000	✗	0	Unlimited	Unlimited	500	2000	0	750	3000
CGU - International Super	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	1000	10000	N/A	800	3000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	N/A	1000	4000
NRMA - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	10000	N/A	800	3000
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	12000	N/A	1000	4000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	25000	unlimited	unlimited	unlimited	15000	200	1000	6000
SURESAVE - Budget	✓	✓	✓	20000	✓	N/A	Unlimited	Unlimited	1000	2500	N/A	250	250
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	12000	250	700	4000
★													
Australian Unity - International Standard	✓	✓	✗	unlimited	✓	15000	300000	300000	1000	5000	N/A	500	2000
CGU - International Standard	✓	✓	✗	Unlimited	✓	15000	300000	300000	1000	5000	N/A	500	2000
NRMA - International Standard	✓	✓	✗	unlimited	✓	15000	300000	300000	1000	5000	N/A	500	2000



travel insurance star ratings

Comprehensive Travel Insurance for Single Travelling to Fiji

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	10000	✓	50000	12500000	12500000	1000	6000	500	750	3000
itrek - Platinum	✓	✓	✓	Unlimited	✓	15000	Unlimited	Unlimited	500	5000	250	750	3000
Ouch - C Travel Plan	✓	✓	✓	Unlimited	✓	10000	Unlimited	Unlimited	Unlimited	15000	N/A	400	1000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
★★★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	15000	✓	75000	20000000	20000000	2000	7500	1000	750	3000
Good2Go - Bronze International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	500	600	3000
insure4less - Essentials	✓	✓	✗	2500	✓	N/A	10000000	10000000	500	2500	125	0	250
itrek - Gold	✓	✓	✓	15000	✗	15000	Unlimited	Unlimited	500	5000	0	750	3000
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Ouch - B Travel Plan	✓	✓	✓	Unlimited	✓	18000	Unlimited	Unlimited	Unlimited	15000	N/A	500	2000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	700	4000
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
★★★													
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	2000	0	750	2000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	4000	15000	250	1000	6000
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	200	700	6000
AussieTravelCover - PlanA-Economy	✓	✓	✓	Unlimited	✓	10000	Unlimited	Unlimited	1000	3000	250	750	3000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	10000	250	750	4000
Budget Direct - Bronze	✗	✓	✓	5000	✗	0	Unlimited	Unlimited	500	2000	0	750	3000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	500	5000	250	750	3000
Budget Direct - Silver	✗	✓	✓	10000	✓	0	Unlimited	Unlimited	500	3000	0	750	3000
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	500	600	3000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	8000	250	750	3000
HBF Insurance - Super Cover	✓	✓	✓	Unlimited	✓	20000	Unlimited	15000	Unlimited	10000	N/A	750	2000
HCF - Budget	✓	✓	✓	Unlimited	✓	15000	Unlimited	Unlimited	Unlimited	15000	0	300	1000
HCF - Gold	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	0	750	3000
HCF - Super	✓	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	Unlimited	15000	0	750	2000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	200	700	6000
Insure and Go - One Trip- Gold	✗	✓	✓	7500	✗	25000	5000000	5000000	500	5000	0	500	500
Insure and Go - One Trip- Platinum	✗	✓	✓	15000	✗	30000	Unlimited	Unlimited	500	7500	250	750	1250
insure4less - Excel	✓	✓	✗	5000	✓	10000	10000000	10000000	500	3500	250	0	500
insure4less - Excel Plus	✓	✓	✗	7500	✓	20000	10000000	10000000	500	5000	500	0	2000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
nab - International Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	N/A
National Seniors - Silver International	✓	✓	✓	10000	✗	10000	Unlimited	Unlimited	500	5000	0	750	3000
Ouch - A Travel Plan	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	N/A	600	3000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	200	700	6000
QBE - A Travel Plan	✓	✓	✗	unlimited	✓	25000	unlimited	unlimited	unlimited	15000	N/A	1000	3000
QBE - B Travel Plan	✓	✓	✗	unlimited	✓	18000	unlimited	unlimited	unlimited	15000	N/A	1000	2000
QBE - C Travel Plan	✓	✓	✗	unlimited	✓	20000	unlimited	unlimited	unlimited	15000	N/A	1000	1000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
RACV - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000



travel insurance star ratings

Comprehensive Travel Insurance for Single Travelling to Fiji

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★													
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	200	750	3000
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	1000	6000	250	700	3000
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	12000	250	700	4000
Webjet - Essential Cover	✓	✓	✓	5000	✓	15000	5000000	5000000	500	1500	500	250	500
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	1000	6000	250	700	3000
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
★★													
Australian Unity - Economy Plan	✓	✓	✗	unlimited	✓	10000	100000	300000	1000	3500	N/A	500	500
Australian Unity - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	10000	N/A	800	3000
Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	12000	N/A	1000	4000
CGU - Economy Plan	✓	✓	✗	Unlimited	✓	10000	100000	300000	1000	3500	N/A	500	500
CGU - International Super	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	1000	10000	N/A	800	3000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	N/A	1000	4000
HBF Insurance - Budget Cover	✓	✓	✓	Unlimited	✓	15000	Unlimited	15000	Unlimited	5000	N/A	300	1000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	20000	Unlimited	15000	N/A	750	3000
NRMA - Economy Plan	✓	✓	✗	unlimited	✓	10000	100000	300000	1000	3500	N/A	500	500
NRMA - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	10000	N/A	800	3000
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	12000	N/A	1000	4000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	25000	unlimited	unlimited	unlimited	15000	200	1000	6000
SURESAVE - Budget	✓	✓	✓	20000	✓	N/A	Unlimited	Unlimited	1000	2500	N/A	250	250
World Nomads - World Wide	✓	✓	✗	10000	✓	N/A	5000000	500000	500	2500	N/A	250	N/A
★													
Australian Unity - International Standard	✓	✓	✗	unlimited	✓	15000	300000	300000	1000	5000	N/A	500	2000
CGU - International Standard	✓	✓	✗	Unlimited	✓	15000	300000	300000	1000	5000	N/A	500	2000
NRMA - International Standard	✓	✓	✗	unlimited	✓	15000	300000	300000	1000	5000	N/A	500	2000



travel insurance star ratings

Comprehensive Travel Insurance for Single Travelling to France

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
itrek - Gold	✓	✓	✓	15000	✗	15000	Unlimited	Unlimited	500	5000	0	750	3000
Ouch - A Travel Plan	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	N/A	600	3000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
★★★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	10000	✓	50000	12500000	12500000	1000	6000	500	750	3000
Good2Go - Gold International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	500	600	3000
insure4less - Essentials	✓	✓	✗	2500	✓	N/A	10000000	10000000	500	2500	125	0	250
itrek - Platinum	✓	✓	✓	Unlimited	✓	15000	Unlimited	Unlimited	500	5000	250	750	3000
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	200	700	6000
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
★★★													
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	2000	0	750	2000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	4000	15000	250	1000	6000
AussieTravelCover - PlanA-Super	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	8000	250	750	4000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	10000	250	750	4000
Budget Direct - Bronze	✗	✓	✓	5000	✗	0	Unlimited	Unlimited	500	2000	0	750	3000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	500	5000	250	750	3000
Budget Direct - Silver	✗	✓	✓	10000	✓	0	Unlimited	Unlimited	500	3000	0	750	3000
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	500	600	3000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	8000	250	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	15000	✓	75000	20000000	20000000	2000	7500	1000	750	3000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	20000	Unlimited	15000	N/A	750	3000
HCF - Gold	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	0	750	3000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
Insure and Go - One Trip- Gold	✗	✓	✓	7500	✗	25000	5000000	5000000	500	5000	0	500	500
Insure and Go - One Trip- Platinum	✗	✓	✓	15000	✗	30000	Unlimited	Unlimited	500	7500	250	750	1250
insure4less - Excel	✓	✓	✗	5000	✓	10000	10000000	10000000	500	3500	250	0	500
insure4less - Excel Plus	✓	✓	✗	7500	✓	20000	10000000	10000000	500	5000	500	0	2000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
nab - International Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
National Seniors - Silver International	✓	✓	✓	10000	✗	10000	Unlimited	Unlimited	500	5000	0	750	3000
QBE - A Travel Plan	✓	✓	✗	unlimited	✓	25000	unlimited	unlimited	unlimited	15000	N/A	1000	3000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
RACV - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	200	750	3000
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	1000	6000	250	700	3000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	700	4000
Webjet - Essential Cover	✓	✓	✓	5000	✓	15000	5000000	5000000	500	1500	500	250	500
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	1000	6000	250	700	3000
World Nomads - World Wide	✓	✓	✗	10000	✓	N/A	5000000	5000000	500	2500	N/A	250	N/A
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
★★													

p/p - per policy

Report Date: September 2011, (All information is correct as at August 2011)

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Comprehensive Travel Insurance for Single Travelling to France

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belongings			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★													
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	200	700	6000
CGU - International Super	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	1000	10000	N/A	800	3000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	200	700	6000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	N/A
NRMA - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	10000	N/A	800	3000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	25000	unlimited	unlimited	unlimited	15000	200	1000	6000
SURESAVE - Budget	✓	✓	✓	20000	✓	N/A	Unlimited	Unlimited	1000	2500	N/A	250	250
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	12000	250	700	4000
★													
Australian Unity - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	10000	N/A	800	3000
Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	12000	N/A	1000	4000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	N/A	1000	4000
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	12000	N/A	1000	4000



travel insurance star ratings

Comprehensive Travel Insurance for Single Travelling to New Zealand

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	10000	✓	50000	12500000	12500000	1000	6000	500	750	3000
itrek - Platinum	✓	✓	✓	Unlimited	✓	15000	Unlimited	Unlimited	500	5000	250	750	3000
Ouch - C Travel Plan	✓	✓	✓	Unlimited	✓	10000	Unlimited	Unlimited	Unlimited	15000	N/A	400	1000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
★★★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	15000	✓	75000	20000000	20000000	2000	7500	1000	750	3000
Good2Go - Bronze International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	500	600	3000
Insure and Go - One Trip- Platinum	✗	✓	✓	15000	✗	30000	Unlimited	Unlimited	500	7500	250	750	1250
insure4less - Essentials	✓	✓	✗	2500	✓	N/A	10000000	10000000	500	2500	125	0	250
itrek - Gold	✓	✓	✓	15000	✗	15000	Unlimited	Unlimited	500	5000	0	750	3000
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Ouch - B Travel Plan	✓	✓	✓	Unlimited	✓	18000	Unlimited	Unlimited	Unlimited	15000	N/A	500	2000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	700	4000
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
★★★													
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	2000	0	750	2000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	4000	15000	250	1000	6000
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	200	700	6000
AussieTravelCover - PlanA-Economy	✓	✓	✓	Unlimited	✓	10000	Unlimited	Unlimited	1000	3000	250	750	3000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	10000	250	750	4000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	500	5000	250	750	3000
Budget Direct - Silver	✗	✓	✓	10000	✓	0	Unlimited	Unlimited	500	3000	0	750	3000
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	500	600	3000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	8000	250	750	3000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	20000	Unlimited	15000	N/A	750	3000
HBF Insurance - Super Cover	✓	✓	✓	Unlimited	✓	20000	Unlimited	15000	Unlimited	10000	N/A	750	2000
HCF - Gold	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	0	750	3000
HCF - Super	✓	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	Unlimited	15000	0	750	2000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	200	700	6000
Insure and Go - One Trip- Gold	✗	✓	✓	7500	✗	25000	5000000	5000000	500	5000	0	500	500
insure4less - Excel	✓	✓	✗	5000	✓	10000	10000000	10000000	500	3500	250	0	500
insure4less - Excel Plus	✓	✓	✗	7500	✓	20000	10000000	10000000	500	5000	500	0	2000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
nab - International Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	N/A
National Seniors - Silver International	✓	✓	✓	10000	✗	10000	Unlimited	Unlimited	500	5000	0	750	3000
Ouch - A Travel Plan	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	N/A	600	3000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	200	700	6000
QBE - B Travel Plan	✓	✓	✗	unlimited	✓	18000	unlimited	unlimited	unlimited	15000	N/A	1000	2000
QBE - C Travel Plan	✓	✓	✗	unlimited	✓	20000	unlimited	unlimited	unlimited	15000	N/A	1000	1000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
RACV - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	200	750	3000

p/p - per policy

Report Date: September 2011, (All information is correct as at August 2011)

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travel insurance star ratings

Comprehensive Travel Insurance for Single Travelling to New Zealand

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★													
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	1000	6000	250	700	3000
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	12000	250	700	4000
Webjet - Essential Cover	✓	✓	✓	5000	✓	15000	5000000	5000000	500	1500	500	250	500
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	1000	6000	250	700	3000
★★													
Australian Unity - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	10000	N/A	800	3000
Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	12000	N/A	1000	4000
Budget Direct - Bronze	✗	✓	✓	5000	✗	0	Unlimited	Unlimited	500	2000	0	750	3000
CGU - International Super	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	1000	10000	N/A	800	3000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	N/A	1000	4000
NRMA - Economy Plan	✓	✓	✗	unlimited	✓	10000	100000	300000	1000	3500	N/A	500	500
NRMA - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	10000	N/A	800	3000
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	12000	N/A	1000	4000
QBE - A Travel Plan	✓	✓	✗	unlimited	✓	25000	unlimited	unlimited	unlimited	15000	N/A	1000	3000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	25000	unlimited	unlimited	unlimited	15000	200	1000	6000
SURESAVE - Budget	✓	✓	✓	20000	✓	N/A	Unlimited	Unlimited	1000	2500	N/A	250	250
World Nomads - World Wide	✓	✓	✗	10000	✓	N/A	5000000	500000	500	2500	N/A	250	N/A
★													
Australian Unity - Economy Plan	✓	✓	✗	unlimited	✓	10000	100000	300000	1000	3500	N/A	500	500
Australian Unity - International Standard	✓	✓	✗	unlimited	✓	15000	300000	300000	1000	5000	N/A	500	2000
CGU - Economy Plan	✓	✓	✗	Unlimited	✓	10000	100000	300000	1000	3500	N/A	500	500
CGU - International Standard	✓	✓	✗	Unlimited	✓	15000	300000	300000	1000	5000	N/A	500	2000
NRMA - International Standard	✓	✓	✗	unlimited	✓	15000	300000	300000	1000	5000	N/A	500	2000



travel insurance star ratings

Comprehensive Travel Insurance for Single Travelling to South Africa

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
insure4less - Essentials	✓	✓	✗	2500	✓	N/A	10000000	10000000	500	2500	125	0	250
Ouch - A Travel Plan	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	N/A	600	3000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	200	700	6000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
★★★★★													
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	10000	✓	50000	12500000	12500000	1000	6000	500	750	3000
Good2Go - Gold International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	500	600	3000
Insure and Go - One Trip- Platinum	✗	✓	✓	15000	✗	30000	Unlimited	Unlimited	500	7500	250	750	1250
insure4less - Excel	✓	✓	✗	5000	✓	10000	10000000	10000000	500	3500	250	0	500
itrek - Gold	✓	✓	✓	15000	✗	15000	Unlimited	Unlimited	500	5000	0	750	3000
itrek - Platinum	✓	✓	✓	Unlimited	✓	15000	Unlimited	Unlimited	500	5000	250	750	3000
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	700	4000
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	2000	0	750	2000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	4000	15000	250	1000	6000
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	200	700	6000
AussieTravelCover - PlanA-Super	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	8000	250	750	4000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	10000	250	750	4000
Budget Direct - Bronze	✗	✓	✓	5000	✗	0	Unlimited	Unlimited	500	2000	0	750	3000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	500	5000	250	750	3000
Budget Direct - Silver	✗	✓	✓	10000	✓	0	Unlimited	Unlimited	500	3000	0	750	3000
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	500	600	3000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	8000	250	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	15000	✓	75000	20000000	20000000	2000	7500	1000	750	3000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	20000	Unlimited	15000	N/A	750	3000
HCF - Gold	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	0	750	3000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
Insure and Go - One Trip- Gold	✗	✓	✓	7500	✗	25000	5000000	5000000	500	5000	0	500	500
insure4less - Excel Plus	✓	✓	✗	7500	✓	20000	10000000	10000000	500	5000	500	0	2000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
nab - International Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
NRMA - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	10000	N/A	800	3000
QBE - A Travel Plan	✓	✓	✗	unlimited	✓	25000	unlimited	unlimited	unlimited	15000	N/A	1000	3000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	25000	unlimited	unlimited	unlimited	15000	200	1000	6000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
RACV - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	200	750	3000
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	12000	250	700	4000
Webjet - Essential Cover	✓	✓	✓	5000	✓	15000	5000000	5000000	500	1500	500	250	500
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
World Nomads - World Wide	✓	✓	✗	10000	✓	N/A	5000000	5000000	500	2500	N/A	250	N/A
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000



Comprehensive Travel Insurance for Single Travelling to South Africa

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belongings		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified

★★

Australian Unity - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	10000	N/A	800	3000
CGU - International Super	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	1000	10000	N/A	800	3000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	200	700	6000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	N/A
National Seniors - Silver International	✓	✓	✓	10000	✗	10000	Unlimited	Unlimited	500	5000	0	750	3000
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	1000	6000	250	700	3000
SURESAVE - Budget	✓	✓	✓	20000	✓	N/A	Unlimited	Unlimited	1000	2500	N/A	250	250
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	1000	6000	250	700	3000

★

Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	12000	N/A	1000	4000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	N/A	1000	4000
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	12000	N/A	1000	4000



travel insurance star ratings

Comprehensive Travel Insurance for Single Travelling to Thailand

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
Ouch - A Travel Plan	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	N/A	600	3000
Ouch - B Travel Plan	✓	✓	✓	Unlimited	✓	18000	Unlimited	Unlimited	Unlimited	15000	N/A	500	2000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
★★★★★													
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	4000	15000	250	1000	6000
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	10000	✓	50000	12500000	12500000	1000	6000	500	750	3000
Good2Go - Silver International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	500	600	3000
itrek - Gold	✓	✓	✓	15000	✗	15000	Unlimited	Unlimited	500	5000	0	750	3000
itrek - Platinum	✓	✓	✓	Unlimited	✓	15000	Unlimited	Unlimited	500	5000	250	750	3000
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
★★★													
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	2000	0	750	2000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	200	700	6000
AussieTravelCover - PlanA-Standard	✓	✓	✓	Unlimited	✓	15000	Unlimited	Unlimited	1000	5000	250	750	4000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	10000	250	750	4000
Budget Direct - Bronze	✗	✓	✓	5000	✗	0	Unlimited	Unlimited	500	2000	0	750	3000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	500	5000	250	750	3000
Budget Direct - Silver	✗	✓	✓	10000	✓	0	Unlimited	Unlimited	500	3000	0	750	3000
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	500	600	3000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	8000	250	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	15000	✓	75000	20000000	20000000	2000	7500	1000	750	3000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	20000	Unlimited	15000	N/A	750	3000
HBF Insurance - Super Cover	✓	✓	✓	Unlimited	✓	20000	Unlimited	15000	Unlimited	10000	N/A	750	2000
HCF - Gold	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	0	750	3000
HCF - Super	✓	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	Unlimited	15000	0	750	2000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
Insure and Go - One Trip- Gold	✗	✓	✓	7500	✗	25000	5000000	5000000	500	5000	0	500	500
Insure and Go - One Trip- Platinum	✗	✓	✓	15000	✗	30000	Unlimited	Unlimited	500	7500	250	750	1250
insure4less - Essentials	✓	✓	✗	2500	✓	N/A	10000000	10000000	500	2500	125	0	250
insure4less - Excel	✓	✓	✗	5000	✓	10000	10000000	10000000	500	3500	250	0	500
insure4less - Excel Plus	✓	✓	✗	7500	✓	20000	10000000	10000000	500	5000	500	0	2000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
nab - International Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
National Seniors - Silver International	✓	✓	✓	10000	✗	10000	Unlimited	Unlimited	500	5000	0	750	3000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	200	700	6000
QBE - B Travel Plan	✓	✓	✗	unlimited	✓	18000	unlimited	unlimited	unlimited	15000	N/A	1000	2000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
RACV - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	200	750	3000
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	1000	6000	250	700	3000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	700	4000
Webjet - Essential Cover	✓	✓	✓	5000	✓	15000	5000000	5000000	500	1500	500	250	500
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000



Comprehensive Travel Insurance for Single Travelling to Thailand

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★													
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	1000	6000	250	700	3000
World Nomads - World Wide	✓	✓	✗	10000	✓	N/A	5000000	500000	500	2500	N/A	250	N/A
★★													
Australian Unity - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	10000	N/A	800	3000
Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	12000	N/A	1000	4000
CGU - International Super	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	1000	10000	N/A	800	3000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	N/A	1000	4000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	200	700	6000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	N/A
NRMA - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	10000	N/A	800	3000
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	12000	N/A	1000	4000
QBE - A Travel Plan	✓	✓	✗	unlimited	✓	25000	unlimited	unlimited	unlimited	15000	N/A	1000	3000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	25000	unlimited	unlimited	unlimited	15000	200	1000	6000
SURESAVE - Budget	✓	✓	✓	20000	✓	N/A	Unlimited	Unlimited	1000	2500	N/A	250	250
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	12000	250	700	4000
★													
Australian Unity - International Standard	✓	✓	✗	unlimited	✓	15000	300000	300000	1000	5000	N/A	500	2000
CGU - International Standard	✓	✓	✗	Unlimited	✓	15000	300000	300000	1000	5000	N/A	500	2000
NRMA - International Standard	✓	✓	✗	unlimited	✓	15000	300000	300000	1000	5000	N/A	500	2000



travel insurance star ratings

Comprehensive Travel Insurance for Single Travelling to UK

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Ouch - A Travel Plan	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	N/A	600	3000
Ouch - B Travel Plan	✓	✓	✓	Unlimited	✓	18000	Unlimited	Unlimited	Unlimited	15000	N/A	500	2000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
★★★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	10000	✓	50000	12500000	12500000	1000	6000	500	750	3000
Good2Go - Gold International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	500	600	3000
insure4less - Essentials	✓	✓	✗	2500	✓	N/A	10000000	10000000	500	2500	125	0	250
itrek - Gold	✓	✓	✓	15000	✗	15000	Unlimited	Unlimited	500	5000	0	750	3000
itrek - Platinum	✓	✓	✓	Unlimited	✓	15000	Unlimited	Unlimited	500	5000	250	750	3000
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	200	700	6000
★★★													
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	2000	0	750	2000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	4000	15000	250	1000	6000
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	200	700	6000
AussieTravelCover - PlanA-Super	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	8000	250	750	4000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	10000	250	750	4000
Budget Direct - Bronze	✗	✓	✓	5000	✗	0	Unlimited	Unlimited	500	2000	0	750	3000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	500	5000	250	750	3000
Budget Direct - Silver	✗	✓	✓	10000	✓	0	Unlimited	Unlimited	500	3000	0	750	3000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	8000	250	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	15000	✓	75000	20000000	20000000	2000	7500	1000	750	3000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	20000	Unlimited	15000	N/A	750	3000
HBF Insurance - Super Cover	✓	✓	✓	Unlimited	✓	20000	Unlimited	15000	Unlimited	10000	N/A	750	2000
HCF - Gold	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	0	750	3000
HCF - Super	✓	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	Unlimited	15000	0	750	2000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
Insure and Go - One Trip- Gold	✗	✓	✓	7500	✗	25000	5000000	5000000	500	5000	0	500	500
Insure and Go - One Trip- Platinum	✗	✓	✓	15000	✗	30000	Unlimited	Unlimited	500	7500	250	750	1250
insure4less - Excel	✓	✓	✗	5000	✓	10000	10000000	10000000	500	3500	250	0	500
insure4less - Excel Plus	✓	✓	✗	7500	✓	20000	10000000	10000000	500	5000	500	0	2000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
nab - International Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
QBE - B Travel Plan	✓	✓	✗	unlimited	✓	18000	unlimited	unlimited	unlimited	15000	N/A	1000	2000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
RACV - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	200	750	3000
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	1000	6000	250	700	3000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	700	4000
Webjet - Essential Cover	✓	✓	✓	5000	✓	15000	5000000	5000000	500	1500	500	250	500
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	1000	6000	250	700	3000
World Nomads - World Wide	✓	✓	✗	10000	✓	N/A	5000000	5000000	500	2500	N/A	250	N/A
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000



Comprehensive Travel Insurance for Single Travelling to UK

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belongings		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified

★★

CGU - International Super	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	1000	10000	N/A	800	3000
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	500	600	3000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	200	700	6000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	N/A
National Seniors - Silver International	✓	✓	✓	10000	✗	10000	Unlimited	Unlimited	500	5000	0	750	3000
NRMA - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	10000	N/A	800	3000
QBE - A Travel Plan	✓	✓	✗	unlimited	✓	25000	unlimited	unlimited	unlimited	15000	N/A	1000	3000
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	25000	unlimited	unlimited	unlimited	15000	200	1000	6000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
SURESAVE - Budget	✓	✓	✓	20000	✓	N/A	Unlimited	Unlimited	1000	2500	N/A	250	250
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	12000	250	700	4000

★

Australian Unity - International Super	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	10000	N/A	800	3000
Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	12000	N/A	1000	4000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	N/A	1000	4000
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	12000	N/A	1000	4000



travel insurance star ratings

Comprehensive Travel Insurance for Single Travelling to United States

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★													
itrek - Platinum	✓	✓	✓	Unlimited	✓	15000	Unlimited	Unlimited	500	5000	250	750	3000
Online Travel Insurance - Comprehensive - International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Ouch - Premier Plus Extras	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	200	700	6000
Southern Cross Travel Insurance - TravelCare-World,NZ,	✓	✓	✗	50000	✓	100000	unlimited	unlimited	750	25000	1000	2000	5000
Virgin Blue - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	5000	250	750	3000
★★★★★													
1300 Insurance - Comprehensive	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
1Cover Direct Insurance - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Columbus Direct - Single-Trip STANDARD	✓	✓	✗	10000	✓	50000	12500000	12500000	1000	6000	500	750	3000
Insure and Go - One Trip- Platinum	✗	✓	✓	15000	✗	30000	Unlimited	Unlimited	500	7500	250	750	1250
insure4less - Essentials	✓	✓	✗	2500	✓	N/A	10000000	10000000	500	2500	125	0	250
itrek - Gold	✓	✓	✓	15000	✗	15000	Unlimited	Unlimited	500	5000	0	750	3000
MyCover - Comprehensive International - Plan A	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
Travel Insurance Direct - Plan A World Wide Holiday	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	700	4000
Webjet - Essential Cover	✓	✓	✓	5000	✓	15000	5000000	5000000	500	1500	500	250	500
Zuji - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
★★★													
1Cover Direct Insurance - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500	2000	0	750	2000
AAMI - International Travel	✓	✓	✓	unlimited	✓		unlimited	unlimited	unlimited	12000		700	3000
American Express - Comprehensive (international)	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	4000	15000	250	1000	6000
AussieTravelCover - PlanA-Super	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	8000	250	750	4000
AussieTravelCover - PlanA-Super Plus	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	10000	250	750	4000
Budget Direct - Bronze	✗	✓	✓	5000	✗	0	Unlimited	Unlimited	500	2000	0	750	3000
Budget Direct - Platinum	✗	✓	✓	Unlimited	✓	20000	Unlimited	Unlimited	500	5000	250	750	3000
Budget Direct - Silver	✗	✓	✓	10000	✓	0	Unlimited	Unlimited	500	3000	0	750	3000
CHI - PlanA-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	8000	250	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✓	✗	15000	✓	75000	20000000	20000000	2000	7500	1000	750	3000
Good2Go - Platinum International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	500	600	3000
HCF - Gold	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	Unlimited	15000	0	750	3000
HSBC - Comprehensive Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
Insure and Go - One Trip- Gold	✗	✓	✓	7500	✗	25000	5000000	5000000	500	5000	0	500	500
insure4less - Excel	✓	✓	✗	5000	✓	10000	10000000	10000000	500	3500	250	0	500
insure4less - Excel Plus	✓	✓	✗	7500	✓	20000	10000000	10000000	500	5000	500	0	2000
Medibank Private - Comprehensive (International)	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
nab - International Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	3000
National Seniors - Silver International	✓	✓	✓	10000	✗	10000	Unlimited	Unlimited	500	5000	0	750	3000
RAC - Plan A-Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
RACQ - Plan A - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
RACV - Comprehensive International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	12000	250	750	3000
Skycover - Comprehensive International	✗	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	200	750	3000
Suncorp - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	1000	6000	250	700	3000
Webjet - International Single Trip	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
Westpac - Single Trip Travel Insurance	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	1000	6000	250	700	3000
World Nomads - World Wide	✓	✓	✗	10000	✓	N/A	5000000	5000000	500	2500	N/A	250	N/A
Worldcare - Comprehensive	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	5000	250	750	3000
★★													
Chartis - Platinum, Gold, Silver, Bronze	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	500	600	3000
HBF Insurance - Gold Cover	✓	✓	✓	Unlimited	✓	25000	Unlimited	20000	Unlimited	15000	N/A	750	3000
National Seniors - Premium Gold International	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	500	7500	250	750	N/A
NRMA - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	12000	N/A	1000	4000

p/p - per policy

Report Date: September 2011, (All information is correct as at August 2011)

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travel insurance star ratings

Comprehensive Travel Insurance for Single Travelling to United States

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical			Personal Belonging			
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover	Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★													
QBE - Premium Plus Extra	✓	✓	✗	unlimited	✓	25000	unlimited	unlimited	unlimited	15000	200	1000	6000
SURESAVE - Budget	✓	✓	✓	20000	✓	N/A	Unlimited	Unlimited	1000	2500	N/A	250	250
★													
ANZ - International Travel Plan	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	200	700	6000
Australian Unity - International Super Plus	✓	✓	✗	unlimited	✓	50000	unlimited	unlimited	1000	12000	N/A	1000	4000
CGU - International Super Plus	✓	✓	✗	Unlimited	✓	50000	Unlimited	Unlimited	1000	12000	N/A	1000	4000
ING - International Travel Plan	✓	✓	✗	Unlimited	✓	25000	Unlimited	Unlimited	2000	15000	200	700	6000
SURESAVE - Holiday	✓	✓	✓	Unlimited	✓	25000	Unlimited	Unlimited	1000	12000	250	700	4000



Travel Insurance Star Ratings

Medical Travel Insurance for Couple Travelling to Bali

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
itrek - Bronze	✓	✓	✓	0	✗	30000	Unlimited	Unlimited	1000
Zuji - Medical Only	✓	✓	✓	N/A	✗	50000	Unlimited	Unlimited	1000
★★★★									
Insure and Go - One Trip- Bronze	✗	✓	✓	2000	✗	0	2000000	2000000	500
itrek - Silver	✓	✓	✓	20000	✗	30000	Unlimited	Unlimited	1000
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	50000	Unlimited	500
★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Insure and Go - One Trip- Silver	✗	✓	✓	7500	✗	0	5000000	5000000	500
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★									
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★									
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500



Travel Insurance Star Ratings

Medical Travel Insurance for Couple Travelling to Brazil

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
itrek - Bronze	✓	✓	✓	0	✗	30000	Unlimited	Unlimited	1000
Zuji - Medical Only	✓	✓	✓	N/A	✗	50000	Unlimited	Unlimited	1000
★★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
itrek - Silver	✓	✓	✓	20000	✗	30000	Unlimited	Unlimited	1000
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★★									
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Insure and Go - One Trip- Bronze	✗	✓	✓	2000	✗	0	2000000	2000000	500
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	50000	Unlimited	500
★★									
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★									
Insure and Go - One Trip- Silver	✗	✓	✓	7500	✗	0	5000000	5000000	500



Travel Insurance Star Ratings

Medical Travel Insurance for Couple Travelling to China

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
itrek - Bronze	✓	✓	✓	0	✗	30000	Unlimited	Unlimited	1000
Zuji - Medical Only	✓	✓	✓	N/A	✗	50000	Unlimited	Unlimited	1000
★★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
itrek - Silver	✓	✓	✓	20000	✗	30000	Unlimited	Unlimited	1000
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★★									
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Insure and Go - One Trip- Bronze	✗	✓	✓	2000	✗	0	2000000	2000000	500
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	50000	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★									
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
Insure and Go - One Trip- Silver	✗	✓	✓	7500	✗	0	5000000	5000000	500
★									
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500



Travel Insurance Star Ratings

Medical Travel Insurance for Couple Travelling to Fiji

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
itrek - Bronze	✓	✓	✓	0	✗	30000	Unlimited	Unlimited	1000
Zuji - Medical Only	✓	✓	✓	N/A	✗	50000	Unlimited	Unlimited	1000
★★★★									
Insure and Go - One Trip- Bronze	✗	✓	✓	2000	✗	0	2000000	2000000	500
itrek - Silver	✓	✓	✓	20000	✗	30000	Unlimited	Unlimited	1000
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	50000	Unlimited	500
★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Insure and Go - One Trip- Silver	✗	✓	✓	7500	✗	0	5000000	5000000	500
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★									
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★									
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500



Travel Insurance Star Ratings

Medical Travel Insurance for Couple Travelling to France

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
itrek - Bronze	✓	✓	✓	0	✗	30000	Unlimited	Unlimited	1000
Zuji - Medical Only	✓	✓	✓	N/A	✗	50000	Unlimited	Unlimited	1000
★★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
itrek - Silver	✓	✓	✓	20000	✗	30000	Unlimited	Unlimited	1000
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★★									
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Insure and Go - One Trip- Bronze	✗	✓	✓	2000	✗	0	2000000	2000000	500
Insure and Go - One Trip- Silver	✗	✓	✓	7500	✗	0	5000000	5000000	500
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	50000	Unlimited	500
★★									
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★									
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500



Travel Insurance Star Ratings

Medical Travel Insurance for Couple Travelling to New Zealand

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
itrek - Bronze	✓	✓	✓	0	✗	30000	Unlimited	Unlimited	1000
Zuji - Medical Only	✓	✓	✓	N/A	✗	50000	Unlimited	Unlimited	1000
★★★★									
Insure and Go - One Trip- Bronze	✗	✓	✓	2000	✗	0	2000000	2000000	500
itrek - Silver	✓	✓	✓	20000	✗	30000	Unlimited	Unlimited	1000
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	50000	Unlimited	500
★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Insure and Go - One Trip- Silver	✗	✓	✓	7500	✗	0	5000000	5000000	500
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★									
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★									
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500



Travel Insurance Star Ratings

Medical Travel Insurance for Couple Travelling to South Africa

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
itrek - Bronze	✓	✓	✓	0	✗	30000	Unlimited	Unlimited	1000
Zuji - Medical Only	✓	✓	✓	N/A	✗	50000	Unlimited	Unlimited	1000
★★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
itrek - Silver	✓	✓	✓	20000	✗	30000	Unlimited	Unlimited	1000
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★★									
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Insure and Go - One Trip- Bronze	✗	✓	✓	2000	✗	0	2000000	2000000	500
Insure and Go - One Trip- Silver	✗	✓	✓	7500	✗	0	5000000	5000000	500
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	50000	Unlimited	500
★★									
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★									
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500



Travel Insurance Star Ratings

Medical Travel Insurance for Couple Travelling to Thailand

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
itrek - Bronze	✓	✓	✓	0	✗	30000	Unlimited	Unlimited	1000
Zuji - Medical Only	✓	✓	✓	N/A	✗	50000	Unlimited	Unlimited	1000
★★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	50000	Unlimited	500
★★★									
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Insure and Go - One Trip- Bronze	✗	✓	✓	2000	✗	0	2000000	2000000	500
itrek - Silver	✓	✓	✓	20000	✗	30000	Unlimited	Unlimited	1000
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★									
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
Insure and Go - One Trip- Silver	✗	✓	✓	7500	✗	0	5000000	5000000	500
★									
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500



Travel Insurance Star Ratings

Medical Travel Insurance for Couple Travelling to UK

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
itrek - Bronze	✓	✓	✓	0	✗	30000	Unlimited	Unlimited	1000
Zuji - Medical Only	✓	✓	✓	N/A	✗	50000	Unlimited	Unlimited	1000
★★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
itrek - Silver	✓	✓	✓	20000	✗	30000	Unlimited	Unlimited	1000
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★★									
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Insure and Go - One Trip- Bronze	✗	✓	✓	2000	✗	0	2000000	2000000	500
Insure and Go - One Trip- Silver	✗	✓	✓	7500	✗	0	5000000	5000000	500
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	50000	Unlimited	500
★★									
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★									
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500



Travel Insurance Star Ratings

Medical Travel Insurance for Couple Travelling to United States

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Zuji - Medical Only	✓	✓	✓	N/A	✗	50000	Unlimited	Unlimited	1000
★★★★									
itrek - Bronze	✓	✓	✓	0	✗	30000	Unlimited	Unlimited	1000
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★★									
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Insure and Go - One Trip- Bronze	✗	✓	✓	2000	✗	0	2000000	2000000	500
itrek - Silver	✓	✓	✓	20000	✗	30000	Unlimited	Unlimited	1000
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	50000	Unlimited	500
★★									
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★									
Insure and Go - One Trip- Silver	✗	✓	✓	7500	✗	0	5000000	5000000	500



Travel Insurance Star Ratings

Medical Travel Insurance for Family Travelling to Bali

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
itrek - Bronze	✓	✓	✓	0	✗	30000	Unlimited	Unlimited	1000
Zuji - Medical Only	✓	✓	✓	N/A	✗	50000	Unlimited	Unlimited	1000
★★★★									
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
Insure and Go - One Trip- Bronze	✗	✓	✓	2000	✗	0	2000000	2000000	500
itrek - Silver	✓	✓	✓	20000	✗	30000	Unlimited	Unlimited	1000
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	100000	Unlimited	500
★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Insure and Go - One Trip- Silver	✗	✓	✓	7500	✗	0	5000000	5000000	500
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RACV - Medical Only Cover (International)	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★									
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★									
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500



Travel Insurance Star Ratings

Medical Travel Insurance for Family Travelling to Brazil

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
itrek - Bronze	✓	✓	✓	0	✗	30000	Unlimited	Unlimited	1000
Zuji - Medical Only	✓	✓	✓	N/A	✗	50000	Unlimited	Unlimited	1000
★★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
itrek - Silver	✓	✓	✓	20000	✗	30000	Unlimited	Unlimited	1000
★★★									
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Insure and Go - One Trip- Bronze	✗	✓	✓	2000	✗	0	2000000	2000000	500
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RACV - Medical Only Cover (International)	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	100000	Unlimited	500
★★									
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
Insure and Go - One Trip- Silver	✗	✓	✓	7500	✗	0	5000000	5000000	500
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★									
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500



Travel Insurance Star Ratings

Medical Travel Insurance for Family Travelling to China

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
itrek - Bronze	✓	✓	✓	0	✗	30000	Unlimited	Unlimited	1000
Zuji - Medical Only	✓	✓	✓	N/A	✗	50000	Unlimited	Unlimited	1000
★★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
itrek - Silver	✓	✓	✓	20000	✗	30000	Unlimited	Unlimited	1000
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★★									
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Insure and Go - One Trip- Bronze	✗	✓	✓	2000	✗	0	2000000	2000000	500
Insure and Go - One Trip- Silver	✗	✓	✓	7500	✗	0	5000000	5000000	500
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RACV - Medical Only Cover (International)	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	100000	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★									
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★									
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500



Travel Insurance Star Ratings

Medical Travel Insurance for Family Travelling to Fiji

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
itrek - Bronze	✓	✓	✓	0	✗	30000	Unlimited	Unlimited	1000
Zuji - Medical Only	✓	✓	✓	N/A	✗	50000	Unlimited	Unlimited	1000
★★★★									
Insure and Go - One Trip- Bronze	✗	✓	✓	2000	✗	0	2000000	2000000	500
itrek - Silver	✓	✓	✓	20000	✗	30000	Unlimited	Unlimited	1000
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	100000	Unlimited	500
★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Insure and Go - One Trip- Silver	✗	✓	✓	7500	✗	0	5000000	5000000	500
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RACV - Medical Only Cover (International)	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★									
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★									
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500



Travel Insurance Star Ratings

Medical Travel Insurance for Family Travelling to France

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
itrek - Bronze	✓	✓	✓	0	✗	30000	Unlimited	Unlimited	1000
Zuji - Medical Only	✓	✓	✓	N/A	✗	50000	Unlimited	Unlimited	1000
★★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
itrek - Silver	✓	✓	✓	20000	✗	30000	Unlimited	Unlimited	1000
★★★									
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Insure and Go - One Trip- Bronze	✗	✓	✓	2000	✗	0	2000000	2000000	500
Insure and Go - One Trip- Silver	✗	✓	✓	7500	✗	0	5000000	5000000	500
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RACV - Medical Only Cover (International)	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	100000	Unlimited	500
★★									
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★									
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500



Travel Insurance Star Ratings

Medical Travel Insurance for Family Travelling to New Zealand

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
itrek - Bronze	✓	✓	✓	0	✗	30000	Unlimited	Unlimited	1000
Zuji - Medical Only	✓	✓	✓	N/A	✗	50000	Unlimited	Unlimited	1000
★★★★									
Insure and Go - One Trip- Bronze	✗	✓	✓	2000	✗	0	2000000	2000000	500
itrek - Silver	✓	✓	✓	20000	✗	30000	Unlimited	Unlimited	1000
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	100000	Unlimited	500
★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Insure and Go - One Trip- Silver	✗	✓	✓	7500	✗	0	5000000	5000000	500
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RACV - Medical Only Cover (International)	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★									
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★									
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500



Travel Insurance Star Ratings

Medical Travel Insurance for Family Travelling to South Africa

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
itrek - Bronze	✓	✓	✓	0	✗	30000	Unlimited	Unlimited	1000
Zuji - Medical Only	✓	✓	✓	N/A	✗	50000	Unlimited	Unlimited	1000
★★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
itrek - Silver	✓	✓	✓	20000	✗	30000	Unlimited	Unlimited	1000
★★★									
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Insure and Go - One Trip- Bronze	✗	✓	✓	2000	✗	0	2000000	2000000	500
Insure and Go - One Trip- Silver	✗	✓	✓	7500	✗	0	5000000	5000000	500
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RACV - Medical Only Cover (International)	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	100000	Unlimited	500
★★									
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★									
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500



Travel Insurance Star Ratings

Medical Travel Insurance for Family Travelling to Thailand

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
itrek - Bronze	✓	✓	✓	0	✗	30000	Unlimited	Unlimited	1000
Zuji - Medical Only	✓	✓	✓	N/A	✗	50000	Unlimited	Unlimited	1000
★★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	100000	Unlimited	500
★★★									
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Insure and Go - One Trip- Bronze	✗	✓	✓	2000	✗	0	2000000	2000000	500
itrek - Silver	✓	✓	✓	20000	✗	30000	Unlimited	Unlimited	1000
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RACV - Medical Only Cover (International)	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★									
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
Insure and Go - One Trip- Silver	✗	✓	✓	7500	✗	0	5000000	5000000	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★									
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500



Travel Insurance Star Ratings

Medical Travel Insurance for Family Travelling to UK

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
itrek - Bronze	✓	✓	✓	0	✗	30000	Unlimited	Unlimited	1000
Zuji - Medical Only	✓	✓	✓	N/A	✗	50000	Unlimited	Unlimited	1000
★★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
itrek - Silver	✓	✓	✓	20000	✗	30000	Unlimited	Unlimited	1000
★★★									
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Insure and Go - One Trip- Bronze	✗	✓	✓	2000	✗	0	2000000	2000000	500
Insure and Go - One Trip- Silver	✗	✓	✓	7500	✗	0	5000000	5000000	500
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RACV - Medical Only Cover (International)	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	100000	Unlimited	500
★★									
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★									
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500



Travel Insurance Star Ratings

Medical Travel Insurance for Family Travelling to United States

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Zuji - Medical Only	✓	✓	✓	N/A	✗	50000	Unlimited	Unlimited	1000
★★★★									
itrek - Bronze	✓	✓	✓	0	✗	30000	Unlimited	Unlimited	1000
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★★									
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Insure and Go - One Trip- Bronze	✗	✓	✓	2000	✗	0	2000000	2000000	500
itrek - Silver	✓	✓	✓	20000	✗	30000	Unlimited	Unlimited	1000
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RACV - Medical Only Cover (International)	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	100000	Unlimited	500
★★									
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
Insure and Go - One Trip- Silver	✗	✓	✓	7500	✗	0	5000000	5000000	500
★									
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500



Travel Insurance Star Ratings

Medical Travel Insurance for Single Travelling to Bali

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
itrek - Bronze	✓	✓	✓	0	✗	15000	Unlimited	Unlimited	500
Zuji - Medical Only	✓	✓	✓	N/A	✗	25000	Unlimited	Unlimited	500
★★★★									
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
Insure and Go - One Trip- Bronze	✗	✓	✓	1000	✗	0	1000000	1000000	500
itrek - Silver	✓	✓	✓	10000	✗	15000	Unlimited	Unlimited	500
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	50000	Unlimited	500
★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Insure and Go - One Trip- Silver	✗	✓	✓	3750	✗	0	2500000	2500000	500
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RACV - Medical Only Cover (International)	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★									
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★									
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500



Travel Insurance Star Ratings

Medical Travel Insurance for Single Travelling to Brazil

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Zuji - Medical Only	✓	✓	✓	N/A	✗	25000	Unlimited	Unlimited	500
★★★★									
itrek - Bronze	✓	✓	✓	0	✗	15000	Unlimited	Unlimited	500
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★★									
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Insure and Go - One Trip- Bronze	✗	✓	✓	1000	✗	0	1000000	1000000	500
itrek - Silver	✓	✓	✓	10000	✗	15000	Unlimited	Unlimited	500
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RACV - Medical Only Cover (International)	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	50000	Unlimited	500
★★									
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★									
Insure and Go - One Trip- Silver	✗	✓	✓	3750	✗	0	2500000	2500000	500



Travel Insurance Star Ratings

Medical Travel Insurance for Single Travelling to China

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
itrek - Bronze	✓	✓	✓	0	✗	15000	Unlimited	Unlimited	500
Zuji - Medical Only	✓	✓	✓	N/A	✗	25000	Unlimited	Unlimited	500
★★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★★									
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Insure and Go - One Trip- Bronze	✗	✓	✓	1000	✗	0	1000000	1000000	500
itrek - Silver	✓	✓	✓	10000	✗	15000	Unlimited	Unlimited	500
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RACV - Medical Only Cover (International)	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	50000	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★									
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
★									
Insure and Go - One Trip- Silver	✗	✓	✓	3750	✗	0	2500000	2500000	500



Travel Insurance Star Ratings

Medical Travel Insurance for Single Travelling to Fiji

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
itrek - Bronze	✓	✓	✓	0	✗	15000	Unlimited	Unlimited	500
Zuji - Medical Only	✓	✓	✓	N/A	✗	25000	Unlimited	Unlimited	500
★★★★									
Insure and Go - One Trip- Bronze	✗	✓	✓	1000	✗	0	1000000	1000000	500
itrek - Silver	✓	✓	✓	10000	✗	15000	Unlimited	Unlimited	500
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	50000	Unlimited	500
★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RACV - Medical Only Cover (International)	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★									
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
Insure and Go - One Trip- Silver	✗	✓	✓	3750	✗	0	2500000	2500000	500
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★									
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500



Travel Insurance Star Ratings

Medical Travel Insurance for Single Travelling to France

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
itrek - Bronze	✓	✓	✓	0	✗	15000	Unlimited	Unlimited	500
Zuji - Medical Only	✓	✓	✓	N/A	✗	25000	Unlimited	Unlimited	500
★★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★★									
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Insure and Go - One Trip- Bronze	✗	✓	✓	1000	✗	0	1000000	1000000	500
itrek - Silver	✓	✓	✓	10000	✗	15000	Unlimited	Unlimited	500
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RACV - Medical Only Cover (International)	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	50000	Unlimited	500
★★									
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★									
Insure and Go - One Trip- Silver	✗	✓	✓	3750	✗	0	2500000	2500000	500
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500



Travel Insurance Star Ratings

Medical Travel Insurance for Single Travelling to New Zealand

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
itrek - Bronze	✓	✓	✓	0	✗	15000	Unlimited	Unlimited	500
Zuji - Medical Only	✓	✓	✓	N/A	✗	25000	Unlimited	Unlimited	500
★★★★									
Insure and Go - One Trip- Bronze	✗	✓	✓	1000	✗	0	1000000	1000000	500
itrek - Silver	✓	✓	✓	10000	✗	15000	Unlimited	Unlimited	500
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	50000	Unlimited	500
★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RACV - Medical Only Cover (International)	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★									
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
Insure and Go - One Trip- Silver	✗	✓	✓	3750	✗	0	2500000	2500000	500
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★									
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500



Travel Insurance Star Ratings

Medical Travel Insurance for Single Travelling to South Africa

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
itrek - Bronze	✓	✓	✓	0	✗	15000	Unlimited	Unlimited	500
Zuji - Medical Only	✓	✓	✓	N/A	✗	25000	Unlimited	Unlimited	500
★★★★									
itrek - Silver	✓	✓	✓	10000	✗	15000	Unlimited	Unlimited	500
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★★									
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Insure and Go - One Trip- Bronze	✗	✓	✓	1000	✗	0	1000000	1000000	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RACV - Medical Only Cover (International)	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	50000	Unlimited	500
★★									
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★									
Insure and Go - One Trip- Silver	✗	✓	✓	3750	✗	0	2500000	2500000	500
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500



Travel Insurance Star Ratings

Medical Travel Insurance for Single Travelling to Thailand

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
itrek - Bronze	✓	✓	✓	0	✗	15000	Unlimited	Unlimited	500
Zuji - Medical Only	✓	✓	✓	N/A	✗	25000	Unlimited	Unlimited	500
★★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	50000	Unlimited	500
★★★									
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Insure and Go - One Trip- Bronze	✗	✓	✓	1000	✗	0	1000000	1000000	500
itrek - Silver	✓	✓	✓	10000	✗	15000	Unlimited	Unlimited	500
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RACV - Medical Only Cover (International)	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★									
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
★									
Insure and Go - One Trip- Silver	✗	✓	✓	3750	✗	0	2500000	2500000	500



Travel Insurance Star Ratings

Medical Travel Insurance for Single Travelling to UK

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
itrek - Bronze	✓	✓	✓	0	✗	15000	Unlimited	Unlimited	500
Zuji - Medical Only	✓	✓	✓	N/A	✗	25000	Unlimited	Unlimited	500
★★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★★									
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
itrek - Silver	✓	✓	✓	10000	✗	15000	Unlimited	Unlimited	500
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RACV - Medical Only Cover (International)	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	50000	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★									
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
Insure and Go - One Trip- Bronze	✗	✓	✓	1000	✗	0	1000000	1000000	500
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
★									
Insure and Go - One Trip- Silver	✗	✓	✓	3750	✗	0	2500000	2500000	500



Travel Insurance Star Ratings

Medical Travel Insurance for Single Travelling to United States

Company Name - Product Name	Extend travel whilst abroad	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Overseas Medical		
							Overseas Hospital	Repatriation & Evacuation	Overseas Dental Cover
★★★★★									
1300 Insurance - Budget	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Zuji - Medical Only	✓	✓	✓	N/A	✗	25000	Unlimited	Unlimited	500
★★★★									
itrek - Bronze	✓	✓	✓	0	✗	15000	Unlimited	Unlimited	500
Medibank Private - Budget Cover	✗	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
MyCover - Budget Cover - Plan C	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★★★									
1Cover Direct Insurance - Basics	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
AussieTravelCover - PlanD-Budget International	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	1000
HSBC - Budget Cover	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Insure and Go - One Trip- Bronze	✗	✓	✓	1000	✗	0	1000000	1000000	500
itrek - Silver	✓	✓	✓	10000	✗	15000	Unlimited	Unlimited	500
National Seniors - Bronze International	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RAC - Plan D Essentials	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
RACV - Medical Only Cover (International)	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
Webjet - Medical Only	✓	✓	✓	N/A	✓	N/A	50000	Unlimited	500
★★									
CHI - PlanC-Budget Rescue Medical	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
RACQ - Plan D - Essentials	✓	✓	✓	N/A	✗	N/A	Unlimited	Unlimited	500
Worldcare - Budget	✓	✓	✓	N/A	✗	0	Unlimited	Unlimited	500
★									
Insure and Go - One Trip- Silver	✗	✓	✓	3750	✗	0	2500000	2500000	500



Travel Insurance Star Ratings

Comprehensive Travel Insurance for Couple Travelling within Australia

Company Name - Product Name	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Personal Belonging			
						Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★									
MyCover - Australia Only - Plan B	✓	✓	Unlimited	✗	50000	15000	0	750	3000
Skycover - Domestic	✓	✓	Unlimited	✗	50000	10000	0	750	3000
Virgin Blue - Comprehensive Domestic	✓	✓	Unlimited	✗	25000	5000	0	750	3000
★★★★									
1300 Insurance - Australia Only	✓	✓	Unlimited	✗	50000	15000	0	750	3000
1Cover Direct Insurance - Domestic	✓	✓	Unlimited	✗	50000	10000	0	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✗	30000	✓	150000	15000	2000	750	3000
Columbus Direct - Single-Trip STANDARD	✓	✗	20000	✓	100000	12000	1000	750	3000
Medibank Private - Australia Only	✓	✓	Unlimited	✗	25000	7500	0	750	3000
Ouch - Australian Plus Travel Plan 70+	✓	✗	10000	✓	10000	4000	N/A	500	1000
★★★									
AussieTravelCover - Australian Snow Holiday	✗	✓	20000	✗	5000	2000	N/A	750	4000
AussieTravelCover - PlanC-Domestic	✓	✓	20000	✗	5000	2000	0	750	2000
Budget Direct - Australia Platinum	✓	✓	Unlimited	✗	20000	5000	0	750	3000
Budget Direct - Australia Silver	✓	✓	5000	✗	0	3000	0	750	3000
HBF Insurance - Domestic Cover	✓	✓	20000	✓	20000	8000	N/A	600	1000
HCF - Domestic	✓	✓	20000	✓	20000	8000	0	600	1000
HSBC - Domestic Cover	✓	✓	Unlimited	✗	25000	7500	0	750	3000
insure4less - Excel	✓	✗	10000	✓	20000	7000	500	0	500
insure4less - Excel Plus	✓	✗	15000	✓	40000	10000	1000	0	2000
nab - Domestic Cover	✓	✓	Unlimited	✗	25000	7500	0	750	3000
National Seniors - Comprehensive Australia	✓	✓	Unlimited	✗	25000	7500	0	750	3000
Online Travel Insurance - Comprehensive - Domestic	✓	✓	Unlimited	✗	25000	5000	0	750	3000
Ouch - Australian Plus Travel Plan	✓	✗	20000	✓	20000	8000	N/A	500	1000
RAC - Plan B Australian Domestic	✓	✓	Unlimited	✗	50000	24000	N/A	750	3000
RACQ - Plan B Australian Domestic	✓	✓	Unlimited	✗	50000	24000	0	750	3000
Suncorp - Single Trip Travel Insurance	✓	✗	Unlimited	✓	50000	12000	500	1000	4000
Travel Insurance Direct - Plan D Australia Only	✓	✓	20000	✓	N/A	8000	250	700	4000
Westpac - Single Trip Travel Insurance	✓	✗	Unlimited	✓	50000	12000	500	1000	4000
Worldcare - Australia Only	✓	✓	Unlimited	✗	50000	10000	0	750	3000
Zuji - Australia Only	✓	✓	Unlimited	✗	50000	10000	0	750	3000
★★									
ANZ - Australia Travel Plan	✓	✓	20000	✓	20000	8000	N/A	500	1000
Australian Unity - Australian	✓	✗	unlimited	✓	20000	5000	N/A	500	500
CGU - Australian	✓	✗	Unlimited	✓	20000	5000	N/A	500	500
ING - Australia Travel Plan	✓	✗	20000	✓	20000	8000	N/A	500	1000
insure4less - Essentials	✓	✗	5000	✓	N/A	5000	250	0	250
NRMA - Australian	✓	✗	unlimited	✓	20000	5000	N/A	500	500
Ouch - Australian Cruising plan	✓	✗	20000	✓	20000	6000	N/A	500	1000
SURESAVE - Domestic	✓	✓	20000	✓	20000	8000	250	700	4000
★									
QBE - Australian Basics	✓	✗	15000	✓	10000	3000	N/A	300	750
QBE - Australian Cruising	✓	✗	20000	✓	20000	6000	N/A	500	1000
QBE - Australian Plus	✓	✗	20000	✓	20000	8000	N/A	500	1000



Travel Insurance Star Ratings

Comprehensive Travel Insurance for Family Travelling within Australia

Company Name - Product Name	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Personal Belonging			
						Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★									
1300 Insurance - Australia Only	✓	✓	Unlimited	✗	50000	15000	0	750	3000
Skycover - Domestic	✓	✓	Unlimited	✗	50000	10000	0	750	3000
Virgin Blue - Comprehensive Domestic	✓	✓	Unlimited	✗	25000	5000	0	750	3000
★★★★									
1Cover Direct Insurance - Domestic	✓	✓	Unlimited	✗	50000	10000	0	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✗	30000	✓	150000	15000	2000	750	3000
Columbus Direct - Single-Trip STANDARD	✓	✗	20000	✓	100000	12000	1000	750	3000
Medibank Private - Australia Only	✓	✓	Unlimited	✗	50000	15000	0	750	3000
Online Travel Insurance - Comprehensive - Domestic	✓	✓	Unlimited	✗	25000	5000	0	750	3000
Westpac - Single Trip Travel Insurance	✓	✗	Unlimited	✓	50000	12000	500	1000	4000
★★★									
AussieTravelCover - Australian Snow Holiday	✗	✓	40000	✗	10000	4000	N/A	750	4000
AussieTravelCover - PlanC-Domestic	✓	✓	40000	✗	10000	4000	0	750	4000
Budget Direct - Australia Platinum	✓	✓	Unlimited	✗	40000	10000	0	750	3000
Budget Direct - Australia Silver	✓	✓	10000	✗	0	6000	0	750	3000
HBF Insurance - Domestic Cover	✓	✓	20000	✓	20000	8000	N/A	600	1000
HCF - Domestic	✓	✓	20000	✓	20000	8000	0	600	1000
HSBC - Domestic Cover	✓	✓	Unlimited	✗	50000	15000	0	750	3000
insure4less - Essentials	✓	✗	5000	✓	N/A	5000	250	0	250
insure4less - Excel	✓	✗	10000	✓	20000	7000	500	0	500
insure4less - Excel Plus	✓	✗	15000	✓	40000	10000	1000	0	2000
MyCover - Australia Only - Plan B	✓	✓	Unlimited	✗	50000	15000	0	750	3000
nab - Domestic Cover	✓	✓	Unlimited	✗	50000	15000	0	750	3000
National Seniors - Comprehensive Australia	✓	✓	Unlimited	✗	50000	15000	0	750	3000
Ouch - Australian Plus Travel Plan	✓	✗	20000	✓	20000	8000	N/A	500	1000
Ouch - Australian Plus Travel Plan 70+	✓	✗	10000	✓	10000	4000	N/A	500	1000
RAC - Plan B Australian Domestic	✓	✓	Unlimited	✗	50000	24000	N/A	750	3000
RACV - Australia Only	✓	✓	Unlimited	✗	50000	24000	N/A	750	3000
Suncorp - Single Trip Travel Insurance	✓	✗	Unlimited	✓	50000	12000	500	1000	4000
SURESAVE - Domestic	✓	✓	20000	✓	20000	8000	250	700	4000
Travel Insurance Direct - Plan D Australia Only	✓	✓	20000	✓	N/A	8000	250	700	4000
Worldcare - Australia Only	✓	✓	Unlimited	✗	50000	10000	0	750	3000
Zuji - Australia Only	✓	✓	Unlimited	✗	50000	10000	0	750	3000
★★									
ANZ - Australia Travel Plan	✓	✓	20000	✓	20000	8000	N/A	500	1000
Australian Unity - Australian	✓	✗	unlimited	✓	20000	5000	N/A	500	500
CGU - Australian	✓	✗	Unlimited	✓	20000	5000	N/A	500	500
ING - Australia Travel Plan	✓	✗	20000	✓	20000	8000	N/A	500	1000
NRMA - Australian	✓	✗	unlimited	✓	20000	5000	N/A	500	500
Ouch - Australian Cruising plan	✓	✗	20000	✓	20000	6000	N/A	500	1000
★									
QBE - Australian Basics	✓	✗	15000	✓	10000	3000	N/A	300	750
QBE - Australian Cruising	✓	✗	20000	✓	20000	6000	N/A	500	1000
QBE - Australian Plus	✓	✗	20000	✓	20000	8000	N/A	500	1000



Travel Insurance Star Ratings

Comprehensive Travel Insurance for Single Travelling within Australia

Company Name - Product Name	24 hr Helpline	Nil Excess Available	Cancellation Fees Cover	Baggage Delay <24 hours	Accidental Death Cover p/p	Personal Belonging			
						Luggage/ Personal Effect p/p	Theft of Cash p/p	Item Limit Unspecified	Item Limit Laptop
★★★★★									
1300 Insurance - Australia Only	✓	✓	Unlimited	✗	25000	7500	0	750	3000
Skycover - Domestic	✓	✓	Unlimited	✗	25000	5000	0	750	3000
Virgin Blue - Comprehensive Domestic	✓	✓	Unlimited	✗	25000	5000	0	750	3000
★★★★★									
1Cover Direct Insurance - Domestic	✓	✓	Unlimited	✗	25000	5000	0	750	3000
Columbus Direct - Single-Trip PREMIER	✓	✗	15000	✓	75000	7500	1000	750	3000
Columbus Direct - Single-Trip STANDARD	✓	✗	10000	✓	50000	6000	500	750	3000
Medibank Private - Australia Only	✓	✓	Unlimited	✗	25000	7500	0	750	3000
nab - Domestic Cover	✓	✓	Unlimited	✗	25000	7500	0	750	3000
Online Travel Insurance - Comprehensive - Domestic	✓	✓	Unlimited	✗	25000	5000	0	750	3000
★★★									
AussieTravelCover - Australian Snow Holiday	✗	✓	20000	✗	5000	2000	N/A	750	4000
AussieTravelCover - PlanC-Domestic	✓	✓	20000	✗	5000	2000	0	750	2000
Budget Direct - Australia Platinum	✓	✓	Unlimited	✗	20000	5000	0	750	3000
Budget Direct - Australia Silver	✓	✓	5000	✗	0	3000	0	750	3000
HBF Insurance - Domestic Cover	✓	✓	10000	✓	10000	4000	N/A	300	500
HCF - Domestic	✓	✓	10000	✓	10000	4000	0	300	500
HSBC - Domestic Cover	✓	✓	Unlimited	✗	25000	7500	0	750	3000
insure4less - Essentials	✓	✗	2500	✓	N/A	2500	125	0	250
insure4less - Excel	✓	✗	5000	✓	10000	3500	250	0	500
insure4less - Excel Plus	✓	✗	7500	✓	20000	5000	500	0	2000
MyCover - Australia Only - Plan B	✓	✓	Unlimited	✗	25000	7500	0	750	3000
National Seniors - Comprehensive Australia	✓	✓	Unlimited	✗	25000	7500	0	750	3000
Ouch - Australian Plus Travel Plan	✓	✗	10000	✓	10000	4000	N/A	500	1000
Ouch - Australian Plus Travel Plan 70+	✓	✗	10000	✓	10000	4000	N/A	500	1000
RAC - Plan B Australian Domestic	✓	✓	Unlimited	✗	25000	12000	N/A	750	3000
RACQ - Plan B Australian Domestic	✓	✓	Unlimited	✗	25000	12000	0	750	3000
RACV - Australia Only	✓	✓	Unlimited	✗	25000	12000	N/A	750	3000
Suncorp - Single Trip Travel Insurance	✓	✗	Unlimited	✓	25000	6000	250	700	3000
SURESAVE - Domestic	✓	✓	10000	✓	10000	4000	250	700	4000
Travel Insurance Direct - Plan D Australia Only	✓	✓	10000	✓	N/A	4000	250	700	4000
Westpac - Single Trip Travel Insurance	✓	✗	Unlimited	✓	25000	6000	250	700	3000
Worldcare - Australia Only	✓	✓	Unlimited	✗	25000	5000	0	750	3000
Zuji - Australia Only	✓	✓	Unlimited	✗	25000	5000	0	750	3000
★★									
ANZ - Australia Travel Plan	✓	✓	10000	✓	10000	4000	N/A	500	1000
Australian Unity - Australian	✓	✗	unlimited	✓	10000	2500	N/A	500	500
CGU - Australian	✓	✗	Unlimited	✓	10000	2500	N/A	500	500
ING - Australia Travel Plan	✓	✗	10000	✓	10000	4000	N/A	500	1000
NRMA - Australian	✓	✗	unlimited	✓	10000	2500	N/A	500	500
Ouch - Australian Cruising plan	✓	✗	10000	✓	10000	3000	N/A	500	1000
★									
QBE - Australian Basics	✓	✗	7500	✓	5000	1500	N/A	300	750
QBE - Australian Cruising	✓	✗	10000	✓	10000	3000	N/A	500	1000
QBE - Australian Plus	✓	✗	10000	✓	10000	4000	N/A	500	1000

TRAVEL INSURANCE STAR RATINGS

What are the CANSTAR CANNEX *travel insurance star ratings*?

CANSTAR CANNEX *travel insurance star ratings* is a sophisticated rating methodology, unique to CANSTAR CANNEX, that compares the dominant travel insurance products in Australia.

The results are reflected in a consumer-friendly 5-star concept, with 5 stars signifying outstanding value offered by the product.

How does it work?

How are the 'stars' calculated?

Each travel insurance product reviewed for the CANSTAR CANNEX *travel insurance star ratings* is awarded points for its comparative Pricing and for the array of positive Features attached to the product. Points are aggregated to achieve a Pricing score (P) and a Features score (F).

What are the CANSTAR CANNEX *travel insurance awards*?

In conjunction with the *travel insurance star ratings*, CANSTAR CANNEX has awarded three separate awards to the insurers who provide outstanding value in the following categories –

- International Travel Insurance
- Domestic Travel insurance
- Medical-only Travel Insurance

These are awarded to the insurers that provide the best combination of products across the *travel insurance star ratings* profiles, as well as excelling in a range of travel destinations and features. The awards aim to give recognition to those insurers who offer quality products with desirable features to travelers in a particular category.

AWARDS TO INSTITUTIONS



Based on 30 star ratings profiles

- 3 consumer profiles
- 10 country destinations



Based on 30 star ratings profiles


- 3 consumer profiles
- 10 country destinations




Based on 3 star ratings consumer profiles

Profiles


Who?



Single




Couple



Family

Where?



Asia



Australia



Europe



Pacific



Worldwide

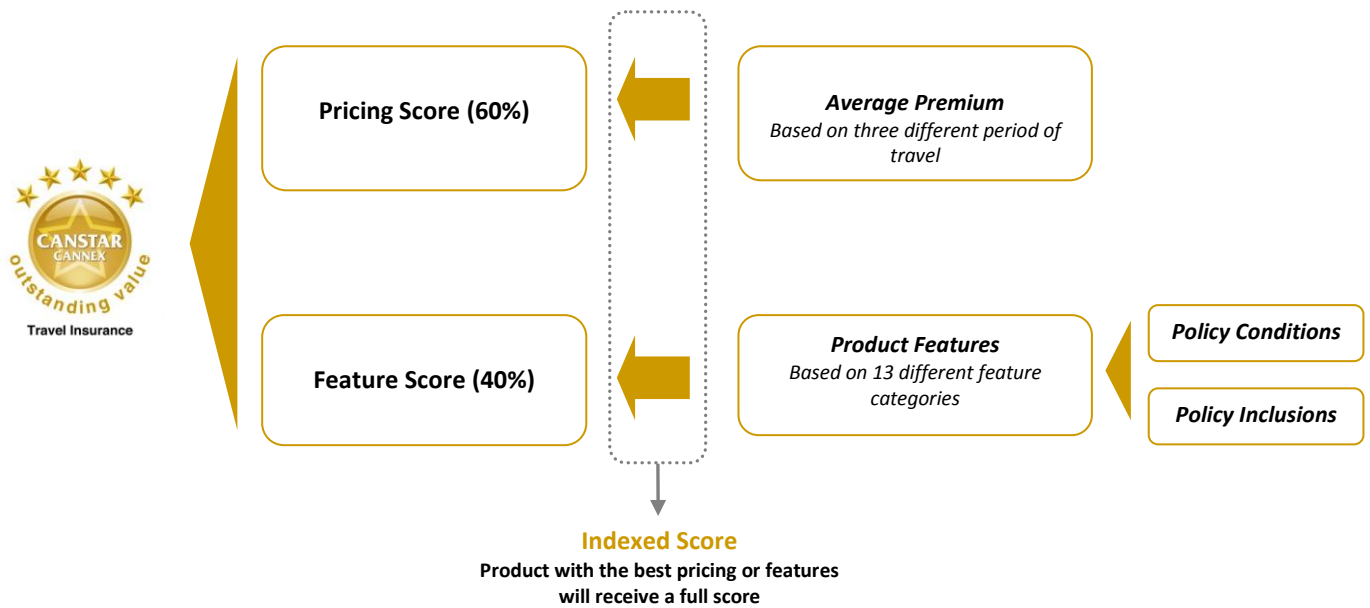
- Asia : China, Bali, Thailand
- Australia
- Europe : UK, France
- Pacific : New Zealand, Fiji
- Worldwide : USA, Brazil, South Africa

Type of Cover

Comprehensive

Medical (International Only)

Overall Methodology



Pricing Score

Pricing score for each profile is based on guidelines outlined below. A same excess amount will be chosen to ensure fair comparison between providers.

- Type of insured person:
 - Single – based on one adult 40 years old
 - Couple – based on two adults < 50 years old
 - Family – based on two adults < 50 years old and two dependants 15 years old
- Destination (three destinations per area category – except Australia):
 - Asia – China, Japan, Thailand
 - Australia – all states
 - Europe – UK, France,
 - Pacific – Fiji, New Zealand
 - Worldwide – USA, South Africa, Brazil
- Length of travel

Table 1. Length of travel

Profile	Period of travel
Days	9 days
Weeks	21 days
Months	42 days

Feature Score

Based on 12 feature categories as shown on table 2 below

Table 2.

	Comprehensive (Int)	Comprehensive (Dom)	Medical Only (Int)
Policy Conditions	15%	15%	20%
Policy Inclusions	85%	85%	80%

Policy Conditions	Comprehensive (Int)	Comprehensive (Dom)	Medical Only (Int)
Definitions	33.3%	33.3%	25%
Policy Flexibility	33.3%	33.3%	25%
Claim Processes	33.3%	33.3%	50%
total	100%	100%	100%

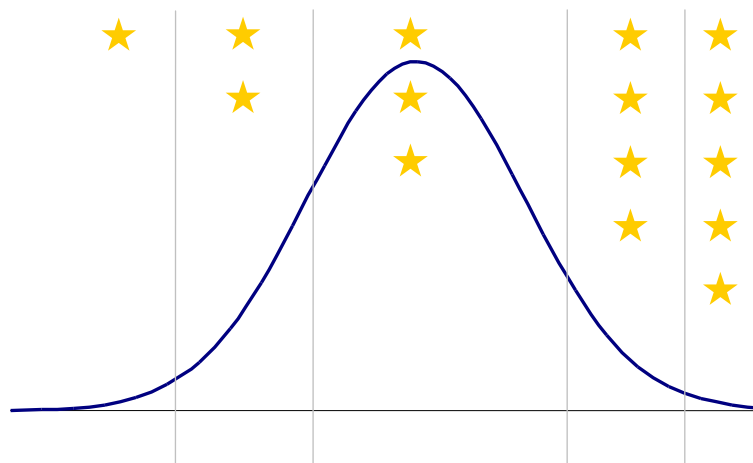
Policy Inclusions	Comprehensive (Int)	Comprehensive (Dom)	Medical Only (Int)
Overseas Medical & Dental	40%	-	83%
Luggage and Travel Documents	17%	25%	-
Cancellation Fees & Loss of Deposit	17%	35%	-
Emergency Travel Arrangements	6%	6%	-
Rental Vehicle Cover	6%	18%	-
Accidental Death, Disability & Loss of Income	1%	1.5%	1.5%
Legal Liability	1%	1.5%	1.5%
Domestic	1%	1%	
Other inclusions	5%	5%	7%
Scenarios	6%	7%	7%
total	100%	100%	100%

Policy Conditions	Description
Definitions	Definition on covers, eg. definition of dependents, pre-existing medical condition, etc
Policy Flexibility	Nil excess, adjustable excess, extend travel period, extra cover for paying extra
Claims Process	Claim online, claim over the phone, 24hr helpline, helpline accept reverse charge calls

Policy Inclusions	Description
Overseas Medical & Dental	Level of covers on medical and dental related issue
Luggage and Travel Documents	Level of covers on personal belonging
Cancellation Fees & Loss of Deposit	Level of covers on administrative related fees
Emergency Travel Arrangements	Level of covers on unexpected changes during period of travel
Rental Vehicle Cover	Level of covers on rental vehicle excess
Accidental Death, Disability & Loss of Income	Level of covers on death, disability and loss of income
Legal Liability	Level of covers on legal liability
Domestic	Level of covers for domestic related issues, eg. domestic pets
Other inclusions	Other inclusions, eg. rock climbing activities, skiing cover, pregnancy related cover, etc
Scenarios	Five situations that insurer's may/may not cover

How are the stars awarded?

The total score received for each profile ranks the products. The stars are then awarded based on the distribution of the scores with the objective to award the top 5-10% of products with the CANSTAR CANNEX 5-star rating.



The results are reflected in a consumer-friendly CANSTAR CANNEX star rating concept, with five stars denoting outstanding value.

Minimum requirements for overall awards

For institutions to be eligible for the overall awards, they must meet certain minimum requirements. The requirements are as follows:

- Unlimited overseas medical and hospital cover (*international only*)
- \$5 million + cover for repatriation and evacuation services (*international only*)
- 24hr helpline (*domestic and international*)
- Ability to extend the period of cover after the trip has begun (*domestic and international*)

How many products and financial institutions are analysed?

In order to calculate the ratings, CANSTAR CANNEX analyses 174 comprehensive, 41 domestic and 18 medical only travel insurance policies from 41 travel insurers in Australia.

How often are CANSTAR CANNEX *travel insurance star ratings* re-rated?

The ratings for CANSTAR CANNEX *travel insurance star ratings* are fully recalculated every 12 months based on the latest features offered by each institution. CANSTAR CANNEX also monitors premium changes on an ongoing basis.

Does CANSTAR CANNEX rate other product areas?

CANSTAR CANNEX researches, compares and rates the suite of banking and insurance products listed below. These star ratings use similar methodologies to guarantee quality, consistency and transparency. Results are freely available to consumers who use the star ratings as a guide to product excellence. The use of similar star ratings logos also builds consumer recognition of quality products across all categories. Please access the CANSTAR CANNEX website at www.canstarcannex.com.au if you would like to view the latest star ratings reports of interest.



- Account based pensions
- Agribusiness
- Business banking
- Business life insurance
- Car insurance
- CFD trading
- Credit cards
- Deposit accounts
- Direct life insurance
- Health insurance
- Home & Contents
- Home loans
- Life Insurance
- Managed investments
- Margin lending
- Package banking
- Personal loans
- Reward programs
- Superannuation
- Travel insurance

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