



Travel Insurance Star Ratings

Report Date: SEPTEMBER 2012

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Comprehensive Travel Insurance for Couple travelling within Australia

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Personal Belongings		
					Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★★ Outstanding value							
1300 Insurance	Australia Only	✓	Unlimited	50000	15000	N/A	3000
Good2Go	Comprehensive Domestic	✓	20000	40000	30000	1000	6000
Medibank Private	Australia Only	✓	Unlimited	20000	7500	N/A	3000
MyCover	Australia Only	✓	Unlimited	50000	15000	N/A	3000
Skycover	Domestic	✓	Unlimited	50000	10000	N/A	3000
Virgin Australia	Comprehensive Domestic	✓	Unlimited	50000	10000	N/A	3000
★★★★							
1Cover Direct Insurance	Comprehensive Domestic	✓	Unlimited	50000	10000	N/A	3000
Allianz	Australia Only	✓	Unlimited	50000	15000	N/A	3000
Australia Post	Domestic Plan	✓	10000	20000	8000	N/A	6000
Columbus Direct	Premier Trip	✓	30000	150000	15000	2000	6000
Columbus Direct	Standard Trip	✓	20000	100000	12000	1000	6000
Downunder Insurance	Comprehensive Australia Only	✓	20000	60000	10000	1000	6000
HSBC	Domestic Cover	✓	Unlimited	25000	7500	N/A	3000
Hume Building Society	Snow Cover	✓	Unlimited	30000	15000	500	3000
nab	Domestic Cover	✓	Unlimited	25000	7500	N/A	3000
Suncorp	Holiday Travel	✓	Unlimited	50000	12000	500	4000
Worldcare	Australia Only	✓	Unlimited	N/A	10000	N/A	3000
★★★							
Australian Unity	Australian Plan	✓	Unlimited	20000	5000	N/A	500
Budget Direct	Australia Platinum	✓	Unlimited	20000	5000	N/A	3000
Budget Direct	Australia Silver	✓	5000	N/A	3000	N/A	3000

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Comprehensive Travel Insurance for Couple travelling within Australia

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Personal Belongings		
					Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★							
Bupa	Australian Plan	✓	Unlimited	20000	5000	N/A	500
CGU	Australian Plan	✓	Unlimited	20000	5000	N/A	500
Chartis	Domestic	✓	30000	40000	6000	N/A	500
CHI	Australia Only	✓	Unlimited	50000	8000	N/A	3000
Covermore: Travelsure	Domestic	✓	N/A	20000	6000	N/A	N/A
Fastcover	Domestic	✓	Unlimited	50000	15000	N/A	3000
HBF	Domestic Cover	✓	Unlimited	20000	5000	N/A	500
HCF	Domestic Travel Plan	✓	Unlimited	50000	30000	500	12000
Hume Building Society	Domestic	✓	Unlimited	30000	10000	N/A	3000
insure4less	Excel	✓	10000	20000	7000	500	500
insure4less	Excel Plus	✓	15000	40000	10000	1000	2000
National Seniors	Australia Only	✓	Unlimited	25000	7500	N/A	3000
NRMA	Australian Plan	✓	Unlimited	20000	5000	N/A	500
Online Travel Insurance	Comprehensive - Domestic	✓	Unlimited	25000	5000	N/A	3000
People's Choice: MemberCover	Australian	✓	Unlimited	20000	5000	N/A	500
RAC	Australian Domestic	✓	Unlimited	50000	24000	N/A	3000
RACV	Australia Only	✓	Unlimited	50000	24000	N/A	3000
St George/Bank of Melbourne	Australia	✓	Unlimited	20000	5000	N/A	500
Travel Insurance Direct	Domestic	✓	10000	20000	8000	250	4000
Travelinsuranz	Deluxe	✓	20000	6000	15000	1200	3000
Westpac	Holiday Travel	✓	Unlimited	50000	12000	500	4000
Zuji	Comprehensive Domestic Cover	✓	Unlimited	25000	5000	N/A	3000

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Comprehensive Travel Insurance for Couple travelling within Australia

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Personal Belongings		
					Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★							
AussieTravelCover	Australian Snow Holiday	✓	4000	10000	4000	N/A	4000
AussieTravelCover	Domestic	✓	40000	10000	4000	N/A	2000
insure4less	Essentials	✓	5000	N/A	5000	N/A	250
Onepath/ANZ	Australia Only Travel Insurance	✓	20000	20000	8000	N/A	1000
QBE	Australian Plus Travel Plan	✓	20000	20000	8000	N/A	1000
RACQ	Australia Only	✓	Unlimited	50000	24000	N/A	3000
SURESAVE	Domestic	✓	20000	20000	8000	250	4000
Travelinsuranz	Classic	✓	5000	N/A	5000	250	500
Travelinsuranz	Premier	✓	10000	20000	7000	300	500
★							
QBE	Australian Basics Travel Plan	✓	15000	10000	3000	N/A	750
QBE	Australian Cruising Travel Plan	✓	20000	20000	6000	N/A	1000
World Nomads	Worldwide	✓	10000	N/A	2500	N/A	N/A



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Comprehensive Travel Insurance for Family travelling within Australia

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Personal Belongings		
					Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★★ Outstanding value							
1300 Insurance	Australia Only	✓	Unlimited	50000	15000	N/A	3000
Good2Go	Comprehensive Domestic	✓	20000	40000	30000	1000	6000
Medibank Private	Australia Only	✓	Unlimited	20000	15000	N/A	3000
Skycover	Domestic	✓	Unlimited	50000	10000	N/A	3000
Virgin Australia	Comprehensive Domestic	✓	Unlimited	50000	10000	N/A	3000
★★★★							
1Cover Direct Insurance	Comprehensive Domestic	✓	Unlimited	50000	10000	N/A	3000
Allianz	Australia Only	✓	Unlimited	50000	15000	N/A	3000
Australia Post	Domestic Plan	✓	10000	20000	8000	N/A	6000
Columbus Direct	Standard Trip	✓	20000	100000	12000	1000	6000
Downunder Insurance	Comprehensive Australia Only	✓	20000	60000	10000	500	3000
Hume Building Society	Snow Cover	✓	Unlimited	30000	15000	500	3000
MyCover	Australia Only	✓	Unlimited	50000	15000	N/A	3000
Suncorp	Holiday Travel	✓	Unlimited	50000	12000	500	4000
Worldcare	Australia Only	✓	Unlimited	N/A	10000	N/A	3000
Zuji	Comprehensive Domestic Cover	✓	Unlimited	50000	10000	N/A	3000
★★★							
Budget Direct	Australia Platinum	✓	Unlimited	40000	10000	N/A	3000
Budget Direct	Australia Silver	✓	10000	N/A	6000	N/A	3000
CGU	Australian Plan	✓	Unlimited	20000	5000	N/A	500
Chartis	Domestic	✓	30000	40000	6000	N/A	500
CHI	Australia Only	✓	Unlimited	50000	16000	N/A	3000

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Comprehensive Travel Insurance for Family travelling within Australia

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Personal Belongings		
					Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★							
Columbus Direct	Premier Trip	✓	30000	150000	15000	2000	6000
Covermore: Travelsure	Domestic	✓	N/A	20000	6000	N/A	N/A
Fastcover	Domestic	✓	Unlimited	50000	15000	N/A	3000
HBF	Domestic Cover	✓	Unlimited	20000	5000	N/A	500
HCF	Domestic Travel Plan	✓	Unlimited	50000	30000	500	12000
HSBC	Domestic Cover	✓	Unlimited	50000	15000	N/A	3000
Hume Building Society	Plan B-Domestic	✓	Unlimited	30000	10000	N/A	3000
insure4less	Essentials	✓	10000	N/A	10000	N/A	250
insure4less	Excel	✓	20000	24000	14000	1000	500
nab	Domestic Cover	✓	Unlimited	50000	15000	N/A	3000
National Seniors	Australia Only	✓	Unlimited	50000	15000	N/A	3000
NRMA	Australian Plan	✓	Unlimited	20000	5000	N/A	500
Online Travel Insurance	Comprehensive - Domestic	✓	Unlimited	50000	10000	N/A	3000
People's Choice: MemberCover	Australian	✓	Unlimited	20000	5000	N/A	500
RAC	Australian Domestic	✓	Unlimited	50000	24000	N/A	3000
RACV	Australia Only	✓	Unlimited	50000	24000	N/A	3000
St George/Bank of Melbourne	Australia	✓	Unlimited	20000	5000	N/A	500
Travel Insurance Direct	Domestic	✓	10000	20000	8000	250	4000
Travelinsuranz	Deluxe	✓	40000	64000	30000	2400	3000
Travelinsuranz	Premier	✓	20000	24000	14000	600	500
Westpac	Holiday Travel	✓	Unlimited	50000	12000	500	4000

★★

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Comprehensive Travel Insurance for Family travelling within Australia

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Personal Belongings		
					Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★							
AussieTravelCover	Australian Snow Holiday	✓	40000	10000	4000	N/A	4000
AussieTravelCover	Domestic	✓	40000	10000	4000	N/A	4000
Australian Unity	Australian Plan	✓	Unlimited	20000	5000	N/A	500
Bupa	Australian Plan	✓	Unlimited	20000	5000	N/A	500
Onepath/ANZ	Australia Only Travel Insurance	✓	20000	20000	8000	N/A	1000
RACQ	Australia Only	✓	Unlimited	50000	24000	N/A	3000
SURESAVE	Domestic	✓	20000	20000	8000	250	4000
Travelinsuranz	Classic	✓	5000	N/A	10000	500	500
World Nomads	Worldwide	✓	20000	N/A	5000	N/A	N/A
★							
QBE	Australian Basics Travel Plan	✓	15000	10000	3000	N/A	750
QBE	Australian Cruising Travel Plan	✓	20000	20000	6000	N/A	1000
QBE	Australian Plus Travel Plan	✓	20000	20000	8000	N/A	1000



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Comprehensive Travel Insurance for Single travelling within Australia

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Personal Belongings		
					Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★★ Outstanding value							
1300 Insurance	Australia Only	✓	Unlimited	25000	7500	N/A	3000
Good2Go	Comprehensive Domestic	✓	10000	10000	15000	500	3000
Medibank Private	Australia Only	✓	Unlimited	10000	7500	N/A	3000
Skycover	Domestic	✓	Unlimited	25000	5000	N/A	3000
Virgin Australia	Comprehensive Domestic	✓	Unlimited	25000	5000	N/A	3000
★★★★							
1Cover Direct Insurance	Comprehensive Domestic	✓	Unlimited	25000	5000	N/A	3000
Allianz	Australia Only	✓	Unlimited	25000	7500	N/A	3000
Australia Post	Domestic Plan	✓	10000	10000	4000	N/A	3000
Columbus Direct	Standard Trip	✓	10000	50000	6000	500	3000
Downunder Insurance	Comprehensive Australia Only	✓	10000	30000	5000	500	3000
Fastcover	Domestic	✓	Unlimited	25000	7500	N/A	3000
MyCover	Australia Only	✓	Unlimited	25000	7500	N/A	3000
Travel Insurance Direct	Domestic	✓	10000	10000	4000	250	4000
Worldcare	Australia Only	✓	Unlimited	N/A	5000	N/A	3000
Zuji	Comprehensive Domestic Cover	✓	Unlimited	25000	5000	N/A	3000
★★★							
AussieTravelCover	Australian Snow Holiday	✓	20000	5000	2000	N/A	4000
Australian Unity	Australian Plan	✓	Unlimited	10000	2500	N/A	500
Budget Direct	Australia Platinum	✓	Unlimited	20000	5000	N/A	3000
Budget Direct	Australia Silver	✓	5000	N/A	3000	N/A	3000
Bupa	Australian Plan	✓	Unlimited	10000	2500	N/A	500

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Comprehensive Travel Insurance for Single travelling within Australia

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Personal Belongings		
					Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★							
CGU	Australian Plan	✓	Unlimited	10000	2500	N/A	500
Chartis	Domestic	✓	15000	10000	3000	N/A	500
CHI	Australia Only	✓	Unlimited	25000	8000	N/A	3000
Columbus Direct	Premier Trip	✓	15000	75000	7500	1000	3000
Covermore: Travelsure	Domestic	✓	N/A	10000	3000	N/A	N/A
HBF	Domestic Cover	✓	Unlimited	10000	2500	N/A	500
HCF	Domestic Travel Plan	✓	Unlimited	25000	15000	250	6000
HSBC	Domestic Cover	✓	Unlimited	25000	7500	N/A	3000
Hume Building Society	Domestic	✓	Unlimited	15000	5000	N/A	3000
Hume Building Society	Snow Cover	✓	Unlimited	15000	7500	250	3000
insure4less	Essentials	✓	2500	N/A	2500	N/A	250
nab	Domestic Cover	✓	Unlimited	25000	7500	N/A	3000
National Seniors	Australia Only	✓	Unlimited	25000	7500	N/A	3000
NRMA	Australian Plan	✓	Unlimited	10000	2500	N/A	500
Online Travel Insurance	Comprehensive - Domestic	✓	Unlimited	25000	5000	N/A	3000
People's Choice: MemberCover	Australian	✓	Unlimited	10000	2500	N/A	500
RAC	Australian Domestic	✓	Unlimited	25000	12000	N/A	3000
RACV	Australia Only	✓	Unlimited	25000	12000	N/A	3000
St George/Bank of Melbourne	Australia	✓	Unlimited	10000	2500	N/A	500
Suncorp	Holiday Travel	✓	Unlimited	25000	6000	250	3000
Travelinsuranz	Deluxe	✓	10000	30000	7500	600	3000
Westpac	Holiday Travel	✓	Unlimited	25000	6000	250	3000

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Comprehensive Travel Insurance for Single travelling within Australia

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Personal Belongings		
					Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★							
AussieTravelCover	Domestic	✓	20000	5000	2000	N/A	2000
insure4less	Excel	✓	5000	10000	3500	250	500
insure4less	Excel Plus	✓	7500	20000	5000	500	2000
Onepath/ANZ	Australia Only Travel Insurance	✓	10000	10000	4000	N/A	1000
QBE	Australian Plus Travel Plan	✓	10000	10000	4000	N/A	1000
RACQ	Australia Only	✓	Unlimited	25000	12000	N/A	3000
SURESAVE	Domestic	✓	10000	10000	4000	250	4000
Travelinsuranz	Classic	✓	2500	N/A	2500	125	500
Travelinsuranz	Premier	✓	5000	10000	3500	150	500
★							
QBE	Australian Basics Travel Plan	✓	7500	5000	1500	N/A	750
QBE	Australian Cruising Travel Plan	✓	10000	10000	3000	N/A	1000
World Nomads	Worldwide	✓	10000	N/A	2500	N/A	N/A



TRAVEL INSURANCE STAR RATINGS

What are the CANSTAR Travel Insurance Star Ratings?

CANSTAR Travel Insurance star ratings involve a sophisticated rating methodology, unique to CANSTAR that compares Travel Insurance products in Australia. CANSTAR star ratings provide a transparent analysis of a shortlist of Travel Insurance products, enabling consumers to narrow their search to products that have been independently assessed and ranked.

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

What types of products are evaluated by CANSTAR Travel Insurance Ratings?

CANSTAR rates a number of international and domestic travel insurance policies covering the following profile types and destinations:

Who?



Single



Couple



Family

Where?



Asia

China
Bali
Thailand



Australia



Europe

UK
France



Pacific

New Zealand
Fiji



Worldwide

Brazil
South Africa
USA

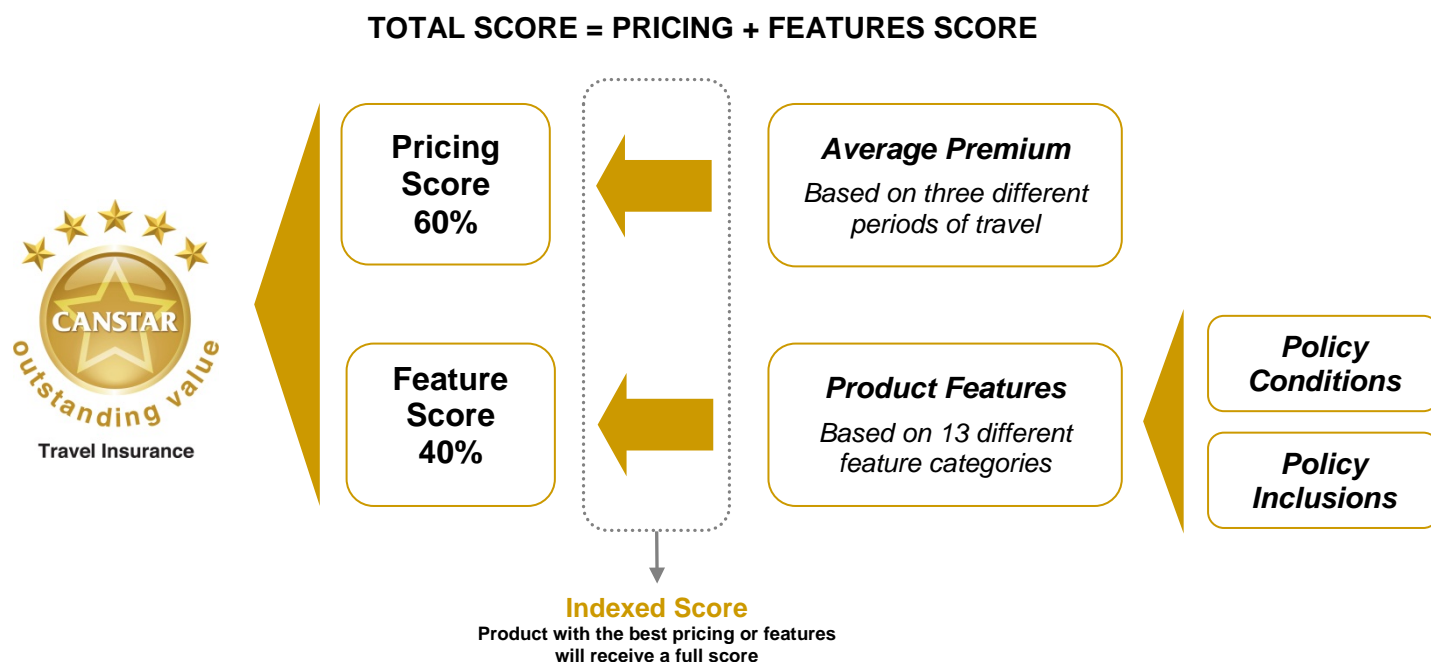
For institutions to be eligible for the international travel insurance star ratings, the policy must be a comprehensive policy. This means they must meet certain basic feature requirements in order to be included in the ratings. The requirements are as follows:

- Overseas Medical and Hospital Cover
- Repatriation and Evacuation Services
- Luggage and Personal Effects
- Cancellation fees and loss of deposit

How are the CANSTAR Travel Insurance Star Ratings calculated?

Each Travel Insurance product reviewed for the CANSTAR *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 and a Feature score.

To arrive at the total score CANSTAR applies a weight against the Pricing and Feature scores. This weight will vary from profile to profile and will reflect the relative importance of either costs or features in determining the best [product]. This method can be summarised as:



Pricing Score

The pricing score for each profile is based on guidelines outlined below. Quotes within the profile types and destinations were used to determine the minimum average premium in each profile. This was then indexed against each policy premium and weighted by its 60% weighting to determine final pricing score.

Profile types

Quotes were based on the three profile types: Single, Couple and Family. These travelers were based on:

- 40 years old adult/s
- If family, two 15 year old children
- NSW State of residence

Travel Period

Three travel periods were used to find the average premium for a country based on the following dates:

Profile	Period of travel	Departing date	Returning date
Days	10 days	1-Aug-2012	10-Aug-2012
Weeks	21 days	1-Aug-2012	21-Aug-2012
Months	42 days	1-Aug-2012	11-Sep-2012

Excesses

To ensure fair comparison between providers, premiums were quoted at the standard excess amount of \$100. For policies that did not have the option of \$100 standard excess, premiums were adjusted based on industry-based actuarial data.



Feature Score

Each individual feature is categorized into 13 different feature categories and allocated points. Based on the points received, each individual policy receives a total feature score. The total score is then weighted against the weights provided in the table below for their respective profile feature score. The feature score is then indexed and weighted by its 40% weighting to provide the final feature score.

Feature Categories Weightings

Category	International	Domestic
Policy Conditions	15%	15%
<i>Definitions</i>	33.3%	33.3%
<i>Policy Flexibility</i>	33.3%	33.3%
<i>Claim processes</i>	33.3%	33.3%
Policy Inclusions	85%	85%
<i>Overseas Medical and Dental</i>	40%	-
<i>Luggage and Travel Documents</i>	17%	25%
<i>Cancellation Fees and Loss of Deposit</i>	17%	35%
<i>Emergency Travel Arrangements</i>	6%	6%
<i>Rental Vehicle Cover</i>	6%	18%
<i>Accidental Death, Disability and Loss of Income</i>	1%	1.5%
<i>Legal Liability</i>	1%	1.5%
<i>Domestic Services</i>	1%	1%
<i>Other inclusions</i>	5%	5%
<i>Scenarios</i>	6%	7%
Total	100%	100%

Feature Categories Definitions

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

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

What is the CANSTAR Travel Insurance Award?

In conjunction with the travel star ratings, CANSTAR has awarded two separate awards to the insurers who provide outstanding value in the following categories:



**Domestic
Travel Insurance**



**International
Travel Insurance**

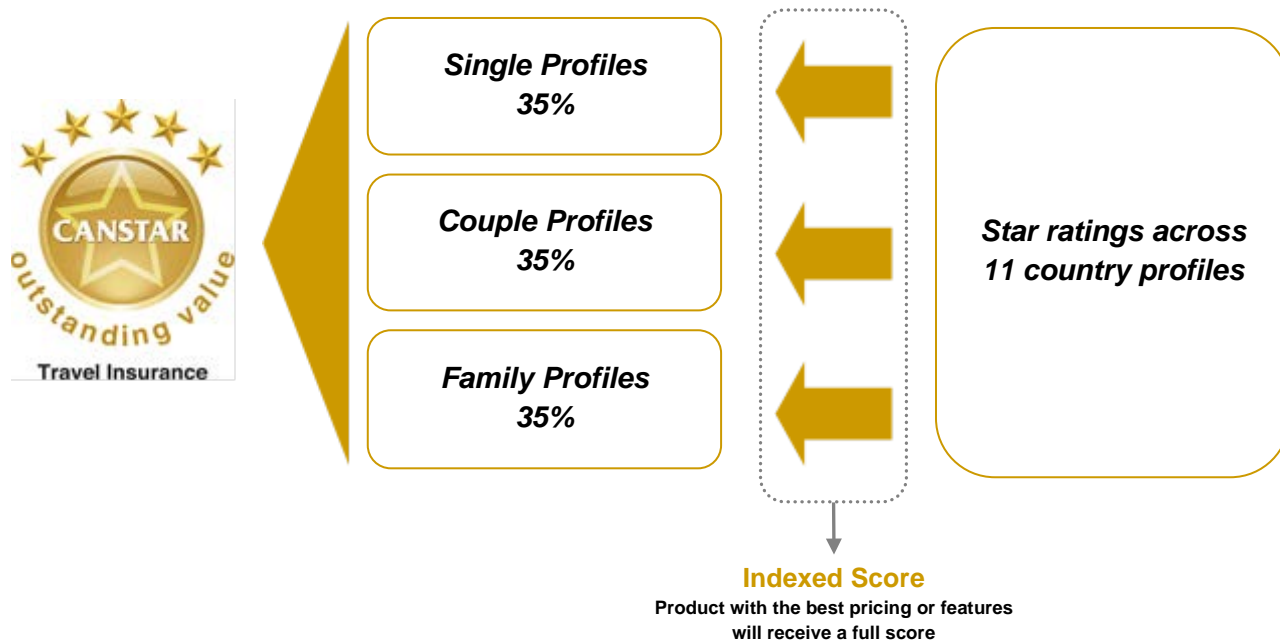
These are awarded to the insurers that provide the best combination of products across the travel insurance star ratings profiles, as well as excelling in a range of travel destinations and features. The Award aims to give recognition to those insurers who offer quality products with desirable features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

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

- 24 hour helpline available
- Ability to extend cover while travelling
- \$25 Million + overseas medical and hospital cover (international only)
- \$5 Million + cover for repatriation and evacuation services (international only)

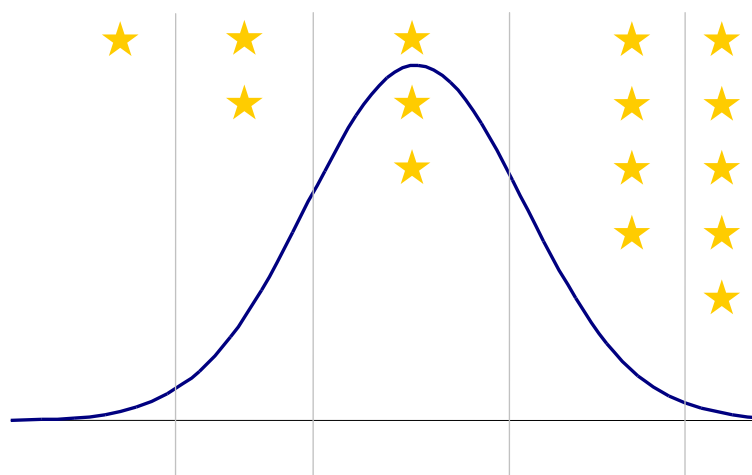
How is the CANSTAR Travel Insurance Award calculated?

The maximum total score of each country profile is taken from each insurer and is indexed against the maximum possible top score in each country profile. This produces an indexed score which is then weighted against the profile type weights provided in the methodology tree below. Each of the profile type scores is then summed to determine the final award winner in both categories.



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 according to the following guidelines. As you can see, only the products that obtain a score in the top 10% of the of the score distribution receive a 5 star rating.



The results are reflected in a consumer-friendly 5-star concept, with 5 stars denoting an outstanding product.

Does CANSTAR rate all products available in the market?

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

How often are products reviewed for star ratings purposes?

All ratings are fully recalculated every twelve months, based on the latest submissions from each institution. CANSTAR also monitors changes on an ongoing basis.

Does CANSTAR rate other product areas?

CANSTAR 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 website at www.canstar.com.au if you would like to view the latest star ratings reports of interest.



- 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
- Low-doc home loans
- Margin lending
- Online Banking
- Online Share Trading
- Package banking
- Personal loans
- Reward programs
- Travel insurance

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