



# Travel Insurance Star Ratings

Report Date: SEPTEMBER 2012

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## Comprehensive Travel Insurance for Couple travelling to Bali

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★★ Outstanding value										
1Cover Direct Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000
Columbus Direct	Standard Trip	✓	20000	100000	25000000	25000000	1000	12000	1000	6000
HSBC	Comprehensive Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Insure and Go	Gold	✓	Unlimited	100000	Unlimited	Unlimited	500	16000	1000	3000
Insure and Go	Silver	✓	15000	75000	Unlimited	Unlimited	500	12000	500	2000
Southern Cross Travel Insurance	Travel Care-World	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	24000	250	3000

★★★★★										
1300 Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Australia Post	International Comprehensive Plan	✓	Unlimited	50000	10000	Unlimited	Unlimited	15000	500	6000
Budget Direct	Platinum	✓	Unlimited	20000	Unlimited	Unlimited	500	5000	250	3000
Budget Direct	Silver	✓	10000	N/A	Unlimited	Unlimited	500	3000	N/A	3000
Columbus Direct	Premier Trip	✓	30000	150000	40000000	40000000	2000	15000	2000	6000
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	1000	6000
Good2Go	Bronze International	✓	30000	40000	Unlimited	Unlimited	2000	6000	N/A	500
Hume Building Society	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
itrek	Platinum	✓	Unlimited	30000	Unlimited	Unlimited	1000	10000	500	3000
Kangocover	Big Red Cover	✓	30000	50000	Unlimited	Unlimited	2000	15000	1500	3000
Kangocover	Eastern Grey Cover	✓	25000	N/A	25000000	25000000	1000	12000	1000	3000
Medibank Private	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	7500	250	3000
MyCover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000

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					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★										
Online Travel Insurance	Comprehensive - International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Ouch	C Travel Plan	✓	Unlimited	20000	Unlimited	Unlimited	Unlimited	30000	N/A	1000
Travelinsuranz	Classic	✓	5000	N/A	10000000	10000000	1000	5000	250	500
Virgin Australia	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
Zuji	Comprehensive International Cover (Pl	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
★★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	4000	N/A	2000
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000
Allianz	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	1000	15000	500	3000
American Express	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	500	6000
AussieTravelCover	Economy	✓	Unlimited	20000	Unlimited	Unlimited	1000	6000	250	3000
Budget Direct	Bronze	✓	5000	N/A	Unlimited	Unlimited	500	2000	N/A	3000
CGU	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Chartis	Bronze	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000
CHI	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	16000	500	3000
Covermore: Travelsure	International	✓	N/A	40000	Unlimited	Unlimited	Unlimited	12000	200	5000
Fastcover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Fastcover	Comprehensive with Snow Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
Fastcover	Standard	✓	Unlimited	30000	Unlimited	Unlimited	500	10000	N/A	3000
HBF	Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
HBF	Super Cover	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
HCF	International Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	500	12000

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Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
Hume Building Society	Snow Cover	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
insure4less	Essentials	✓	5000	N/A	20000000	20000000	1000	5000	N/A	250
insure4less	Excel	✓	10000	20000	20000000	20000000	1000	7000	500	500
insure4less	Excel Plus	✓	15000	40000	20000000	20000000	1000	10000	1000	2000
itrek	Gold	✓	30000	30000	Unlimited	Unlimited	1000	10000	N/A	3000
nab	International Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
National Seniors	Premium Gold International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	N/A
National Seniors	Silver International	✓	10000	10000	Unlimited	Unlimited	500	5000	N/A	3000
NRMA	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
NRMA	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Ouch	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000
Ouch	B Travel Plan	✓	Unlimited	36000	Unlimited	Unlimited	Unlimited	30000	N/A	2000
Ouch	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000
People's Choice: MemberCover	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
People's Choice: MemberCover	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
RAC	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
RACQ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
RACV	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	3000
Skycover	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	400	3000
St George/Bank of Melbourne	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Suncorp	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
SURESAVE	Holiday	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000
Travelinsuranz	Deluxe	✓	20000	6000	20000000	20000000	2000	15000	1200	3000

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## Comprehensive Travel Insurance for Couple travelling to Bali

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
Travelinsuranz	Premier	✓	10000	20000	10000000	10000000	1000	7000	300	500
Webjet	Essential Cover	✓	5000	30000	5000000	5000000	500	3000	1000	500
Webjet	International Single Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Westpac	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
★★										
Australian Unity	Standard Plan	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
Australian Unity	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Australian Unity	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Bupa	Standard Plan	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
Bupa	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Bupa	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
CGU	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
CGU	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
HBF	Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
NRMA	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Onepath/ANZ	International Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	200	6000
People's Choice: MemberCover	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
St George/Bank of Melbourne	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
World Nomads	Worldwide	✓	10000	N/A	5000000	500000	500	2500	N/A	N/A

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## Comprehensive Travel Insurance for Couple travelling to Bali

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★										
QBE	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000
QBE	B Travel Plan	✓	Unlimited	36000	Unlimited	Unlimited	Unlimited	30000	N/A	2000
QBE	C Travel Plan	✓	Unlimited	20000	Unlimited	Unlimited	Unlimited	30000	N/A	1000
QBE	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000



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## Comprehensive Travel Insurance for Couple travelling to China

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings			
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop	
<b>★★★★★ Outstanding value</b>											
1Cover Direct Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000	
Budget Direct	Platinum	✓	Unlimited	20000	Unlimited	Unlimited	500	5000	250	3000	
Good2Go	Silver International	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000	
Insure and Go	Gold	✓	Unlimited	100000	Unlimited	Unlimited	500	16000	1000	3000	
Insure and Go	Silver	✓	15000	75000	Unlimited	Unlimited	500	12000	500	2000	
Southern Cross Travel Insurance	Travel Care-World	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000	
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000	
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	24000	250	3000	
<b>★★★★★</b>											
1300 Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000	
Allianz	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	1000	15000	500	3000	
American Express	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	500	6000	
Australia Post	International Comprehensive Plan	✓	Unlimited	50000	10000	Unlimited	Unlimited	15000	500	6000	
Budget Direct	Bronze	✓	5000	N/A	Unlimited	Unlimited	500	2000	N/A	3000	
Budget Direct	Silver	✓	10000	N/A	Unlimited	Unlimited	500	3000	N/A	3000	
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	1000	6000	
Fastcover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000	
HSBC	Comprehensive Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000	
Hume Building Society	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000	
Medibank Private	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	7500	250	3000	
Online Travel Insurance	Comprehensive - International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000	
Ouch	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000	

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## Comprehensive Travel Insurance for Couple travelling to China

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★★										
Ouch	B Travel Plan	✓	Unlimited	36000	Unlimited	Unlimited	Unlimited	30000	N/A	2000
Skycover	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	400	3000
Travelinsuranz	Classic	✓	5000	N/A	10000000	10000000	1000	5000	250	500
Zuji	Comprehensive International Cover (Pl	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
★★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	4000	N/A	2000
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000
AussieTravelCover	Standard	✓	Unlimited	30000	Unlimited	Unlimited	1000	10000	250	4000
CGU	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
CGU	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Chartis	Silver	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000
CHI	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	16000	500	3000
Columbus Direct	Premier Trip	✓	30000	150000	40000000	40000000	2000	15000	2000	6000
Columbus Direct	Standard Trip	✓	20000	100000	25000000	25000000	1000	12000	1000	6000
Covermore: Travelsure	International	✓	N/A	40000	Unlimited	Unlimited	Unlimited	12000	200	5000
Fastcover	Comprehesive with Snow Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
Fastcover	Standard	✓	Unlimited	30000	Unlimited	Unlimited	500	10000	N/A	3000
HBF	Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
HBF	Super Cover	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
HCF	International Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	500	12000
Hume Building Society	Snow Cover	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
insure4less	Essentials	✓	5000	N/A	20000000	20000000	1000	5000	N/A	250

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## Comprehensive Travel Insurance for Couple travelling to China

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
insure4less	Excel	✓	10000	20000	20000000	20000000	1000	7000	500	500
insure4less	Excel Plus	✓	15000	40000	20000000	20000000	1000	10000	1000	2000
itrek	Gold	✓	30000	30000	Unlimited	Unlimited	1000	10000	N/A	3000
itrek	Platinum	✓	Unlimited	30000	Unlimited	Unlimited	1000	10000	500	3000
Kangocover	Big Red Cover	✓	30000	50000	Unlimited	Unlimited	2000	15000	1500	3000
Kangocover	Eastern Grey Cover	✓	25000	N/A	25000000	25000000	1000	12000	1000	3000
MyCover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
nab	International Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
National Seniors	Silver International	✓	10000	10000	Unlimited	Unlimited	500	5000	N/A	3000
NRMA	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
NRMA	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Ouch	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000
People's Choice: MemberCover	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
People's Choice: MemberCover	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
RAC	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
RACV	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	3000
St George/Bank of Melbourne	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
St George/Bank of Melbourne	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Suncorp	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
Travelinsuranz	Deluxe	✓	20000	6000	20000000	20000000	2000	15000	1200	3000
Travelinsuranz	Premier	✓	10000	20000	10000000	10000000	1000	7000	300	500
Virgin Australia	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
Webjet	Essential Cover	✓	5000	30000	5000000	5000000	500	3000	1000	500

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Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
Webjet	International Single Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Westpac	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
World Nomads	Worldwide	✓	10000	N/A	5000000	500000	500	2500	N/A	N/A
★★										
Australian Unity	Standard Plan	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
Australian Unity	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Bupa	Standard Plan	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
Bupa	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
CGU	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
HBF	Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
National Seniors	Premium Gold International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	N/A
NRMA	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Onepath/ANZ	International Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	200	6000
People's Choice: MemberCover	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
RACQ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
SURESAVE	Holiday	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000
★										
Australian Unity	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Bupa	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
QBE	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000

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## Comprehensive Travel Insurance for Couple travelling to China

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★										
QBE	B Travel Plan	✓	Unlimited	36000	Unlimited	Unlimited	Unlimited	30000	N/A	2000
QBE	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000



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## Comprehensive Travel Insurance for Couple travelling to Thailand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★★ Outstanding value										
1Cover Direct Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000
Good2Go	Silver International	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000
Insure and Go	Gold	✓	Unlimited	100000	Unlimited	Unlimited	500	16000	1000	3000
Insure and Go	Silver	✓	15000	75000	Unlimited	Unlimited	500	12000	500	2000
Southern Cross Travel Insurance	Travel Care-World	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Virgin Australia	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	24000	250	3000
★★★★★										
1300 Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Allianz	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	1000	15000	500	3000
American Express	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	500	6000
Australia Post	International Comprehensive Plan	✓	Unlimited	50000	10000	Unlimited	Unlimited	15000	500	6000
Budget Direct	Platinum	✓	Unlimited	20000	Unlimited	Unlimited	500	5000	250	3000
Columbus Direct	Standard Trip	✓	20000	100000	25000000	25000000	1000	12000	1000	6000
Covermore: Travelsure	International	✓	N/A	40000	Unlimited	Unlimited	Unlimited	12000	200	5000
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	1000	6000
Fastcover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
HSBC	Comprehensive Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Hume Building Society	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
Medibank Private	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	7500	250	3000
MyCover	Comprehensive International Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000

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# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for Couple travelling to Thailand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★										
Online Travel Insurance	Comprehensive - International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Ouch	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000
Ouch	B Travel Plan	✓	Unlimited	36000	Unlimited	Unlimited	Unlimited	30000	N/A	2000
Skycover	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	400	3000
Travelinsuranz	Classic	✓	5000	N/A	10000000	10000000	1000	5000	250	500
Zuji	Comprehensive International Cover (Pl	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
★★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	4000	N/A	2000
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000
AussieTravelCover	Standard	✓	Unlimited	30000	Unlimited	Unlimited	1000	10000	250	4000
Australian Unity	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Budget Direct	Bronze	✓	5000	N/A	Unlimited	Unlimited	500	2000	N/A	3000
Budget Direct	Silver	✓	10000	N/A	Unlimited	Unlimited	500	3000	N/A	3000
CGU	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
CGU	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Chartis	Silver	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000
CHI	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	16000	500	3000
Columbus Direct	Premier Trip	✓	30000	150000	40000000	40000000	2000	15000	2000	6000
Fastcover	Compreheseive with Snow Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
Fastcover	Standard	✓	Unlimited	30000	Unlimited	Unlimited	500	10000	N/A	3000
HBF	Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
HBF	Super Cover	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000

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## Comprehensive Travel Insurance for Couple travelling to Thailand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
HCF	International Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	500	12000
Hume Building Society	Snow Cover	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
insure4less	Essentials	✓	5000	N/A	20000000	20000000	1000	5000	N/A	250
insure4less	Excel	✓	10000	20000	20000000	20000000	1000	7000	500	500
insure4less	Excel Plus	✓	15000	40000	20000000	20000000	1000	10000	1000	2000
itrek	Gold	✓	30000	30000	Unlimited	Unlimited	1000	10000	N/A	3000
itrek	Platinum	✓	Unlimited	30000	Unlimited	Unlimited	1000	10000	500	3000
Kangocover	Big Red Cover	✓	30000	50000	Unlimited	Unlimited	2000	15000	1500	3000
Kangocover	Eastern Grey Cover	✓	25000	N/A	25000000	25000000	1000	12000	1000	3000
nab	International Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
National Seniors	Silver International	✓	10000	10000	Unlimited	Unlimited	500	5000	N/A	3000
NRMA	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
NRMA	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Ouch	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000
People's Choice: MemberCover	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
People's Choice: MemberCover	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
RAC	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
RACV	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	3000
St George/Bank of Melbourne	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
St George/Bank of Melbourne	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Suncorp	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
Travelinsuranz	Deluxe	✓	20000	6000	20000000	20000000	2000	15000	1200	3000
Travelinsuranz	Premier	✓	10000	20000	10000000	10000000	1000	7000	300	500

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## Comprehensive Travel Insurance for Couple travelling to Thailand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
Webjet	Essential Cover	✓	5000	30000	5000000	5000000	500	3000	1000	500
Webjet	International Single Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Westpac	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
World Nomads	Worldwide	✓	10000	N/A	5000000	500000	500	2500	N/A	N/A
★★										
Australian Unity	Standard Plan	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
Australian Unity	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Bupa	Standard Plan	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
Bupa	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
CGU	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
HBF	Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
National Seniors	Premium Gold International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	N/A
NRMA	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Onepath/ANZ	International Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	200	6000
People's Choice: MemberCover	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
RACQ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
SURESAVE	Holiday	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000
★										
Bupa	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
QBE	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000

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## Comprehensive Travel Insurance for Couple travelling to Thailand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★										
QBE	B Travel Plan	✓	Unlimited	36000	Unlimited	Unlimited	Unlimited	30000	N/A	2000
QBE	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000



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## Comprehensive Travel Insurance for Couple travelling to France

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
<b>★★★★★ Outstanding value</b>										
1Cover Direct Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000
Allianz	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	1000	15000	500	3000
HSBC	Comprehensive Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Insure and Go	Gold	✓	Unlimited	100000	Unlimited	Unlimited	500	16000	1000	3000
Southern Cross Travel Insurance	Travel Care-World	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	24000	250	3000
<b>★★★★</b>										
1300 Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Australia Post	International Comprehensive Plan	✓	Unlimited	50000	10000	Unlimited	Unlimited	15000	500	6000
Budget Direct	Platinum	✓	Unlimited	20000	Unlimited	Unlimited	500	5000	250	3000
Covermore: Travelsure	International	✓	N/A	40000	Unlimited	Unlimited	Unlimited	12000	200	5000
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	1000	6000
Good2Go	Gold International	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000
Hume Building Society	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
Insure and Go	Silver	✓	15000	75000	Unlimited	Unlimited	500	12000	500	2000
itrek	Platinum	✓	Unlimited	30000	Unlimited	Unlimited	1000	10000	500	3000
Medibank Private	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	7500	250	3000
MyCover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Online Travel Insurance	Comprehensive - International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Ouch	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000
Travelinsuranz	Classic	✓	5000	N/A	10000000	10000000	1000	5000	250	500

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## Comprehensive Travel Insurance for Couple travelling to France

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★										
Virgin Australia	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
★★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	4000	N/A	2000
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000
American Express	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	500	6000
AussieTravelCover	Super	✓	Unlimited	50000	Unlimited	Unlimited	1000	16000	250	4000
Budget Direct	Bronze	✓	5000	N/A	Unlimited	Unlimited	500	2000	N/A	3000
Budget Direct	Silver	✓	10000	N/A	Unlimited	Unlimited	500	3000	N/A	3000
CGU	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Chartis	Gold	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000
CHI	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	16000	500	3000
Columbus Direct	Premier Trip	✓	30000	150000	40000000	40000000	2000	15000	2000	6000
Columbus Direct	Standard Trip	✓	20000	100000	25000000	25000000	1000	12000	1000	6000
Fastcover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Fastcover	Comprehensive with Snow Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
Fastcover	Standard	✓	Unlimited	30000	Unlimited	Unlimited	500	10000	N/A	3000
HBF	Super Cover	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
HCF	International Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	500	12000
Hume Building Society	Snow Cover	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
insure4less	Essentials	✓	5000	N/A	20000000	20000000	1000	5000	N/A	250
insure4less	Excel	✓	10000	20000	20000000	20000000	1000	7000	500	500
insure4less	Excel Plus	✓	15000	40000	20000000	20000000	1000	10000	1000	2000

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## Comprehensive Travel Insurance for Couple travelling to France

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
itrek	Gold	✓	30000	30000	Unlimited	Unlimited	1000	10000	N/A	3000
Kangocover	Big Red Cover	✓	30000	50000	Unlimited	Unlimited	2000	15000	1500	3000
Kangocover	Eastern Grey Cover	✓	25000	N/A	25000000	25000000	1000	12000	1000	3000
nab	International Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
NRMA	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Ouch	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000
People's Choice: MemberCover	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
RAC	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
RACV	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	3000
Skycover	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	400	3000
St George/Bank of Melbourne	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Suncorp	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
Travelinsuranz	Deluxe	✓	20000	6000	20000000	20000000	2000	15000	1200	3000
Travelinsuranz	Premier	✓	10000	20000	10000000	10000000	1000	7000	300	500
Webjet	Essential Cover	✓	5000	30000	5000000	5000000	500	3000	1000	500
Webjet	International Single Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Westpac	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
World Nomads	Worldwide	✓	10000	N/A	5000000	500000	500	2500	N/A	N/A
Zuji	Comprehensive International Cover (Pl	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
★★										
Australian Unity	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Australian Unity	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000

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## Comprehensive Travel Insurance for Couple travelling to France

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★										
Bupa	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
CGU	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
HBF	Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
National Seniors	Premium Gold International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	N/A
National Seniors	Silver International	✓	10000	10000	Unlimited	Unlimited	500	5000	N/A	3000
NRMA	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
People's Choice: MemberCover	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
RACQ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
SURESAVE	Holiday	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000
★										
Bupa	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Onepath/ANZ	International Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	200	6000
QBE	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000
QBE	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000



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## Comprehensive Travel Insurance for Couple travelling to UK

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★★ Outstanding value										
1Cover Direct Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000
Allianz	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	1000	15000	500	3000
Good2Go	Silver International	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000
HSBC	Comprehensive Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Southern Cross Travel Insurance	Travel Care-World	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	24000	250	3000
★★★★										
1300 Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Australia Post	International Comprehensive Plan	✓	Unlimited	50000	10000	Unlimited	Unlimited	15000	500	6000
Budget Direct	Platinum	✓	Unlimited	20000	Unlimited	Unlimited	500	5000	250	3000
Covermore: Travelsure	International	✓	N/A	40000	Unlimited	Unlimited	Unlimited	12000	200	5000
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	1000	6000
Hume Building Society	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
Insure and Go	Gold	✓	Unlimited	100000	Unlimited	Unlimited	500	16000	1000	3000
Insure and Go	Silver	✓	15000	75000	Unlimited	Unlimited	500	12000	500	2000
itrek	Platinum	✓	Unlimited	30000	Unlimited	Unlimited	1000	10000	500	3000
Medibank Private	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	7500	250	3000
MyCover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Online Travel Insurance	Comprehensive - International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Ouch	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000
Ouch	B Travel Plan	✓	Unlimited	36000	Unlimited	Unlimited	Unlimited	30000	N/A	2000

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## Comprehensive Travel Insurance for Couple travelling to UK

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★										
Travelinsuranz	Classic	✓	5000	N/A	10000000	10000000	1000	5000	250	500
Virgin Australia	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
★★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	4000	N/A	2000
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000
American Express	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	500	6000
AussieTravelCover	Super	✓	Unlimited	50000	Unlimited	Unlimited	1000	16000	250	4000
Budget Direct	Bronze	✓	5000	N/A	Unlimited	Unlimited	500	2000	N/A	3000
Budget Direct	Silver	✓	10000	N/A	Unlimited	Unlimited	500	3000	N/A	3000
CGU	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Chartis	Silver	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000
CHI	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	16000	500	3000
Columbus Direct	Premier Trip	✓	30000	150000	40000000	40000000	2000	15000	2000	6000
Columbus Direct	Standard Trip	✓	20000	100000	25000000	25000000	1000	12000	1000	6000
Fastcover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Fastcover	Comprehensive with Snow Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
Fastcover	Standard	✓	Unlimited	30000	Unlimited	Unlimited	500	10000	N/A	3000
HBF	Super Cover	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
HCF	International Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	500	12000
Hume Building Society	Snow Cover	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
insure4less	Essentials	✓	5000	N/A	20000000	20000000	1000	5000	N/A	250
insure4less	Excel	✓	10000	20000	20000000	20000000	1000	7000	500	500

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# Travel Insurance Star Ratings

Report Date: SEPTEMBER 2012

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## Comprehensive Travel Insurance for Couple travelling to UK

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
insure4less	Excel Plus	✓	15000	40000	20000000	20000000	1000	10000	1000	2000
itrek	Gold	✓	30000	30000	Unlimited	Unlimited	1000	10000	N/A	3000
Kangocover	Big Red Cover	✓	30000	50000	Unlimited	Unlimited	2000	15000	1500	3000
Kangocover	Eastern Grey Cover	✓	25000	N/A	25000000	25000000	1000	12000	1000	3000
nab	International Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
NRMA	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Ouch	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000
People's Choice: MemberCover	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
RAC	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
RACV	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	3000
Skycover	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	400	3000
St George/Bank of Melbourne	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Suncorp	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
Travelinsuranz	Deluxe	✓	20000	6000	20000000	20000000	2000	15000	1200	3000
Travelinsuranz	Premier	✓	10000	20000	10000000	10000000	1000	7000	300	500
Webjet	Essential Cover	✓	5000	30000	5000000	5000000	500	3000	1000	500
Webjet	International Single Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Westpac	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
World Nomads	Worldwide	✓	10000	N/A	5000000	500000	500	2500	N/A	N/A
Zuji	Comprehensive International Cover (Pl	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
★★										
Australian Unity	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000

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## Comprehensive Travel Insurance for Couple travelling to UK

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings			
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop	
★★											
Australian Unity	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000	
Bupa	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000	
CGU	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000	
HBF	Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000	
National Seniors	Premium Gold International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	N/A	
National Seniors	Silver International	✓	10000	10000	Unlimited	Unlimited	500	5000	N/A	3000	
NRMA	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000	
Onepath/ANZ	International Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	200	6000	
People's Choice: MemberCover	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000	
RACQ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000	
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000	
SURESAVE	Holiday	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000	
★											
Bupa	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000	
QBE	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000	
QBE	B Travel Plan	✓	Unlimited	36000	Unlimited	Unlimited	Unlimited	30000	N/A	2000	
QBE	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000	

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## Comprehensive Travel Insurance for Couple travelling to Fiji

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★★ Outstanding value										
1Cover Direct Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000
Allianz	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	1000	15000	500	3000
Columbus Direct	Standard Trip	✓	20000	100000	25000000	25000000	1000	12000	1000	6000
HSBC	Comprehensive Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Insure and Go	Gold	✓	Unlimited	100000	Unlimited	Unlimited	500	16000	1000	3000
Insure and Go	Silver	✓	15000	75000	Unlimited	Unlimited	500	12000	500	2000
Southern Cross Travel Insurance	Travel Care-New Zealand/ South Pacific	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	24000	250	3000
★★★★										
1300 Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Australia Post	International Comprehensive Plan	✓	Unlimited	50000	10000	Unlimited	Unlimited	15000	500	6000
Budget Direct	Platinum	✓	Unlimited	20000	Unlimited	Unlimited	500	5000	250	3000
Budget Direct	Silver	✓	10000	N/A	Unlimited	Unlimited	500	3000	N/A	3000
Columbus Direct	Premier Trip	✓	30000	150000	40000000	40000000	2000	15000	2000	6000
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	1000	6000
Good2Go	Bronze International	✓	30000	40000	Unlimited	Unlimited	2000	6000	N/A	500
Hume Building Society	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
itrek	Platinum	✓	Unlimited	30000	Unlimited	Unlimited	1000	10000	500	3000
Kangocover	Big Red Cover	✓	30000	50000	Unlimited	Unlimited	2000	15000	1500	3000
Kangocover	Eastern Grey Cover	✓	25000	N/A	25000000	25000000	1000	12000	1000	3000
Medibank Private	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	7500	250	3000

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## Comprehensive Travel Insurance for Couple travelling to Fiji

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★										
MyCover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Online Travel Insurance	Comprehensive - International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Ouch	C Travel Plan	✓	Unlimited	20000	Unlimited	Unlimited	Unlimited	30000	N/A	1000
Skycover	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	400	3000
Travelinsuranz	Classic	✓	5000	N/A	10000000	10000000	1000	5000	250	500
Virgin Australia	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
Zuji	Comprehensive International Cover (Pl	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
★★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	4000	N/A	2000
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000
American Express	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	500	6000
AussieTravelCover	Economy	✓	Unlimited	20000	Unlimited	Unlimited	1000	6000	250	3000
Australian Unity	Economy Plan	✓	Unlimited	20000	250000	250000	2000	7000	N/A	500
Budget Direct	Bronze	✓	5000	N/A	Unlimited	Unlimited	500	2000	N/A	3000
CGU	International Economy	✓	Unlimited	20000	250000	250000	2000	7000	N/A	500
CGU	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Chartis	Bronze	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000
CHI	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	16000	500	3000
Covermore: Travelsure	International	✓	N/A	40000	Unlimited	Unlimited	Unlimited	12000	200	5000
Fastcover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Fastcover	Comprehensive with Snow Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
Fastcover	Standard	✓	Unlimited	30000	Unlimited	Unlimited	500	10000	N/A	3000

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## Comprehensive Travel Insurance for Couple travelling to Fiji

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
HBF	Economy Cover	✓	Unlimited	20000	250000	250000	2000	7000	N/A	500
HBF	Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
HBF	Super Cover	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
HCF	International Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	500	12000
Hume Building Society	Snow Cover	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
insure4less	Essentials	✓	5000	N/A	20000000	20000000	1000	5000	N/A	250
insure4less	Excel	✓	10000	20000	20000000	20000000	1000	7000	500	500
insure4less	Excel Plus	✓	15000	40000	20000000	20000000	1000	10000	1000	2000
itrek	Gold	✓	30000	30000	Unlimited	Unlimited	1000	10000	N/A	3000
nab	International Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
National Seniors	Premium Gold International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	N/A
National Seniors	Silver International	✓	10000	10000	Unlimited	Unlimited	500	5000	N/A	3000
NRMA	International Economy	✓	Unlimited	20000	250000	250000	2000	7000	N/A	500
NRMA	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
NRMA	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Onepath/ANZ	International Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	200	6000
Ouch	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000
Ouch	B Travel Plan	✓	Unlimited	36000	Unlimited	Unlimited	Unlimited	30000	N/A	2000
Ouch	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000
People's Choice: MemberCover	Economy	✓	Unlimited	20000	250000	250000	2000	7000	N/A	500
People's Choice: MemberCover	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
People's Choice: MemberCover	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
RAC	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000

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## Comprehensive Travel Insurance for Couple travelling to Fiji

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
RACQ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
RACV	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	3000
St George/Bank of Melbourne	Economy Plan	✓	Unlimited	20000	250000	250000	2000	7000	N/A	500
St George/Bank of Melbourne	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Suncorp	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
SURESAVE	Holiday	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000
Travelinsuranz	Deluxe	✓	20000	6000	20000000	20000000	2000	15000	1200	3000
Travelinsuranz	Premier	✓	10000	20000	10000000	10000000	1000	7000	300	500
Webjet	Essential Cover	✓	5000	30000	5000000	5000000	500	3000	1000	500
Webjet	International Single Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Westpac	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
★★										
Australian Unity	Standard Plan	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
Australian Unity	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Australian Unity	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Bupa	Economy Plan	✓	Unlimited	20000	250000	250000	2000	7000	N/A	500
Bupa	Standard Plan	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
Bupa	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Bupa	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
CGU	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
CGU	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
HBF	Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000

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## Comprehensive Travel Insurance for Couple travelling to Fiji

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★										
NRMA	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
People's Choice: MemberCover	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
St George/Bank of Melbourne	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
World Nomads	Worldwide	✓	10000	N/A	5000000	500000	500	2500	N/A	N/A
★										
QBE	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000
QBE	B Travel Plan	✓	Unlimited	36000	Unlimited	Unlimited	Unlimited	30000	N/A	2000
QBE	C Travel Plan	✓	Unlimited	20000	Unlimited	Unlimited	Unlimited	30000	N/A	1000
QBE	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000



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## Comprehensive Travel Insurance for Couple travelling to New Zealand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★★ Outstanding value										
1Cover Direct Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000
Allianz	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	1000	15000	500	3000
Columbus Direct	Standard Trip	✓	20000	100000	25000000	25000000	1000	12000	1000	6000
HSBC	Comprehensive Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Insure and Go	Gold	✓	Unlimited	100000	Unlimited	Unlimited	500	16000	1000	3000
Insure and Go	Silver	✓	15000	75000	Unlimited	Unlimited	500	12000	500	2000
Southern Cross Travel Insurance	Travel Care-New Zealand/ South Pacific	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	24000	250	3000
★★★★										
1300 Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Australia Post	International Comprehensive Plan	✓	Unlimited	50000	10000	Unlimited	Unlimited	15000	500	6000
Budget Direct	Platinum	✓	Unlimited	20000	Unlimited	Unlimited	500	5000	250	3000
Columbus Direct	Premier Trip	✓	30000	150000	40000000	40000000	2000	15000	2000	6000
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	1000	6000
Good2Go	Bronze International	✓	30000	40000	Unlimited	Unlimited	2000	6000	N/A	500
HCF	International Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	500	12000
Hume Building Society	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
itrek	Platinum	✓	Unlimited	30000	Unlimited	Unlimited	1000	10000	500	3000
Kangocover	Big Red Cover	✓	30000	50000	Unlimited	Unlimited	2000	15000	1500	3000
Kangocover	Eastern Grey Cover	✓	25000	N/A	25000000	25000000	1000	12000	1000	3000
Medibank Private	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	7500	250	3000

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## Comprehensive Travel Insurance for Couple travelling to New Zealand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★										
MyCover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Online Travel Insurance	Comprehensive - International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Ouch	C Travel Plan	✓	Unlimited	20000	Unlimited	Unlimited	Unlimited	30000	N/A	1000
Skycover	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	400	3000
Travelinsuranz	Classic	✓	5000	N/A	10000000	10000000	1000	5000	250	500
Virgin Australia	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
Zuji	Comprehensive International Cover (Pl	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
★★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	4000	N/A	2000
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000
American Express	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	500	6000
AussieTravelCover	Economy	✓	Unlimited	20000	Unlimited	Unlimited	1000	6000	250	3000
Australian Unity	Economy Plan	✓	Unlimited	20000	250000	250000	2000	7000	N/A	500
Budget Direct	Bronze	✓	5000	N/A	Unlimited	Unlimited	500	2000	N/A	3000
Budget Direct	Silver	✓	10000	N/A	Unlimited	Unlimited	500	3000	N/A	3000
CGU	International Economy	✓	Unlimited	20000	250000	250000	2000	7000	N/A	500
CGU	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Chartis	Bronze	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000
CHI	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	16000	500	3000
Covermore: Travelsure	International	✓	N/A	40000	Unlimited	Unlimited	Unlimited	12000	200	5000
Fastcover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Fastcover	Compreheseive with Snow Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000

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## Comprehensive Travel Insurance for Couple travelling to New Zealand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
Fastcover	Standard	✓	Unlimited	30000	Unlimited	Unlimited	500	10000	N/A	3000
HBF	Economy Cover	✓	Unlimited	20000	250000	250000	2000	7000	N/A	500
HBF	Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
HBF	Super Cover	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Hume Building Society	Snow Cover	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
insure4less	Essentials	✓	5000	N/A	20000000	20000000	1000	5000	N/A	250
insure4less	Excel	✓	10000	20000	20000000	20000000	1000	7000	500	500
insure4less	Excel Plus	✓	15000	40000	20000000	20000000	1000	10000	1000	2000
itrek	Gold	✓	30000	30000	Unlimited	Unlimited	1000	10000	N/A	3000
nab	International Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
National Seniors	Premium Gold International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	N/A
National Seniors	Silver International	✓	10000	10000	Unlimited	Unlimited	500	5000	N/A	3000
NRMA	International Economy	✓	Unlimited	20000	250000	250000	2000	7000	N/A	500
NRMA	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
NRMA	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Onepath/ANZ	International Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	200	6000
Ouch	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000
Ouch	B Travel Plan	✓	Unlimited	36000	Unlimited	Unlimited	Unlimited	30000	N/A	2000
Ouch	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000
People's Choice: MemberCover	Economy	✓	Unlimited	20000	250000	250000	2000	7000	N/A	500
People's Choice: MemberCover	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
People's Choice: MemberCover	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
RAC	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000

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# Travel Insurance Star Ratings

Report Date: SEPTEMBER 2012

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## Comprehensive Travel Insurance for Couple travelling to New Zealand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
RACQ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
RACV	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	3000
St George/Bank of Melbourne	Economy Plan	✓	Unlimited	20000	250000	250000	2000	7000	N/A	500
St George/Bank of Melbourne	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Suncorp	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
SURESAVE	Holiday	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000
Travelinsuranz	Deluxe	✓	20000	6000	20000000	20000000	2000	15000	1200	3000
Travelinsuranz	Premier	✓	10000	20000	10000000	10000000	1000	7000	300	500
Webjet	Essential Cover	✓	5000	30000	5000000	5000000	500	3000	1000	500
Webjet	International Single Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Westpac	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
★★										
Australian Unity	Standard Plan	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
Australian Unity	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Australian Unity	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Bupa	Economy Plan	✓	Unlimited	20000	250000	250000	2000	7000	N/A	500
Bupa	Standard Plan	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
Bupa	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Bupa	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
CGU	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
CGU	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
HBF	Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000

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## Comprehensive Travel Insurance for Couple travelling to New Zealand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★										
NRMA	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
People's Choice: MemberCover	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
St George/Bank of Melbourne	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
World Nomads	Worldwide	✓	10000	N/A	5000000	500000	500	2500	N/A	N/A
★										
QBE	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000
QBE	B Travel Plan	✓	Unlimited	36000	Unlimited	Unlimited	Unlimited	30000	N/A	2000
QBE	C Travel Plan	✓	Unlimited	20000	Unlimited	Unlimited	Unlimited	30000	N/A	1000
QBE	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000



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## Comprehensive Travel Insurance for Couple travelling to Brazil

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings			
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop	
★★★★★ Outstanding value											
1Cover Direct Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000	
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000	
Insure and Go	Gold	✓	Unlimited	100000	Unlimited	Unlimited	500	16000	1000	3000	
Ouch	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000	
Southern Cross Travel Insurance	Travel Care-World	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000	
Travelinsuranz	Classic	✓	5000	N/A	10000000	10000000	1000	5000	250	500	
Virgin Australia	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000	
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	24000	250	3000	
★★★★★											
1300 Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000	
Allianz	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	1000	15000	500	3000	
Columbus Direct	Standard Trip	✓	20000	100000	25000000	25000000	1000	12000	1000	6000	
Fastcover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000	
Good2Go	Platinum International	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000	
HSBC	Comprehensive Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000	
Hume Building Society	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000	
Insure and Go	Silver	✓	15000	75000	Unlimited	Unlimited	500	12000	500	2000	
insure4less	Essentials	✓	5000	N/A	20000000	20000000	1000	5000	N/A	250	
MyCover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000	
Online Travel Insurance	Comprehensive - International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000	
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000	
Travelinsuranz	Deluxe	✓	20000	6000	20000000	20000000	2000	15000	1200	3000	

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## Comprehensive Travel Insurance for Couple travelling to Brazil

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★										
Travelinsuranz	Premier	✓	10000	20000	10000000	10000000	1000	7000	300	500
Zuji	Comprehensive International Cover (Pl	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
★★★										
American Express	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	500	6000
AussieTravelCover	Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	1000	20000	250	4000
Australia Post	International Comprehensive Plan	✓	Unlimited	50000	10000	Unlimited	Unlimited	15000	500	6000
Australian Unity	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Budget Direct	Platinum	✓	Unlimited	20000	Unlimited	Unlimited	500	5000	250	3000
Budget Direct	Silver	✓	10000	N/A	Unlimited	Unlimited	500	3000	N/A	3000
Bupa	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
CGU	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
CHI	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	16000	500	3000
Columbus Direct	Premier Trip	✓	30000	150000	40000000	40000000	2000	15000	2000	6000
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	1000	6000
Fastcover	Comprehensive with Snow Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
Fastcover	Standard	✓	Unlimited	30000	Unlimited	Unlimited	500	10000	N/A	3000
HBF	Super Cover	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
HCF	International Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	500	12000
Hume Building Society	Snow Cover	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
insure4less	Excel	✓	10000	20000	20000000	20000000	1000	7000	500	500
insure4less	Excel Plus	✓	15000	40000	20000000	20000000	1000	10000	1000	2000
itrek	Platinum	✓	Unlimited	30000	Unlimited	Unlimited	1000	10000	500	3000

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## Comprehensive Travel Insurance for Couple travelling to Brazil

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
Kangocover	Big Red Cover	✓	30000	50000	Unlimited	Unlimited	2000	15000	1500	3000
Kangocover	Eastern Grey Cover	✓	25000	N/A	25000000	25000000	1000	12000	1000	3000
Medibank Private	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	7500	250	3000
nab	International Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
NRMA	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
NRMA	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Ouch	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000
People's Choice: MemberCover	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
People's Choice: MemberCover	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
RAC	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
RACV	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	3000
Skycover	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	400	3000
St George/Bank of Melbourne	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Suncorp	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
Webjet	Essential Cover	✓	5000	30000	5000000	5000000	500	3000	1000	500
Webjet	International Single Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Westpac	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
World Nomads	Worldwide	✓	10000	N/A	5000000	500000	500	2500	N/A	N/A
★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	4000	N/A	2000
Australian Unity	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Budget Direct	Bronze	✓	5000	N/A	Unlimited	Unlimited	500	2000	N/A	3000

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## Comprehensive Travel Insurance for Couple travelling to Brazil

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★										
Bupa	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
CGU	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Chartis	Platinum	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000
Covermore: Travelsure	International	✓	N/A	40000	Unlimited	Unlimited	Unlimited	12000	200	5000
HBF	Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
itrek	Gold	✓	30000	30000	Unlimited	Unlimited	1000	10000	N/A	3000
National Seniors	Premium Gold International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	N/A
Onepath/ANZ	International Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	200	6000
RACQ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
SURESAVE	Holiday	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000
★										
National Seniors	Silver International	✓	10000	10000	Unlimited	Unlimited	500	5000	N/A	3000
QBE	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000
QBE	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000



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## Comprehensive Travel Insurance for Couple travelling to South Africa

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
<b>★★★★★ Outstanding value</b>										
Good2Go	Gold International	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000
Insure and Go	Gold	✓	Unlimited	100000	Unlimited	Unlimited	500	16000	1000	3000
Insure and Go	Silver	✓	15000	75000	Unlimited	Unlimited	500	12000	500	2000
Southern Cross Travel Insurance	Travel Care-World	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Travelinsuranz	Classic	✓	5000	N/A	10000000	10000000	1000	5000	250	500
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	24000	250	3000
<b>★★★★</b>										
1300 Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
1Cover Direct Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	1000	6000
Fastcover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Hume Building Society	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
insure4less	Essentials	✓	5000	N/A	20000000	20000000	1000	5000	N/A	250
Kangocover	Big Red Cover	✓	30000	50000	Unlimited	Unlimited	2000	15000	1500	3000
Kangocover	Eastern Grey Cover	✓	25000	N/A	25000000	25000000	1000	12000	1000	3000
MyCover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Online Travel Insurance	Comprehensive - International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Ouch	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000
Travelinsuranz	Deluxe	✓	20000	6000	20000000	20000000	2000	15000	1200	3000
Travelinsuranz	Premier	✓	10000	20000	10000000	10000000	1000	7000	300	500
Virgin Australia	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000

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## Comprehensive Travel Insurance for Couple travelling to South Africa

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★★										
Zuji	Comprehensive International Cover (Pl	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
★★★										
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000
Allianz	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	1000	15000	500	3000
American Express	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	500	6000
AussieTravelCover	Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	1000	20000	250	4000
Australia Post	International Comprehensive Plan	✓	Unlimited	50000	10000	Unlimited	Unlimited	15000	500	6000
Australian Unity	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Budget Direct	Platinum	✓	Unlimited	20000	Unlimited	Unlimited	500	5000	250	3000
Budget Direct	Silver	✓	10000	N/A	Unlimited	Unlimited	500	3000	N/A	3000
Bupa	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
CGU	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Chartis	Gold	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000
CHI	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	16000	500	3000
Columbus Direct	Premier Trip	✓	30000	150000	40000000	40000000	2000	15000	2000	6000
Columbus Direct	Standard Trip	✓	20000	100000	25000000	25000000	1000	12000	1000	6000
Fastcover	Comprehensive with Snow Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
Fastcover	Standard	✓	Unlimited	30000	Unlimited	Unlimited	500	10000	N/A	3000
HBF	Super Cover	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
HBF	Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
HCF	International Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	500	12000
HSBC	Comprehensive Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000

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## Comprehensive Travel Insurance for Couple travelling to South Africa

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
Hume Building Society	Snow Cover	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
insure4less	Excel	✓	10000	20000	20000000	20000000	1000	7000	500	500
insure4less	Excel Plus	✓	15000	40000	20000000	20000000	1000	10000	1000	2000
itrek	Gold	✓	30000	30000	Unlimited	Unlimited	1000	10000	N/A	3000
itrek	Platinum	✓	Unlimited	30000	Unlimited	Unlimited	1000	10000	500	3000
Medibank Private	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	7500	250	3000
nab	International Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
NRMA	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
NRMA	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Ouch	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000
People's Choice: MemberCover	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
People's Choice: MemberCover	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
RAC	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
RACV	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	3000
Skycover	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	400	3000
St George/Bank of Melbourne	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Webjet	Essential Cover	✓	5000	30000	5000000	5000000	500	3000	1000	500
Webjet	International Single Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
World Nomads	Worldwide	✓	10000	N/A	5000000	500000	500	2500	N/A	N/A
★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	4000	N/A	2000
Australian Unity	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000

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## Comprehensive Travel Insurance for Couple travelling to South Africa

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★										
Budget Direct	Bronze	✓	5000	N/A	Unlimited	Unlimited	500	2000	N/A	3000
Bupa	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
CGU	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Covermore: Travelsure	International	✓	N/A	40000	Unlimited	Unlimited	Unlimited	12000	200	5000
National Seniors	Premium Gold International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	N/A
Onepath/ANZ	International Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	200	6000
RACQ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Suncorp	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
SURESAVE	Holiday	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000
Westpac	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
★										
National Seniors	Silver International	✓	10000	10000	Unlimited	Unlimited	500	5000	N/A	3000
QBE	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000
QBE	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000



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## Comprehensive Travel Insurance for Couple travelling to USA

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings			
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop	
★★★★★ Outstanding value											
1Cover Direct Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000	
Insure and Go	Gold	✓	Unlimited	100000	Unlimited	Unlimited	500	16000	1000	3000	
Insure and Go	Silver	✓	15000	75000	Unlimited	Unlimited	500	12000	500	2000	
Southern Cross Travel Insurance	Travel Care-Superworld	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000	
Virgin Australia	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000	
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	24000	250	3000	
★★★★											
1300 Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000	
Allianz	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	1000	15000	500	3000	
Budget Direct	Platinum	✓	Unlimited	20000	Unlimited	Unlimited	500	5000	250	3000	
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	1500	10000	1000	6000	
Fastcover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000	
Good2Go	Platinum International	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000	
HSBC	Comprehensive Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000	
Hume Building Society	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000	
itrek	Platinum	✓	Unlimited	30000	Unlimited	Unlimited	1000	10000	500	3000	
MyCover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000	
Online Travel Insurance	Comprehensive - International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000	
Skycover	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	400	3000	
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000	
Travelinsuranz	Classic	✓	5000	N/A	10000000	10000000	1000	5000	250	500	
Zuji	Comprehensive International Cover (Pl	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000	

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## Comprehensive Travel Insurance for Couple travelling to USA

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	4000	N/A	2000
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000
American Express	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	500	6000
AussieTravelCover	Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	1000	20000	250	4000
Australia Post	International Comprehensive Plan	✓	Unlimited	50000	10000	Unlimited	Unlimited	15000	500	6000
Budget Direct	Silver	✓	10000	N/A	Unlimited	Unlimited	500	3000	N/A	3000
Bupa	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
CHI	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	16000	500	3000
Columbus Direct	Premier Trip	✓	30000	150000	40000000	40000000	2000	15000	2000	6000
Columbus Direct	Standard Trip	✓	20000	100000	25000000	25000000	1000	12000	1000	6000
Covermore: Travelsure	International	✓	N/A	40000	Unlimited	Unlimited	Unlimited	12000	200	5000
Fastcover	Comprehesive with Snow Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
Fastcover	Standard	✓	Unlimited	30000	Unlimited	Unlimited	500	10000	N/A	3000
HCF	International Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	500	12000
Hume Building Society	Snow Cover	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
insure4less	Essentials	✓	5000	N/A	20000000	20000000	1000	5000	N/A	250
insure4less	Excel	✓	10000	20000	20000000	20000000	1000	7000	500	500
insure4less	Excel Plus	✓	15000	40000	20000000	20000000	1000	10000	1000	2000
itrek	Gold	✓	30000	30000	Unlimited	Unlimited	1000	10000	N/A	3000
Kangocover	Big Red Cover	✓	30000	50000	Unlimited	Unlimited	2000	15000	1500	3000
Kangocover	Eastern Grey Cover	✓	25000	N/A	25000000	25000000	1000	12000	1000	3000
Medibank Private	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	7500	250	3000
nab	International Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000

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## Comprehensive Travel Insurance for Couple travelling to USA

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings			
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop	
★★★											
NRMA	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000	
Ouch	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000	
People's Choice: MemberCover	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000	
RAC	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000	
RACV	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	3000	
Travelinsuranz	Deluxe	✓	20000	6000	20000000	20000000	2000	15000	1200	3000	
Travelinsuranz	Premier	✓	10000	20000	10000000	10000000	1000	7000	300	500	
Webjet	Essential Cover	✓	5000	30000	5000000	5000000	500	3000	1000	500	
Webjet	International Single Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000	
World Nomads	Worldwide	✓	10000	N/A	5000000	500000	500	2500	N/A	N/A	
★★											
Australian Unity	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000	
Budget Direct	Bronze	✓	5000	N/A	Unlimited	Unlimited	500	2000	N/A	3000	
Bupa	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000	
CGU	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000	
Chartis	Platinum	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000	
HBF	Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000	
National Seniors	Silver International	✓	10000	10000	Unlimited	Unlimited	500	5000	N/A	3000	
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000	
Suncorp	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000	
Westpac	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000	

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## Comprehensive Travel Insurance for Couple travelling to USA

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★										
National Seniors	Premium Gold International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	N/A
Onepath/ANZ	International Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	200	6000
QBE	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000
RACQ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
SURESAVE	Holiday	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000



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## Comprehensive Travel Insurance for Family travelling to Bali

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings			
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop	
<b>★★★★★ Outstanding value</b>											
1Cover Direct Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000	
Insure and Go	Gold	✓	Unlimited	130000	Unlimited	Unlimited	500	32000	2000	3000	
Insure and Go	Silver	✓	15000	100000	Unlimited	Unlimited	500	24000	1000	2000	
itrek	Platinum	✓	Unlimited	30000	Unlimited	Unlimited	1000	10000	500	3000	
Southern Cross Travel Insurance	Travel Care-World	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000	
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000	
Virgin Australia	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000	
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	24000	250	3000	
<b>★★★★★</b>											
1300 Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000	
Australia Post	International Comprehensive Plan	✓	Unlimited	50000	10000	Unlimited	Unlimited	15000	500	6000	
Budget Direct	Platinum	✓	Unlimited	40000	Unlimited	Unlimited	500	10000	250	3000	
Budget Direct	Silver	✓	20000	N/A	Unlimited	Unlimited	500	6000	N/A	3000	
Columbus Direct	Premier Trip	✓	30000	150000	40000000	40000000	2000	15000	2000	6000	
Columbus Direct	Standard Trip	✓	20000	100000	25000000	25000000	1000	12000	1000	6000	
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	750	10000	500	3000	
Good2Go	Bronze International	✓	30000	40000	Unlimited	Unlimited	2000	6000	N/A	500	
HSBC	Comprehensive Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000	
Hume Building Society	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000	
insure4less	Essentials	✓	10000	N/A	40000000	40000000	2000	10000	N/A	250	
Kangocover	Big Red Cover	✓	30000	100000	Unlimited	Unlimited	2000	15000	750	3000	
Kangocover	Eastern Grey Cover	✓	25000	N/A	25000000	25000000	1000	12000	500	3000	

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## Comprehensive Travel Insurance for Family travelling to Bali

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★										
Medibank Private	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	15000	250	3000
MyCover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Ouch	C Travel Plan	✓	Unlimited	20000	Unlimited	Unlimited	Unlimited	30000	N/A	1000
Webjet	Essential Cover	✓	10000	30000	10000000	10000000	500	3000	1000	500
Zuji	Comprehensive International Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	10000	500	3000
★★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	4000	N/A	3000
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000
Allianz	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
American Express	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	500	6000
AussieTravelCover	Economy	✓	Unlimited	20000	Unlimited	Unlimited	1000	6000	250	4000
Budget Direct	Bronze	✓	10000	N/A	Unlimited	Unlimited	500	4000	N/A	3000
CGU	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Chartis	Bronze	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000
CHI	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	16000	250	3000
Covermore: Travelsure	International	✓	N/A	40000	Unlimited	Unlimited	Unlimited	12000	200	5000
Fastcover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
Fastcover	Comprehensive with Snow Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
Fastcover	Standard	✓	Unlimited	30000	Unlimited	Unlimited	500	10000	N/A	3000
HBF	Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
HBF	Super Cover	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
HCF	International Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	500	12000

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## Comprehensive Travel Insurance for Family travelling to Bali

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
Hume Building Society	Snow Cover	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
insure4less	Excel	✓	20000	24000	40000000	40000000	2000	14000	1000	500
insure4less	Excel Plus	✓	30000	44000	40000000	40000000	2000	20000	2000	2000
itrek	Gold	✓	30000	30000	Unlimited	Unlimited	1000	10000	N/A	3000
nab	International Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
National Seniors	Premium Gold International	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	N/A
National Seniors	Silver International	✓	20000	20000	Unlimited	Unlimited	500	10000	N/A	3000
NRMA	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
NRMA	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Online Travel Insurance	Comprehensive - International	✓	Unlimited	50000	Unlimited	Unlimited	500	5000	250	3000
Ouch	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000
Ouch	B Travel Plan	✓	Unlimited	36000	Unlimited	Unlimited	Unlimited	30000	N/A	2000
Ouch	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000
People's Choice: MemberCover	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
People's Choice: MemberCover	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
RAC	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
RACQ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
RACV	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	3000
Skycover	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	400	3000
St George/Bank of Melbourne	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Suncorp	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
SURESAVE	Holiday	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000
Travelinsuranz	Classic	✓	5000	N/A	20000000	20000000	2000	10000	500	500

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## Comprehensive Travel Insurance for Family travelling to Bali

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
Travelinsuranz	Deluxe	✓	40000	64000	40000000	40000000	4000	30000	2400	3000
Travelinsuranz	Premier	✓	20000	24000	20000000	20000000	2000	14000	600	500
Webjet	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000
Westpac	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
World Nomads	Worldwide	✓	20000	N/A	10000000	1000000	500	5000	N/A	N/A
★★										
Australian Unity	Standard Plan	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
Australian Unity	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Australian Unity	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Bupa	Standard Plan	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
Bupa	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Bupa	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
CGU	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
CGU	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
HBF	Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
NRMA	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Onepath/ANZ	International Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	200	6000
People's Choice: MemberCover	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
St George/Bank of Melbourne	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000

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## Comprehensive Travel Insurance for Family travelling to Bali

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★										
QBE	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000
QBE	B Travel Plan	✓	Unlimited	36000	Unlimited	Unlimited	Unlimited	30000	N/A	2000
QBE	C Travel Plan	✓	Unlimited	20000	Unlimited	Unlimited	Unlimited	30000	N/A	1000
QBE	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000



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## Comprehensive Travel Insurance for Family travelling to China

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings			
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop	
<b>★★★★★ Outstanding value</b>											
1Cover Direct Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000	
Budget Direct	Platinum	✓	Unlimited	40000	Unlimited	Unlimited	500	10000	250	3000	
Good2Go	Silver International	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000	
Insure and Go	Gold	✓	Unlimited	130000	Unlimited	Unlimited	500	32000	2000	3000	
Insure and Go	Silver	✓	15000	100000	Unlimited	Unlimited	500	24000	1000	2000	
Southern Cross Travel Insurance	Travel Care-World	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000	
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000	
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	24000	250	3000	
<b>★★★★★</b>											
1300 Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000	
Allianz	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000	
American Express	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	500	6000	
Australia Post	International Comprehensive Plan	✓	Unlimited	50000	10000	Unlimited	Unlimited	15000	500	6000	
Budget Direct	Bronze	✓	10000	N/A	Unlimited	Unlimited	500	4000	N/A	3000	
Budget Direct	Silver	✓	20000	N/A	Unlimited	Unlimited	500	6000	N/A	3000	
CHI	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	16000	250	3000	
Covermore: Travelsure	International	✓	N/A	40000	Unlimited	Unlimited	Unlimited	12000	200	5000	
Fastcover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000	
HCF	International Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	500	12000	
HSBC	Comprehensive Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000	
Hume Building Society	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000	
itrek	Platinum	✓	Unlimited	30000	Unlimited	Unlimited	1000	10000	500	3000	

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## Comprehensive Travel Insurance for Family travelling to China

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★										
Medibank Private	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	15000	250	3000
Ouch	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000
Ouch	B Travel Plan	✓	Unlimited	36000	Unlimited	Unlimited	Unlimited	30000	N/A	2000
Skycover	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	400	3000
Zuji	Comprehensive International Cover (Pl	✓	Unlimited	25000	Unlimited	Unlimited	500	10000	500	3000
★★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	4000	N/A	3000
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000
AussieTravelCover	Standard	✓	Unlimited	30000	Unlimited	Unlimited	1000	10000	250	4000
Australian Unity	Standard Plan	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
Australian Unity	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
CGU	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
CGU	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Chartis	Silver	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000
Columbus Direct	Premier Trip	✓	30000	150000	40000000	40000000	2000	15000	2000	6000
Columbus Direct	Standard Trip	✓	20000	100000	25000000	25000000	1000	12000	1000	6000
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	750	10000	500	3000
Fastcover	Comprehensive with Snow Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
Fastcover	Standard	✓	Unlimited	30000	Unlimited	Unlimited	500	10000	N/A	3000
HBF	Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
HBF	Super Cover	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Hume Building Society	Snow Cover	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000

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## Comprehensive Travel Insurance for Family travelling to China

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
insure4less	Essentials	✓	10000	N/A	40000000	40000000	2000	10000	N/A	250
insure4less	Excel	✓	20000	24000	40000000	40000000	2000	14000	1000	500
insure4less	Excel Plus	✓	30000	44000	40000000	40000000	2000	20000	2000	2000
itrek	Gold	✓	30000	30000	Unlimited	Unlimited	1000	10000	N/A	3000
Kangocover	Big Red Cover	✓	30000	100000	Unlimited	Unlimited	2000	15000	750	3000
Kangocover	Eastern Grey Cover	✓	25000	N/A	25000000	25000000	1000	12000	500	3000
MyCover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
nab	International Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
National Seniors	Silver International	✓	20000	20000	Unlimited	Unlimited	500	10000	N/A	3000
NRMA	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
NRMA	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Online Travel Insurance	Comprehensive - International	✓	Unlimited	50000	Unlimited	Unlimited	500	5000	250	3000
Ouch	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000
People's Choice: MemberCover	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
People's Choice: MemberCover	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
People's Choice: MemberCover	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
RAC	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
RACV	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	3000
St George/Bank of Melbourne	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
St George/Bank of Melbourne	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Suncorp	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
SURESAVE	Holiday	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000
Virgin Australia	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000

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## Comprehensive Travel Insurance for Family travelling to China

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
Webjet	Essential Cover	✓	10000	30000	10000000	10000000	500	3000	1000	500
Webjet	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000
Westpac	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
World Nomads	Worldwide	✓	20000	N/A	10000000	1000000	500	5000	N/A	N/A
★★										
Australian Unity	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Bupa	Standard Plan	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
Bupa	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Bupa	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
CGU	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
HBF	Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
National Seniors	Premium Gold International	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	N/A
NRMA	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Onepath/ANZ	International Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	200	6000
RACQ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Travelinsuranz	Classic	✓	5000	N/A	20000000	20000000	2000	10000	500	500
Travelinsuranz	Deluxe	✓	40000	64000	40000000	40000000	4000	30000	2400	3000
★										
QBE	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000
QBE	B Travel Plan	✓	Unlimited	36000	Unlimited	Unlimited	Unlimited	30000	N/A	2000

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## Comprehensive Travel Insurance for Family travelling to China

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★										
QBE	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000
Travelinsuranz	Premier	✓	20000	24000	20000000	20000000	2000	14000	600	500



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## Comprehensive Travel Insurance for Family travelling to Thailand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings			
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop	
<b>★★★★★ Outstanding value</b>											
1Cover Direct Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000	
Good2Go	Silver International	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000	
Insure and Go	Gold	✓	Unlimited	130000	Unlimited	Unlimited	500	32000	2000	3000	
Insure and Go	Silver	✓	15000	100000	Unlimited	Unlimited	500	24000	1000	2000	
Southern Cross Travel Insurance	Travel Care-World	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000	
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000	
Virgin Australia	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000	
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	24000	250	3000	
<b>★★★★</b>											
1300 Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000	
Allianz	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000	
American Express	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	500	6000	
Australia Post	International Comprehensive Plan	✓	Unlimited	50000	10000	Unlimited	Unlimited	15000	500	6000	
Budget Direct	Platinum	✓	Unlimited	40000	Unlimited	Unlimited	500	10000	250	3000	
Budget Direct	Silver	✓	20000	N/A	Unlimited	Unlimited	500	6000	N/A	3000	
Covermore: Travelsure	International	✓	N/A	40000	Unlimited	Unlimited	Unlimited	12000	200	5000	
Fastcover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000	
HSBC	Comprehensive Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000	
Hume Building Society	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000	
itrek	Platinum	✓	Unlimited	30000	Unlimited	Unlimited	1000	10000	500	3000	
Medibank Private	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	15000	250	3000	
MyCover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000	

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## Comprehensive Travel Insurance for Family travelling to Thailand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★★										
Ouch	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000
Ouch	B Travel Plan	✓	Unlimited	36000	Unlimited	Unlimited	Unlimited	30000	N/A	2000
Skycover	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	400	3000
Zuji	Comprehensive International Cover (Pl	✓	Unlimited	25000	Unlimited	Unlimited	500	10000	500	3000
★★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	4000	N/A	3000
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000
AussieTravelCover	Standard	✓	Unlimited	30000	Unlimited	Unlimited	1000	10000	250	4000
Australian Unity	Standard Plan	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
Australian Unity	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Budget Direct	Bronze	✓	10000	N/A	Unlimited	Unlimited	500	4000	N/A	3000
CGU	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
CGU	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Chartis	Silver	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000
CHI	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	16000	250	3000
Columbus Direct	Premier Trip	✓	30000	150000	40000000	40000000	2000	15000	2000	6000
Columbus Direct	Standard Trip	✓	20000	100000	25000000	25000000	1000	12000	1000	6000
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	750	10000	500	3000
Fastcover	Comprehesive with Snow Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
Fastcover	Standard	✓	Unlimited	30000	Unlimited	Unlimited	500	10000	N/A	3000
HBF	Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
HBF	Super Cover	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000

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## Comprehensive Travel Insurance for Family travelling to Thailand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
HCF	International Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	500	12000
Hume Building Society	Snow Cover	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
insure4less	Essentials	✓	10000	N/A	40000000	40000000	2000	10000	N/A	250
insure4less	Excel	✓	20000	24000	40000000	40000000	2000	14000	1000	500
insure4less	Excel Plus	✓	30000	44000	40000000	40000000	2000	20000	2000	2000
itrek	Gold	✓	30000	30000	Unlimited	Unlimited	1000	10000	N/A	3000
Kangocover	Big Red Cover	✓	30000	100000	Unlimited	Unlimited	2000	15000	750	3000
Kangocover	Eastern Grey Cover	✓	25000	N/A	25000000	25000000	1000	12000	500	3000
nab	International Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
National Seniors	Silver International	✓	20000	20000	Unlimited	Unlimited	500	10000	N/A	3000
NRMA	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
NRMA	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Online Travel Insurance	Comprehensive - International	✓	Unlimited	50000	Unlimited	Unlimited	500	5000	250	3000
Ouch	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000
People's Choice: MemberCover	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
People's Choice: MemberCover	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
People's Choice: MemberCover	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
RAC	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
RACV	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	3000
St George/Bank of Melbourne	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
St George/Bank of Melbourne	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Suncorp	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
SURESAVE	Holiday	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000

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## Comprehensive Travel Insurance for Family travelling to Thailand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
Webjet	Essential Cover	✓	10000	30000	10000000	10000000	500	3000	1000	500
Webjet	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000
Westpac	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
World Nomads	Worldwide	✓	20000	N/A	10000000	1000000	500	5000	N/A	N/A
★★										
Australian Unity	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Bupa	Standard Plan	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
Bupa	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Bupa	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
CGU	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
HBF	Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
National Seniors	Premium Gold International	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	N/A
NRMA	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Onepath/ANZ	International Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	200	6000
RACQ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Travelinsuranz	Classic	✓	5000	N/A	20000000	20000000	2000	10000	500	500
Travelinsuranz	Deluxe	✓	40000	64000	40000000	40000000	4000	30000	2400	3000
★										
QBE	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000
QBE	B Travel Plan	✓	Unlimited	36000	Unlimited	Unlimited	Unlimited	30000	N/A	2000

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## Comprehensive Travel Insurance for Family travelling to Thailand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★										
QBE	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000
Travelinsuranz	Premier	✓	20000	24000	20000000	20000000	2000	14000	600	500



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## Comprehensive Travel Insurance for Family travelling to France

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
<b>★★★★★ Outstanding value</b>										
1Cover Direct Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000
Allianz	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
HSBC	Comprehensive Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Insure and Go	Gold	✓	Unlimited	130000	Unlimited	Unlimited	500	32000	2000	3000
Southern Cross Travel Insurance	Travel Care-World	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	24000	250	3000
<b>★★★★</b>										
1300 Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000
Australia Post	International Comprehensive Plan	✓	Unlimited	50000	10000	Unlimited	Unlimited	15000	500	6000
Budget Direct	Platinum	✓	Unlimited	40000	Unlimited	Unlimited	500	10000	250	3000
Budget Direct	Silver	✓	20000	N/A	Unlimited	Unlimited	500	6000	N/A	3000
Covermore: Travelsure	International	✓	N/A	40000	Unlimited	Unlimited	Unlimited	12000	200	5000
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	750	10000	500	3000
Good2Go	Gold International	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000
Insure and Go	Silver	✓	15000	100000	Unlimited	Unlimited	500	24000	1000	2000
insure4less	Essentials	✓	10000	N/A	40000000	40000000	2000	10000	N/A	250
itrek	Platinum	✓	Unlimited	30000	Unlimited	Unlimited	1000	10000	500	3000
Medibank Private	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	15000	250	3000
MyCover	Comprehensive International Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Ouch	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000

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## Comprehensive Travel Insurance for Family travelling to France

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★										
Virgin Australia	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
Zuji	Comprehensive International Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	10000	500	3000
★★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	4000	N/A	3000
American Express	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	500	6000
AussieTravelCover	Super	✓	Unlimited	50000	Unlimited	Unlimited	1000	16000	250	4000
Budget Direct	Bronze	✓	10000	N/A	Unlimited	Unlimited	500	4000	N/A	3000
CGU	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Chartis	Gold	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000
CHI	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	16000	250	3000
Columbus Direct	Premier Trip	✓	30000	150000	40000000	40000000	2000	15000	2000	6000
Columbus Direct	Standard Trip	✓	20000	100000	25000000	25000000	1000	12000	1000	6000
Fastcover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
Fastcover	Comprehensive with Snow Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
Fastcover	Standard	✓	Unlimited	30000	Unlimited	Unlimited	500	10000	N/A	3000
HBF	Super Cover	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
HCF	International Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	500	12000
Hume Building Society	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
Hume Building Society	Snow Cover	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
insure4less	Excel	✓	20000	24000	40000000	40000000	2000	14000	1000	500
insure4less	Excel Plus	✓	30000	44000	40000000	40000000	2000	20000	2000	2000
itrek	Gold	✓	30000	30000	Unlimited	Unlimited	1000	10000	N/A	3000

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## Comprehensive Travel Insurance for Family travelling to France

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
Kangocover	Big Red Cover	✓	30000	100000	Unlimited	Unlimited	2000	15000	750	3000
Kangocover	Eastern Grey Cover	✓	25000	N/A	25000000	25000000	1000	12000	500	3000
nab	International Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
NRMA	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Online Travel Insurance	Comprehensive - International	✓	Unlimited	50000	Unlimited	Unlimited	500	5000	250	3000
Ouch	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000
People's Choice: MemberCover	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
RAC	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
RACV	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	3000
Skycover	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	400	3000
St George/Bank of Melbourne	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Suncorp	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
Travelinsuranz	Classic	✓	5000	N/A	20000000	20000000	2000	10000	500	500
Travelinsuranz	Deluxe	✓	40000	64000	40000000	40000000	4000	30000	2400	3000
Travelinsuranz	Premier	✓	20000	24000	20000000	20000000	2000	14000	600	500
Webjet	Essential Cover	✓	10000	30000	10000000	10000000	500	3000	1000	500
Webjet	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000
World Nomads	Worldwide	✓	20000	N/A	10000000	1000000	500	5000	N/A	N/A
★★										
Australian Unity	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Australian Unity	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Bupa	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000

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## Comprehensive Travel Insurance for Family travelling to France

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★										
Bupa	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
CGU	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
HBF	Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
National Seniors	Silver International	✓	20000	20000	Unlimited	Unlimited	500	10000	N/A	3000
NRMA	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Onepath/ANZ	International Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	200	6000
People's Choice: MemberCover	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
RACQ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
SURESAVE	Holiday	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000
Westpac	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
★										
National Seniors	Premium Gold International	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	N/A
QBE	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000
QBE	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000





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## Comprehensive Travel Insurance for Family travelling to UK

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings			
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop	
<b>★★★★★ Outstanding value</b>											
1Cover Direct Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000	
Allianz	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000	
Good2Go	Silver International	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000	
Insure and Go	Gold	✓	Unlimited	130000	Unlimited	Unlimited	500	32000	2000	3000	
Southern Cross Travel Insurance	Travel Care-World	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000	
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000	
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	24000	250	3000	
<b>★★★★</b>											
1300 Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000	
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000	
Australia Post	International Comprehensive Plan	✓	Unlimited	50000	10000	Unlimited	Unlimited	15000	500	6000	
Budget Direct	Platinum	✓	Unlimited	40000	Unlimited	Unlimited	500	10000	250	3000	
Budget Direct	Silver	✓	20000	N/A	Unlimited	Unlimited	500	6000	N/A	3000	
Covermore: Travelsure	International	✓	N/A	40000	Unlimited	Unlimited	Unlimited	12000	200	5000	
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	750	10000	500	3000	
HSBC	Comprehensive Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000	
Insure and Go	Silver	✓	15000	100000	Unlimited	Unlimited	500	24000	1000	2000	
insure4less	Essentials	✓	10000	N/A	40000000	40000000	2000	10000	N/A	250	
itrek	Platinum	✓	Unlimited	30000	Unlimited	Unlimited	1000	10000	500	3000	
Medibank Private	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	15000	250	3000	
MyCover	Comprehensive International Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000	
Ouch	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000	

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## Comprehensive Travel Insurance for Family travelling to UK

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★										
Ouch	B Travel Plan	✓	Unlimited	36000	Unlimited	Unlimited	Unlimited	30000	N/A	2000
Virgin Australia	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
Zuji	Comprehensive International Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	10000	500	3000
★★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	4000	N/A	3000
American Express	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	500	6000
AussieTravelCover	Super	✓	Unlimited	50000	Unlimited	Unlimited	1000	16000	250	4000
Australian Unity	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Budget Direct	Bronze	✓	10000	N/A	Unlimited	Unlimited	500	4000	N/A	3000
CGU	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Chartis	Silver	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000
CHI	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	16000	250	3000
Columbus Direct	Premier Trip	✓	30000	150000	40000000	40000000	2000	15000	2000	6000
Columbus Direct	Standard Trip	✓	20000	100000	25000000	25000000	1000	12000	1000	6000
Fastcover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
Fastcover	Comprehensive with Snow Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
Fastcover	Standard	✓	Unlimited	30000	Unlimited	Unlimited	500	10000	N/A	3000
HBF	Super Cover	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
HCF	International Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	500	12000
Hume Building Society	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
Hume Building Society	Snow Cover	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
insure4less	Excel	✓	20000	24000	40000000	40000000	2000	14000	1000	500

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## Comprehensive Travel Insurance for Family travelling to UK

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
insure4less	Excel Plus	✓	30000	44000	40000000	40000000	2000	20000	2000	2000
itrek	Gold	✓	30000	30000	Unlimited	Unlimited	1000	10000	N/A	3000
Kangocover	Big Red Cover	✓	30000	100000	Unlimited	Unlimited	2000	15000	750	3000
Kangocover	Eastern Grey Cover	✓	25000	N/A	25000000	25000000	1000	12000	500	3000
nab	International Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
NRMA	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Onepath/ANZ	International Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	200	6000
Online Travel Insurance	Comprehensive - International	✓	Unlimited	50000	Unlimited	Unlimited	500	5000	250	3000
Ouch	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000
People's Choice: MemberCover	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
RAC	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
RACV	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	3000
Skycover	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	400	3000
St George/Bank of Melbourne	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Suncorp	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
SURESAVE	Holiday	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000
Travelinsuranz	Classic	✓	5000	N/A	20000000	20000000	2000	10000	500	500
Travelinsuranz	Deluxe	✓	40000	64000	40000000	40000000	4000	30000	2400	3000
Travelinsuranz	Premier	✓	20000	24000	20000000	20000000	2000	14000	600	500
Webjet	Essential Cover	✓	10000	30000	10000000	10000000	500	3000	1000	500
Webjet	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000
World Nomads	Worldwide	✓	20000	N/A	10000000	1000000	500	5000	N/A	N/A

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## Comprehensive Travel Insurance for Family travelling to UK

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★										
Australian Unity	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Bupa	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Bupa	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
CGU	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
HBF	Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
National Seniors	Premium Gold International	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	N/A
National Seniors	Silver International	✓	20000	20000	Unlimited	Unlimited	500	10000	N/A	3000
NRMA	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
People's Choice: MemberCover	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
RACQ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Westpac	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
★										
QBE	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000
QBE	B Travel Plan	✓	Unlimited	36000	Unlimited	Unlimited	Unlimited	30000	N/A	2000
QBE	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000

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## Comprehensive Travel Insurance for Family travelling to Fiji

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★★ Outstanding value										
1Cover Direct Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000
Allianz	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
Insure and Go	Gold	✓	Unlimited	130000	Unlimited	Unlimited	500	32000	2000	3000
Insure and Go	Silver	✓	15000	100000	Unlimited	Unlimited	500	24000	1000	2000
itrek	Platinum	✓	Unlimited	30000	Unlimited	Unlimited	1000	10000	500	3000
Southern Cross Travel Insurance	Travel Care-New Zealand/ South Pacific	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Virgin Australia	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	24000	250	3000
★★★★										
1300 Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Australia Post	International Comprehensive Plan	✓	Unlimited	50000	10000	Unlimited	Unlimited	15000	500	6000
Budget Direct	Platinum	✓	Unlimited	40000	Unlimited	Unlimited	500	10000	250	3000
Budget Direct	Silver	✓	20000	N/A	Unlimited	Unlimited	500	6000	N/A	3000
Columbus Direct	Premier Trip	✓	30000	150000	40000000	40000000	2000	15000	2000	6000
Columbus Direct	Standard Trip	✓	20000	100000	25000000	25000000	1000	12000	1000	6000
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	750	10000	500	3000
Good2Go	Bronze International	✓	30000	40000	Unlimited	Unlimited	2000	6000	N/A	500
HSBC	Comprehensive Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Hume Building Society	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
insure4less	Essentials	✓	10000	N/A	40000000	40000000	2000	10000	N/A	250
Kangocover	Big Red Cover	✓	30000	100000	Unlimited	Unlimited	2000	15000	750	3000

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Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★										
Kangocover	Eastern Grey Cover	✓	25000	N/A	25000000	25000000	1000	12000	500	3000
Medibank Private	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	15000	250	3000
MyCover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Ouch	C Travel Plan	✓	Unlimited	20000	Unlimited	Unlimited	Unlimited	30000	N/A	1000
Skycover	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	400	3000
Webjet	Essential Cover	✓	10000	30000	10000000	10000000	500	3000	1000	500
Zuji	Comprehensive International Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	10000	500	3000
★★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	4000	N/A	3000
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000
American Express	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	500	6000
AussieTravelCover	Economy	✓	Unlimited	20000	Unlimited	Unlimited	1000	6000	250	4000
Australian Unity	Economy Plan	✓	Unlimited	20000	250000	250000	2000	7000	N/A	500
Budget Direct	Bronze	✓	10000	N/A	Unlimited	Unlimited	500	4000	N/A	3000
Bupa	Economy Plan	✓	Unlimited	20000	250000	250000	2000	7000	N/A	500
CGU	International Economy	✓	Unlimited	20000	250000	250000	2000	7000	N/A	500
CGU	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Chartis	Bronze	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000
CHI	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	16000	250	3000
Covermore: Travelsure	International	✓	N/A	40000	Unlimited	Unlimited	Unlimited	12000	200	5000
Fastcover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
Fastcover	Comprehensive with Snow Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000

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Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
Fastcover	Standard	✓	Unlimited	30000	Unlimited	Unlimited	500	10000	N/A	3000
HBF	Economy Cover	✓	Unlimited	20000	250000	250000	2000	7000	N/A	500
HBF	Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
HBF	Super Cover	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
HCF	International Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	500	12000
Hume Building Society	Snow Cover	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
insure4less	Excel	✓	20000	24000	40000000	40000000	2000	14000	1000	500
insure4less	Excel Plus	✓	30000	44000	40000000	40000000	2000	20000	2000	2000
itrek	Gold	✓	30000	30000	Unlimited	Unlimited	1000	10000	N/A	3000
nab	International Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
National Seniors	Premium Gold International	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	N/A
National Seniors	Silver International	✓	20000	20000	Unlimited	Unlimited	500	10000	N/A	3000
NRMA	International Economy	✓	Unlimited	20000	250000	250000	2000	7000	N/A	500
NRMA	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
NRMA	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Onepath/ANZ	International Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	200	6000
Online Travel Insurance	Comprehensive - International	✓	Unlimited	50000	Unlimited	Unlimited	500	5000	250	3000
Ouch	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000
Ouch	B Travel Plan	✓	Unlimited	36000	Unlimited	Unlimited	Unlimited	30000	N/A	2000
Ouch	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000
People's Choice: MemberCover	Economy	✓	Unlimited	20000	250000	250000	2000	7000	N/A	500
People's Choice: MemberCover	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
People's Choice: MemberCover	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000

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# Travel Insurance Star Ratings

Report Date: SEPTEMBER 2012

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## Comprehensive Travel Insurance for Family travelling to Fiji

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
RAC	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
RACQ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
RACV	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	3000
St George/Bank of Melbourne	Economy Plan	✓	Unlimited	20000	250000	250000	2000	7000	N/A	500
St George/Bank of Melbourne	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Suncorp	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
SURESAVE	Holiday	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000
Travelinsuranz	Classic	✓	5000	N/A	20000000	20000000	2000	10000	500	500
Travelinsuranz	Deluxe	✓	40000	64000	40000000	40000000	4000	30000	2400	3000
Travelinsuranz	Premier	✓	20000	24000	20000000	20000000	2000	14000	600	500
Webjet	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000
Westpac	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
World Nomads	Worldwide	✓	20000	N/A	10000000	1000000	500	5000	N/A	N/A
★★										
Australian Unity	Standard Plan	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
Australian Unity	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Australian Unity	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Bupa	Standard Plan	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
Bupa	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Bupa	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
CGU	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
CGU	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000

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## Comprehensive Travel Insurance for Family travelling to Fiji

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★										
HBF	Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
NRMA	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
People's Choice: MemberCover	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
QBE	C Travel Plan	✓	Unlimited	20000	Unlimited	Unlimited	Unlimited	30000	N/A	1000
St George/Bank of Melbourne	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
★										
QBE	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000
QBE	B Travel Plan	✓	Unlimited	36000	Unlimited	Unlimited	Unlimited	30000	N/A	2000
QBE	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000



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## Comprehensive Travel Insurance for Family travelling to New Zealand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★★ Outstanding value										
1Cover Direct Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000
Allianz	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
Insure and Go	Gold	✓	Unlimited	130000	Unlimited	Unlimited	500	32000	2000	3000
Insure and Go	Silver	✓	15000	100000	Unlimited	Unlimited	500	24000	1000	2000
itrek	Platinum	✓	Unlimited	30000	Unlimited	Unlimited	1000	10000	500	3000
Southern Cross Travel Insurance	Travel Care-New Zealand/ South Pacific	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Virgin Australia	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	24000	250	3000
★★★★										
1300 Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Australia Post	International Comprehensive Plan	✓	Unlimited	50000	10000	Unlimited	Unlimited	15000	500	6000
Budget Direct	Platinum	✓	Unlimited	40000	Unlimited	Unlimited	500	10000	250	3000
Budget Direct	Silver	✓	20000	N/A	Unlimited	Unlimited	500	6000	N/A	3000
Columbus Direct	Premier Trip	✓	30000	150000	40000000	40000000	2000	15000	2000	6000
Columbus Direct	Standard Trip	✓	20000	100000	25000000	25000000	1000	12000	1000	6000
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	750	10000	500	3000
Good2Go	Bronze International	✓	30000	40000	Unlimited	Unlimited	2000	6000	N/A	500
HCF	International Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	500	12000
HSBC	Comprehensive Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Hume Building Society	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
insure4less	Essentials	✓	10000	N/A	40000000	40000000	2000	10000	N/A	250

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Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★										
Kangocover	Big Red Cover	✓	30000	100000	Unlimited	Unlimited	2000	15000	750	3000
Kangocover	Eastern Grey Cover	✓	25000	N/A	25000000	25000000	1000	12000	500	3000
Medibank Private	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	15000	250	3000
MyCover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Ouch	C Travel Plan	✓	Unlimited	20000	Unlimited	Unlimited	Unlimited	30000	N/A	1000
Skycover	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	400	3000
Webjet	Essential Cover	✓	10000	30000	10000000	10000000	500	3000	1000	500
Zuji	Comprehensive International Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	10000	500	3000
★★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	4000	N/A	3000
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000
American Express	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	500	6000
AussieTravelCover	Economy	✓	Unlimited	20000	Unlimited	Unlimited	1000	6000	250	4000
Australian Unity	Economy Plan	✓	Unlimited	20000	250000	250000	2000	7000	N/A	500
Budget Direct	Bronze	✓	10000	N/A	Unlimited	Unlimited	500	4000	N/A	3000
Bupa	Economy Plan	✓	Unlimited	20000	250000	250000	2000	7000	N/A	500
CGU	International Economy	✓	Unlimited	20000	250000	250000	2000	7000	N/A	500
CGU	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Chartis	Bronze	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000
CHI	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	16000	250	3000
Covermore: Travelsure	International	✓	N/A	40000	Unlimited	Unlimited	Unlimited	12000	200	5000
Fastcover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000

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## Comprehensive Travel Insurance for Family travelling to New Zealand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
Fastcover	Comprehensive with Snow Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
Fastcover	Standard	✓	Unlimited	30000	Unlimited	Unlimited	500	10000	N/A	3000
HBF	Economy Cover	✓	Unlimited	20000	250000	250000	2000	7000	N/A	500
HBF	Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
HBF	Super Cover	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Hume Building Society	Snow Cover	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
insure4less	Excel	✓	20000	24000	40000000	40000000	2000	14000	1000	500
insure4less	Excel Plus	✓	30000	44000	40000000	40000000	2000	20000	2000	2000
itrek	Gold	✓	30000	30000	Unlimited	Unlimited	1000	10000	N/A	3000
nab	International Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
National Seniors	Premium Gold International	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	N/A
National Seniors	Silver International	✓	20000	20000	Unlimited	Unlimited	500	10000	N/A	3000
NRMA	International Economy	✓	Unlimited	20000	250000	250000	2000	7000	N/A	500
NRMA	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
NRMA	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Onepath/ANZ	International Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	200	6000
Online Travel Insurance	Comprehensive - International	✓	Unlimited	50000	Unlimited	Unlimited	500	5000	250	3000
Ouch	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000
Ouch	B Travel Plan	✓	Unlimited	36000	Unlimited	Unlimited	Unlimited	30000	N/A	2000
Ouch	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000
People's Choice: MemberCover	Economy	✓	Unlimited	20000	250000	250000	2000	7000	N/A	500
People's Choice: MemberCover	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
People's Choice: MemberCover	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000

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## Comprehensive Travel Insurance for Family travelling to New Zealand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
RAC	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
RACQ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
RACV	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	3000
St George/Bank of Melbourne	Economy Plan	✓	Unlimited	20000	250000	250000	2000	7000	N/A	500
St George/Bank of Melbourne	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Suncorp	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
SURESAVE	Holiday	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000
Travelinsuranz	Classic	✓	5000	N/A	20000000	20000000	2000	10000	500	500
Travelinsuranz	Deluxe	✓	40000	64000	40000000	40000000	4000	30000	2400	3000
Travelinsuranz	Premier	✓	20000	24000	20000000	20000000	2000	14000	600	500
Webjet	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000
Westpac	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
World Nomads	Worldwide	✓	20000	N/A	10000000	1000000	500	5000	N/A	N/A
★★										
Australian Unity	Standard Plan	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
Australian Unity	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Australian Unity	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Bupa	Standard Plan	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
Bupa	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Bupa	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
CGU	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
CGU	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000

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## Comprehensive Travel Insurance for Family travelling to New Zealand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★										
HBF	Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
NRMA	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
People's Choice: MemberCover	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
QBE	C Travel Plan	✓	Unlimited	20000	Unlimited	Unlimited	Unlimited	30000	N/A	1000
St George/Bank of Melbourne	International Standard	✓	Unlimited	30000	600000	600000	2000	10000	N/A	2000
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
★										
QBE	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000
QBE	B Travel Plan	✓	Unlimited	36000	Unlimited	Unlimited	Unlimited	30000	N/A	2000
QBE	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000



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## Comprehensive Travel Insurance for Family travelling to Brazil

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings			
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop	
<b>★★★★★ Outstanding value</b>											
1Cover Direct Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000	
Insure and Go	Gold	✓	Unlimited	130000	Unlimited	Unlimited	500	32000	2000	3000	
Insure and Go	Silver	✓	15000	100000	Unlimited	Unlimited	500	24000	1000	2000	
insure4less	Essentials	✓	10000	N/A	40000000	40000000	2000	10000	N/A	250	
Ouch	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000	
Southern Cross Travel Insurance	Travel Care-World	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000	
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	24000	250	3000	
<b>★★★★</b>											
1300 Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000	
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000	
Allianz	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000	
Fastcover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000	
Good2Go	Platinum International	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000	
insure4less	Excel	✓	20000	24000	40000000	40000000	2000	14000	1000	500	
insure4less	Excel Plus	✓	30000	44000	40000000	40000000	2000	20000	2000	2000	
itrek	Platinum	✓	Unlimited	30000	Unlimited	Unlimited	1000	10000	500	3000	
MyCover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000	
Online Travel Insurance	Comprehensive - International	✓	Unlimited	50000	Unlimited	Unlimited	500	5000	250	3000	
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000	
Virgin Australia	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000	
Webjet	Essential Cover	✓	10000	30000	10000000	10000000	500	3000	1000	500	
World Nomads	Worldwide	✓	20000	N/A	10000000	1000000	500	5000	N/A	N/A	

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## Comprehensive Travel Insurance for Family travelling to Brazil

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★★										
Zuji	Comprehensive International Cover (Pl	✓	Unlimited	25000	Unlimited	Unlimited	500	10000	500	3000
★★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	4000	N/A	3000
American Express	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	500	6000
AussieTravelCover	Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	1000	20000	250	4000
Australia Post	International Comprehensive Plan	✓	Unlimited	50000	10000	Unlimited	Unlimited	15000	500	6000
Australian Unity	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Budget Direct	Platinum	✓	Unlimited	40000	Unlimited	Unlimited	500	10000	250	3000
Budget Direct	Silver	✓	20000	N/A	Unlimited	Unlimited	500	6000	N/A	3000
Bupa	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
CGU	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
CHI	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	16000	250	3000
Columbus Direct	Premier Trip	✓	30000	150000	40000000	40000000	2000	15000	2000	6000
Columbus Direct	Standard Trip	✓	20000	100000	25000000	25000000	1000	12000	1000	6000
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	750	10000	500	3000
Fastcover	Comprehensive with Snow Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
Fastcover	Standard	✓	Unlimited	30000	Unlimited	Unlimited	500	10000	N/A	3000
HBF	Super Cover	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
HCF	International Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	500	12000
HSBC	Comprehensive Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Hume Building Society	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
Hume Building Society	Snow Cover	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000

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Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
itrek	Gold	✓	30000	30000	Unlimited	Unlimited	1000	10000	N/A	3000
Kangocover	Big Red Cover	✓	30000	100000	Unlimited	Unlimited	2000	15000	750	3000
Kangocover	Eastern Grey Cover	✓	25000	N/A	25000000	25000000	1000	12000	500	3000
Medibank Private	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	15000	250	3000
nab	International Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
NRMA	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
NRMA	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Ouch	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000
People's Choice: MemberCover	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
People's Choice: MemberCover	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
RAC	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
RACV	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	3000
Skycover	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	400	3000
St George/Bank of Melbourne	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Suncorp	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
Travelinsuranz	Classic	✓	5000	N/A	20000000	20000000	2000	10000	500	500
Travelinsuranz	Deluxe	✓	40000	64000	40000000	40000000	4000	30000	2400	3000
Travelinsuranz	Premier	✓	20000	24000	20000000	20000000	2000	14000	600	500
Webjet	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000
Westpac	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
★★										
Australian Unity	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000

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# Travel Insurance Star Ratings

Report Date: SEPTEMBER 2012

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## Comprehensive Travel Insurance for Family travelling to Brazil

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★										
Budget Direct	Bronze	✓	10000	N/A	Unlimited	Unlimited	500	4000	N/A	3000
Bupa	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
CGU	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Chartis	Platinum	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000
Covermore: Travelsure	International	✓	N/A	40000	Unlimited	Unlimited	Unlimited	12000	200	5000
HBF	Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
National Seniors	Silver International	✓	20000	20000	Unlimited	Unlimited	500	10000	N/A	3000
Onepath/ANZ	International Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	200	6000
RACQ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
SURESAVE	Holiday	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000
★										
National Seniors	Premium Gold International	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	N/A
QBE	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000
QBE	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000



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## Comprehensive Travel Insurance for Family travelling to South Africa

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings			
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop	
<b>★★★★★ Outstanding value</b>											
Good2Go	Gold International	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000	
Insure and Go	Gold	✓	Unlimited	130000	Unlimited	Unlimited	500	32000	2000	3000	
Insure and Go	Silver	✓	15000	100000	Unlimited	Unlimited	500	24000	1000	2000	
Ouch	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000	
Southern Cross Travel Insurance	Travel Care-World	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000	
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000	
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	24000	250	3000	
<b>★★★★</b>											
1300 Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000	
1Cover Direct Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000	
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	750	10000	500	3000	
Fastcover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000	
insure4less	Essentials	✓	10000	N/A	40000000	40000000	2000	10000	N/A	250	
insure4less	Excel	✓	20000	24000	40000000	40000000	2000	14000	1000	500	
insure4less	Excel Plus	✓	30000	44000	40000000	40000000	2000	20000	2000	2000	
itrek	Platinum	✓	Unlimited	30000	Unlimited	Unlimited	1000	10000	500	3000	
Kangocover	Big Red Cover	✓	30000	100000	Unlimited	Unlimited	2000	15000	750	3000	
Kangocover	Eastern Grey Cover	✓	25000	N/A	25000000	25000000	1000	12000	500	3000	
MyCover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000	
Online Travel Insurance	Comprehensive - International	✓	Unlimited	50000	Unlimited	Unlimited	500	5000	250	3000	
Virgin Australia	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000	
World Nomads	Worldwide	✓	20000	N/A	10000000	1000000	500	5000	N/A	N/A	

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## Comprehensive Travel Insurance for Family travelling to South Africa

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★★										
Zuji	Comprehensive International Cover (Pl	✓	Unlimited	25000	Unlimited	Unlimited	500	10000	500	3000
★★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	4000	N/A	3000
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000
Allianz	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
American Express	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	500	6000
AussieTravelCover	Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	1000	20000	250	4000
Australia Post	International Comprehensive Plan	✓	Unlimited	50000	10000	Unlimited	Unlimited	15000	500	6000
Australian Unity	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Budget Direct	Platinum	✓	Unlimited	40000	Unlimited	Unlimited	500	10000	250	3000
Budget Direct	Silver	✓	20000	N/A	Unlimited	Unlimited	500	6000	N/A	3000
Bupa	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
CGU	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
Chartis	Gold	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000
CHI	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	16000	250	3000
Columbus Direct	Premier Trip	✓	30000	150000	40000000	40000000	2000	15000	2000	6000
Columbus Direct	Standard Trip	✓	20000	100000	25000000	25000000	1000	12000	1000	6000
Covermore: Travelsure	International	✓	N/A	40000	Unlimited	Unlimited	Unlimited	12000	200	5000
Fastcover	Comprehensive with Snow Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
Fastcover	Standard	✓	Unlimited	30000	Unlimited	Unlimited	500	10000	N/A	3000
HCF	International Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	500	12000
HSBC	Comprehensive Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000

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## Comprehensive Travel Insurance for Family travelling to South Africa

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings			
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop	
★★★											
Hume Building Society	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000	
Hume Building Society	Snow Cover	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000	
itrek	Gold	✓	30000	30000	Unlimited	Unlimited	1000	10000	N/A	3000	
Medibank Private	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	15000	250	3000	
nab	International Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000	
NRMA	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000	
NRMA	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000	
Ouch	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000	
People's Choice: MemberCover	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000	
People's Choice: MemberCover	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000	
RAC	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000	
RACV	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	3000	
Skycover	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	400	3000	
St George/Bank of Melbourne	International Super	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000	
Travelinsuranz	Classic	✓	5000	N/A	20000000	20000000	2000	10000	500	500	
Travelinsuranz	Deluxe	✓	40000	64000	40000000	40000000	4000	30000	2400	3000	
Travelinsuranz	Premier	✓	20000	24000	20000000	20000000	2000	14000	600	500	
Webjet	Essential Cover	✓	10000	30000	10000000	10000000	500	3000	1000	500	
Webjet	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000	
Westpac	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000	
★★											
Australian Unity	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000	

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## Comprehensive Travel Insurance for Family travelling to South Africa

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★										
Budget Direct	Bronze	✓	10000	N/A	Unlimited	Unlimited	500	4000	N/A	3000
Bupa	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
CGU	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
HBF	Super Cover	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
HBF	Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
National Seniors	Silver International	✓	20000	20000	Unlimited	Unlimited	500	10000	N/A	3000
Onepath/ANZ	International Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	200	6000
RACQ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Suncorp	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
SURESAVE	Holiday	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000
★										
National Seniors	Premium Gold International	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	N/A
QBE	A Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	N/A	3000
QBE	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000



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## Comprehensive Travel Insurance for Family travelling to USA

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
<b>★★★★★ Outstanding value</b>										
1Cover Direct Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000
Insure and Go	Gold	✓	Unlimited	130000	Unlimited	Unlimited	500	32000	2000	3000
Insure and Go	Silver	✓	15000	100000	Unlimited	Unlimited	500	24000	1000	2000
Southern Cross Travel Insurance	Travel Care-Superworld	✓	100000	200000	Unlimited	Unlimited	1500	50000	500	3000
Virgin Australia	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	2000	10000	500	3000
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	24000	250	3000
<b>★★★★</b>										
1300 Insurance	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Allianz	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
Downunder Insurance	Comprehensive	✓	20000	60000	Unlimited	Unlimited	750	10000	500	3000
Fastcover	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
Good2Go	Platinum International	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000
insure4less	Essentials	✓	10000	N/A	40000000	40000000	2000	10000	N/A	250
itrek	Platinum	✓	Unlimited	30000	Unlimited	Unlimited	1000	10000	500	3000
MyCover	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Online Travel Insurance	Comprehensive - International	✓	Unlimited	50000	Unlimited	Unlimited	500	5000	250	3000
Skycover	Comprehensive International	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	400	3000
Travel Insurance Direct	International	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	4000
Webjet	Essential Cover	✓	10000	30000	10000000	10000000	500	3000	1000	500
World Nomads	Worldwide	✓	20000	N/A	10000000	1000000	500	5000	N/A	N/A
Zuji	Comprehensive International Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	10000	500	3000

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## Comprehensive Travel Insurance for Family travelling to USA

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	4000	N/A	3000
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000
American Express	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	500	6000
AussieTravelCover	Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	1000	20000	250	4000
Australia Post	International Comprehensive Plan	✓	Unlimited	50000	10000	Unlimited	Unlimited	15000	500	6000
Budget Direct	Platinum	✓	Unlimited	40000	Unlimited	Unlimited	500	10000	250	3000
Budget Direct	Silver	✓	20000	N/A	Unlimited	Unlimited	500	6000	N/A	3000
Bupa	Super Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	20000	N/A	3000
CHI	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	16000	250	3000
Columbus Direct	Premier Trip	✓	30000	150000	40000000	40000000	2000	15000	2000	6000
Columbus Direct	Standard Trip	✓	20000	100000	25000000	25000000	1000	12000	1000	6000
Covermore: Travelsure	International	✓	N/A	40000	Unlimited	Unlimited	Unlimited	12000	200	5000
Fastcover	Comprehensive with Snow Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
Fastcover	Standard	✓	Unlimited	30000	Unlimited	Unlimited	500	10000	N/A	3000
HBF	Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
HCF	International Travel Plan	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	24000	500	12000
HSBC	Comprehensive Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	3000
Hume Building Society	Comprehensive	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
Hume Building Society	Snow Cover	✓	Unlimited	30000	Unlimited	Unlimited	500	15000	500	3000
insure4less	Excel	✓	20000	24000	40000000	40000000	2000	14000	1000	500
insure4less	Excel Plus	✓	30000	44000	40000000	40000000	2000	20000	2000	2000
itrek	Gold	✓	30000	30000	Unlimited	Unlimited	1000	10000	N/A	3000
Kangocover	Big Red Cover	✓	30000	100000	Unlimited	Unlimited	2000	15000	750	3000

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## Comprehensive Travel Insurance for Family travelling to USA

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
Kangocover	Eastern Grey Cover	✓	25000	N/A	25000000	25000000	1000	12000	500	3000
Medibank Private	Comprehensive (International)	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	15000	250	3000
nab	International Cover	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	500	3000
NRMA	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Ouch	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000
People's Choice: MemberCover	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
RAC	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
RACV	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	500	24000	250	3000
Suncorp	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000
Travelinsuranz	Classic	✓	5000	N/A	20000000	20000000	2000	10000	500	500
Webjet	International Single Trip	✓	Unlimited	50000	Unlimited	Unlimited	500	10000	250	3000
★★										
Australian Unity	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Budget Direct	Bronze	✓	10000	N/A	Unlimited	Unlimited	500	4000	N/A	3000
Bupa	Super Plus Plan	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
CGU	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Chartis	Platinum	✓	Unlimited	50000	Unlimited	Unlimited	2000	30000	1000	6000
National Seniors	Silver International	✓	20000	20000	Unlimited	Unlimited	500	10000	N/A	3000
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	50000	Unlimited	Unlimited	2000	24000	N/A	4000
Travelinsuranz	Deluxe	✓	40000	64000	40000000	40000000	4000	30000	2400	3000
Travelinsuranz	Premier	✓	20000	24000	20000000	20000000	2000	14000	600	500
Westpac	Holiday Travel	✓	Unlimited	50000	Unlimited	Unlimited	2000	12000	500	4000

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## Comprehensive Travel Insurance for Family travelling to USA

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★										
National Seniors	Premium Gold International	✓	Unlimited	50000	Unlimited	Unlimited	500	15000	250	N/A
Onepath/ANZ	International Travel Insurance	✓	Unlimited	50000	Unlimited	Unlimited	4000	30000	200	6000
QBE	Premier Plus Extras	✓	Unlimited	50000	Unlimited	Unlimited	Unlimited	30000	200	6000
RACQ	Comprehensive	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	3000
SURESAVE	Holiday	✓	Unlimited	50000	Unlimited	Unlimited	1000	24000	250	4000



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## Comprehensive Travel Insurance for Single travelling to Bali

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★★ Outstanding value										
1Cover Direct Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Insure and Go	Gold	✓	Unlimited	50000	Unlimited	Unlimited	500	8000	500	3000
Insure and Go	Silver	✓	15000	37500	Unlimited	Unlimited	500	6000	250	2000
Southern Cross Travel Insurance	Travel Care-World	✓	50000	100000	Unlimited	Unlimited	750	25000	500	3000
Travel Insurance Direct	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Travelinsuranz	Classic	✓	2500	N/A	5000000	5000000	500	2500	125	500
Virgin Australia	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	12000	250	3000

★★★★★										
1300 Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Australia Post	International Comprehensive Plan	✓	Unlimited	25000	5000	Unlimited	Unlimited	7500	250	3000
Budget Direct	Platinum	✓	Unlimited	20000	Unlimited	Unlimited	500	5000	250	3000
Budget Direct	Silver	✓	10000	N/A	Unlimited	Unlimited	500	3000	N/A	3000
Columbus Direct	Premier Trip	✓	15000	75000	20000000	20000000	2000	7500	1000	3000
Columbus Direct	Standard Trip	✓	10000	50000	12500000	12500000	1000	6000	500	3000
Downunder Insurance	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
Good2Go	Bronze International	✓	15000	10000	Unlimited	Unlimited	2000	3000	N/A	500
HCF	International Travel Plan	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	250	6000
HSBC	Comprehensive Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Hume Building Society	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
itrek	Platinum	✓	Unlimited	15000	Unlimited	Unlimited	500	5000	250	3000
Medibank Private	Comprehensive (International)	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	7500	250	3000

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## Comprehensive Travel Insurance for Single travelling to Bali

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★										
MyCover	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Online Travel Insurance	Comprehensive - International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Ouch	C Travel Plan	✓	Unlimited	10000	Unlimited	Unlimited	Unlimited	15000	N/A	1000
Skycover	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	200	3000
Zuji	Comprehensive International Cover (Pl	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
★★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	2000	N/A	2000
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000
Allianz	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
American Express	Comprehensive (International)	✓	Unlimited	25000	Unlimited	Unlimited	4000	15000	250	6000
AussieTravelCover	Economy	✓	Unlimited	10000	Unlimited	Unlimited	1000	3000	250	3000
Australian Unity	Super Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Budget Direct	Bronze	✓	5000	N/A	Unlimited	Unlimited	500	2000	N/A	3000
CGU	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Chartis	Bronze	✓	Unlimited	25000	Unlimited	Unlimited	2000	15000	500	3000
CHI	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	8000	250	3000
Covermore: Travelsure	International	✓	N/A	20000	Unlimited	Unlimited	Unlimited	6000	100	2500
Fastcover	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Fastcover	Comprehasive with Snow Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	500	3000
Fastcover	Standard	✓	Unlimited	15000	Unlimited	Unlimited	500	5000	N/A	3000
HBF	Super Cover	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Hume Building Society	Snow Cover	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000

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# Travel Insurance Star Ratings

Report Date: SEPTEMBER 2012

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## Comprehensive Travel Insurance for Single travelling to Bali

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
insure4less	Essentials	✓	2500	N/A	10000000	10000000	500	2500	N/A	250
insure4less	Excel	✓	5000	10000	10000000	10000000	500	3500	250	500
insure4less	Excel Plus	✓	7500	20000	10000000	10000000	500	5000	500	2000
itrek	Gold	✓	15000	15000	Unlimited	Unlimited	500	5000	N/A	3000
Kangocover	Big Red Cover	✓	15000	50000	Unlimited	Unlimited	1000	7500	750	3000
Kangocover	Eastern Grey Cover	✓	12500	N/A	12500000	12500000	500	6000	500	3000
nab	International Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
National Seniors	Premium Gold International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	N/A
National Seniors	Silver International	✓	10000	10000	Unlimited	Unlimited	500	5000	N/A	3000
NRMA	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Ouch	A Travel Plan	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	N/A	3000
Ouch	B Travel Plan	✓	Unlimited	18000	Unlimited	Unlimited	Unlimited	15000	N/A	2000
Ouch	Premier Plus Extras	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	200	6000
People's Choice: MemberCover	International Standard	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
People's Choice: MemberCover	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
People's Choice: MemberCover	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
RAC	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
RACQ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
RACV	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
St George/Bank of Melbourne	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Suncorp	Holiday Travel	✓	Unlimited	25000	Unlimited	Unlimited	1000	6000	250	3000
SURESAVE	Holiday	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	250	4000
Travelinsuranz	Deluxe	✓	10000	30000	10000000	10000000	1000	7500	600	3000

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## Comprehensive Travel Insurance for Single travelling to Bali

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
Travelinsuranz	Premier	✓	5000	10000	5000000	5000000	500	3500	150	500
Webjet	Essential Cover	✓	5000	15000	5000000	5000000	500	1500	500	500
Webjet	International Single Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Westpac	Holiday Travel	✓	Unlimited	25000	Unlimited	Unlimited	1000	6000	250	3000
★★										
Australian Unity	Standard Plan	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
Australian Unity	Super Plus Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
Bupa	Super Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Bupa	Super Plus Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
CGU	International Standard	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
CGU	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
HBF	Standard	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
HBF	Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
NRMA	International Standard	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
NRMA	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
Onepath/ANZ	International Travel Insurance	✓	Unlimited	25000	Unlimited	Unlimited	2000	15000	200	6000
St George/Bank of Melbourne	International Standard	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
World Nomads	Worldwide	✓	10000	N/A	5000000	500000	500	2500	N/A	N/A
★										
Bupa	Standard Plan	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000

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## Comprehensive Travel Insurance for Single travelling to Bali

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★										
QBE	A Travel Plan	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	N/A	3000
QBE	B Travel Plan	✓	Unlimited	18000	Unlimited	Unlimited	Unlimited	15000	N/A	2000
QBE	C Travel Plan	✓	Unlimited	10000	Unlimited	Unlimited	Unlimited	15000	N/A	1000
QBE	Premier Plus Extras	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	200	6000



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## Comprehensive Travel Insurance for Single travelling to China

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★★ Outstanding value										
1300 Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
1Cover Direct Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Budget Direct	Platinum	✓	Unlimited	20000	Unlimited	Unlimited	500	5000	250	3000
Good2Go	Silver International	✓	Unlimited	25000	Unlimited	Unlimited	2000	15000	500	3000
Insure and Go	Gold	✓	Unlimited	50000	Unlimited	Unlimited	500	8000	500	3000
Insure and Go	Silver	✓	15000	37500	Unlimited	Unlimited	500	6000	250	2000
Southern Cross Travel Insurance	Travel Care-World	✓	50000	100000	Unlimited	Unlimited	750	25000	500	3000
Travel Insurance Direct	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	12000	250	3000
★★★★										
Allianz	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
American Express	Comprehensive (International)	✓	Unlimited	25000	Unlimited	Unlimited	4000	15000	250	6000
Australia Post	International Comprehensive Plan	✓	Unlimited	25000	5000	Unlimited	Unlimited	7500	250	3000
Budget Direct	Bronze	✓	5000	N/A	Unlimited	Unlimited	500	2000	N/A	3000
Budget Direct	Silver	✓	10000	N/A	Unlimited	Unlimited	500	3000	N/A	3000
Fastcover	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
HCF	International Travel Plan	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	250	6000
HSBC	Comprehensive Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Hume Building Society	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
Medibank Private	Comprehensive (International)	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	7500	250	3000
Online Travel Insurance	Comprehensive - International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Ouch	A Travel Plan	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	N/A	3000

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## Comprehensive Travel Insurance for Single travelling to China

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★★										
Ouch	B Travel Plan	✓	Unlimited	18000	Unlimited	Unlimited	Unlimited	15000	N/A	2000
Skycover	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	200	3000
Travelinsuranz	Classic	✓	2500	N/A	5000000	5000000	500	2500	125	500
Zuji	Comprehensive International Cover (Pl	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
★★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	2000	N/A	2000
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000
AussieTravelCover	Standard	✓	Unlimited	15000	Unlimited	Unlimited	1000	5000	250	4000
Australian Unity	Super Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
CGU	International Standard	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
CGU	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Chartis	Silver	✓	Unlimited	25000	Unlimited	Unlimited	2000	15000	500	3000
CHI	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	8000	250	3000
Columbus Direct	Standard Trip	✓	10000	50000	12500000	12500000	1000	6000	500	3000
Covermore: Travelsure	International	✓	N/A	20000	Unlimited	Unlimited	Unlimited	6000	100	2500
Downunder Insurance	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
Fastcover	Comprehesive with Snow Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	500	3000
Fastcover	Standard	✓	Unlimited	15000	Unlimited	Unlimited	500	5000	N/A	3000
HBF	Standard	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
HBF	Super Cover	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Hume Building Society	Snow Cover	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
insure4less	Essentials	✓	2500	N/A	10000000	10000000	500	2500	N/A	250

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## Comprehensive Travel Insurance for Single travelling to China

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
insure4less	Excel	✓	5000	10000	10000000	10000000	500	3500	250	500
insure4less	Excel Plus	✓	7500	20000	10000000	10000000	500	5000	500	2000
itrek	Gold	✓	15000	15000	Unlimited	Unlimited	500	5000	N/A	3000
itrek	Platinum	✓	Unlimited	15000	Unlimited	Unlimited	500	5000	250	3000
Kangocover	Big Red Cover	✓	15000	50000	Unlimited	Unlimited	1000	7500	750	3000
Kangocover	Eastern Grey Cover	✓	12500	N/A	12500000	12500000	500	6000	500	3000
MyCover	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
nab	International Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
National Seniors	Silver International	✓	10000	10000	Unlimited	Unlimited	500	5000	N/A	3000
NRMA	International Standard	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
NRMA	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Onepath/ANZ	International Travel Insurance	✓	Unlimited	25000	Unlimited	Unlimited	2000	15000	200	6000
Ouch	Premier Plus Extras	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	200	6000
People's Choice: MemberCover	International Standard	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
People's Choice: MemberCover	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
People's Choice: MemberCover	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
RAC	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
RACV	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
St George/Bank of Melbourne	International Standard	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
St George/Bank of Melbourne	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Suncorp	Holiday Travel	✓	Unlimited	25000	Unlimited	Unlimited	1000	6000	250	3000
SURESAVE	Holiday	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	250	4000
Travelinsuranz	Deluxe	✓	10000	30000	10000000	10000000	1000	7500	600	3000

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## Comprehensive Travel Insurance for Single travelling to China

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
Travelinsuranz	Premier	✓	5000	10000	5000000	5000000	500	3500	150	500
Virgin Australia	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Webjet	Essential Cover	✓	5000	15000	5000000	5000000	500	1500	500	500
Webjet	International Single Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Westpac	Holiday Travel	✓	Unlimited	25000	Unlimited	Unlimited	1000	6000	250	3000
World Nomads	Worldwide	✓	10000	N/A	5000000	500000	500	2500	N/A	N/A
★★										
Australian Unity	Standard Plan	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
Australian Unity	Super Plus Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
Bupa	Standard Plan	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
Bupa	Super Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
CGU	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
Columbus Direct	Premier Trip	✓	15000	75000	20000000	20000000	2000	7500	1000	3000
HBF	Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
National Seniors	Premium Gold International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	N/A
NRMA	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
RACQ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
★										
Bupa	Super Plus Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
QBE	A Travel Plan	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	N/A	3000

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## Comprehensive Travel Insurance for Single travelling to China

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★										
QBE	B Travel Plan	✓	Unlimited	18000	Unlimited	Unlimited	Unlimited	15000	N/A	2000
QBE	Premier Plus Extras	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	200	6000



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## Comprehensive Travel Insurance for Single travelling to Thailand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings			
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop	
<b>★★★★★ Outstanding value</b>											
1Cover Direct Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000	
Good2Go	Silver International	✓	Unlimited	25000	Unlimited	Unlimited	2000	15000	500	3000	
Insure and Go	Gold	✓	Unlimited	50000	Unlimited	Unlimited	500	8000	500	3000	
Insure and Go	Silver	✓	15000	37500	Unlimited	Unlimited	500	6000	250	2000	
Southern Cross Travel Insurance	Travel Care-World	✓	50000	100000	Unlimited	Unlimited	750	25000	500	3000	
Travel Insurance Direct	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000	
Virgin Australia	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000	
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	12000	250	3000	
<b>★★★★★</b>											
1300 Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000	
Allianz	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000	
American Express	Comprehensive (International)	✓	Unlimited	25000	Unlimited	Unlimited	4000	15000	250	6000	
Australia Post	International Comprehensive Plan	✓	Unlimited	25000	5000	Unlimited	Unlimited	7500	250	3000	
Budget Direct	Bronze	✓	5000	N/A	Unlimited	Unlimited	500	2000	N/A	3000	
Budget Direct	Platinum	✓	Unlimited	20000	Unlimited	Unlimited	500	5000	250	3000	
Budget Direct	Silver	✓	10000	N/A	Unlimited	Unlimited	500	3000	N/A	3000	
Covermore: Travelsure	International	✓	N/A	20000	Unlimited	Unlimited	Unlimited	6000	100	2500	
Fastcover	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000	
HCF	International Travel Plan	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	250	6000	
HSBC	Comprehensive Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000	
Hume Building Society	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000	
Medibank Private	Comprehensive (International)	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	7500	250	3000	

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## Comprehensive Travel Insurance for Single travelling to Thailand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings			
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop	
★★★★											
MyCover	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000	
Ouch	A Travel Plan	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	N/A	3000	
Ouch	B Travel Plan	✓	Unlimited	18000	Unlimited	Unlimited	Unlimited	15000	N/A	2000	
Skycover	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	200	3000	
Travelinsuranz	Classic	✓	2500	N/A	5000000	5000000	500	2500	125	500	
Zuji	Comprehensive International Cover (Pl	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000	
★★★											
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	2000	N/A	2000	
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000	
AussieTravelCover	Standard	✓	Unlimited	15000	Unlimited	Unlimited	1000	5000	250	4000	
Australian Unity	Super Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000	
CGU	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000	
Chartis	Silver	✓	Unlimited	25000	Unlimited	Unlimited	2000	15000	500	3000	
CHI	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	8000	250	3000	
Columbus Direct	Premier Trip	✓	15000	75000	20000000	20000000	2000	7500	1000	3000	
Columbus Direct	Standard Trip	✓	10000	50000	12500000	12500000	1000	6000	500	3000	
Downunder Insurance	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000	
Fastcover	Comprehesive with Snow Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	500	3000	
Fastcover	Standard	✓	Unlimited	15000	Unlimited	Unlimited	500	5000	N/A	3000	
HBF	Standard	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000	
HBF	Super Cover	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000	
Hume Building Society	Snow Cover	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000	

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# Travel Insurance Star Ratings

Report Date: SEPTEMBER 2012

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## Comprehensive Travel Insurance for Single travelling to Thailand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
insure4less	Essentials	✓	2500	N/A	10000000	10000000	500	2500	N/A	250
insure4less	Excel	✓	5000	10000	10000000	10000000	500	3500	250	500
insure4less	Excel Plus	✓	7500	20000	10000000	10000000	500	5000	500	2000
itrek	Gold	✓	15000	15000	Unlimited	Unlimited	500	5000	N/A	3000
itrek	Platinum	✓	Unlimited	15000	Unlimited	Unlimited	500	5000	250	3000
Kangocover	Big Red Cover	✓	15000	50000	Unlimited	Unlimited	1000	7500	750	3000
Kangocover	Eastern Grey Cover	✓	12500	N/A	12500000	12500000	500	6000	500	3000
nab	International Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
National Seniors	Silver International	✓	10000	10000	Unlimited	Unlimited	500	5000	N/A	3000
NRMA	International Standard	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
NRMA	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Onepath/ANZ	International Travel Insurance	✓	Unlimited	25000	Unlimited	Unlimited	2000	15000	200	6000
Online Travel Insurance	Comprehensive - International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Ouch	Premier Plus Extras	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	200	6000
People's Choice: MemberCover	International Standard	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
People's Choice: MemberCover	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
People's Choice: MemberCover	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
RAC	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
RACV	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
St George/Bank of Melbourne	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Suncorp	Holiday Travel	✓	Unlimited	25000	Unlimited	Unlimited	1000	6000	250	3000
SURESAVE	Holiday	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	250	4000
Travelinsuranz	Deluxe	✓	10000	30000	10000000	10000000	1000	7500	600	3000

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## Comprehensive Travel Insurance for Single travelling to Thailand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
Travelinsuranz	Premier	✓	5000	10000	5000000	5000000	500	3500	150	500
Webjet	Essential Cover	✓	5000	15000	5000000	5000000	500	1500	500	500
Webjet	International Single Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Westpac	Holiday Travel	✓	Unlimited	25000	Unlimited	Unlimited	1000	6000	250	3000
World Nomads	Worldwide	✓	10000	N/A	5000000	500000	500	2500	N/A	N/A
★★										
Australian Unity	Standard Plan	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
Australian Unity	Super Plus Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
Bupa	Standard Plan	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
Bupa	Super Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
CGU	International Standard	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
CGU	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
HBF	Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
National Seniors	Premium Gold International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	N/A
NRMA	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
RACQ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
St George/Bank of Melbourne	International Standard	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
★										
Bupa	Super Plus Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
QBE	A Travel Plan	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	N/A	3000

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## Comprehensive Travel Insurance for Single travelling to Thailand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★										
QBE	B Travel Plan	✓	Unlimited	18000	Unlimited	Unlimited	Unlimited	15000	N/A	2000
QBE	Premier Plus Extras	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	200	6000



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## Comprehensive Travel Insurance for Single travelling to France

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
<b>★★★★★ Outstanding value</b>										
1Cover Direct Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Allianz	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Good2Go	Gold International	✓	Unlimited	25000	Unlimited	Unlimited	2000	15000	500	3000
Online Travel Insurance	Comprehensive - International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Southern Cross Travel Insurance	Travel Care-World	✓	50000	100000	Unlimited	Unlimited	750	25000	500	3000
Travel Insurance Direct	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	12000	250	3000
<b>★★★★</b>										
1300 Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Australia Post	International Comprehensive Plan	✓	Unlimited	25000	5000	Unlimited	Unlimited	7500	250	3000
Budget Direct	Platinum	✓	Unlimited	20000	Unlimited	Unlimited	500	5000	250	3000
Budget Direct	Silver	✓	10000	N/A	Unlimited	Unlimited	500	3000	N/A	3000
Covermore: Travelsure	International	✓	N/A	20000	Unlimited	Unlimited	Unlimited	6000	100	2500
Downunder Insurance	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
HSBC	Comprehensive Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Insure and Go	Gold	✓	Unlimited	50000	Unlimited	Unlimited	500	8000	500	3000
Insure and Go	Silver	✓	15000	37500	Unlimited	Unlimited	500	6000	250	2000
itrek	Platinum	✓	Unlimited	15000	Unlimited	Unlimited	500	5000	250	3000
Medibank Private	Comprehensive (International)	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	7500	250	3000
MyCover	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Ouch	A Travel Plan	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	N/A	3000
Travelinsuranz	Classic	✓	2500	N/A	5000000	5000000	500	2500	125	500

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## Comprehensive Travel Insurance for Single travelling to France

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★										
Virgin Australia	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Zuji	Comprehensive International Cover (Pl	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
★★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	2000	N/A	2000
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000
American Express	Comprehensive (International)	✓	Unlimited	25000	Unlimited	Unlimited	4000	15000	250	6000
AussieTravelCover	Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	8000	250	4000
Australian Unity	Super Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Budget Direct	Bronze	✓	5000	N/A	Unlimited	Unlimited	500	2000	N/A	3000
CGU	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Chartis	Gold	✓	Unlimited	25000	Unlimited	Unlimited	2000	15000	500	3000
CHI	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	8000	250	3000
Columbus Direct	Premier Trip	✓	15000	75000	20000000	20000000	2000	7500	1000	3000
Columbus Direct	Standard Trip	✓	10000	50000	12500000	12500000	1000	6000	500	3000
Fastcover	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Fastcover	Comprehensive with Snow Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	500	3000
Fastcover	Standard	✓	Unlimited	15000	Unlimited	Unlimited	500	5000	N/A	3000
HBF	Super Cover	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
HCF	International Travel Plan	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	250	6000
Hume Building Society	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
Hume Building Society	Snow Cover	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
insure4less	Essentials	✓	2500	N/A	10000000	10000000	500	2500	N/A	250

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## Comprehensive Travel Insurance for Single travelling to France

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
insure4less	Excel	✓	5000	10000	10000000	10000000	500	3500	250	500
insure4less	Excel Plus	✓	7500	20000	10000000	10000000	500	5000	500	2000
itrek	Gold	✓	15000	15000	Unlimited	Unlimited	500	5000	N/A	3000
Kangocover	Big Red Cover	✓	15000	50000	Unlimited	Unlimited	1000	7500	750	3000
Kangocover	Eastern Grey Cover	✓	12500	N/A	12500000	12500000	500	6000	500	3000
nab	International Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
NRMA	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Ouch	Premier Plus Extras	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	200	6000
People's Choice: MemberCover	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
People's Choice: MemberCover	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
RAC	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
RACV	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
Skycover	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	200	3000
St George/Bank of Melbourne	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Suncorp	Holiday Travel	✓	Unlimited	25000	Unlimited	Unlimited	1000	6000	250	3000
Travelinsuranz	Deluxe	✓	10000	30000	10000000	10000000	1000	7500	600	3000
Travelinsuranz	Premier	✓	5000	10000	5000000	5000000	500	3500	150	500
Webjet	Essential Cover	✓	5000	15000	5000000	5000000	500	1500	500	500
Webjet	International Single Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
World Nomads	Worldwide	✓	10000	N/A	5000000	500000	500	2500	N/A	N/A
★★										
Australian Unity	Super Plus Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000

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## Comprehensive Travel Insurance for Single travelling to France

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★										
Bupa	Super Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Bupa	Super Plus Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
CGU	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
HBF	Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
National Seniors	Silver International	✓	10000	10000	Unlimited	Unlimited	500	5000	N/A	3000
NRMA	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
Onepath/ANZ	International Travel Insurance	✓	Unlimited	25000	Unlimited	Unlimited	2000	15000	200	6000
QBE	B Travel Plan	✓	Unlimited	18000	Unlimited	Unlimited	Unlimited	15000	N/A	2000
RACQ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
SURESAVE	Holiday	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	250	4000
Westpac	Holiday Travel	✓	Unlimited	25000	Unlimited	Unlimited	1000	6000	250	3000
★										
National Seniors	Premium Gold International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	N/A
QBE	A Travel Plan	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	N/A	3000
QBE	Premier Plus Extras	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	200	6000

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## Comprehensive Travel Insurance for Single travelling to UK

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
<b>★★★★★ Outstanding value</b>										
1Cover Direct Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Allianz	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Good2Go	Silver International	✓	Unlimited	25000	Unlimited	Unlimited	2000	15000	500	3000
Online Travel Insurance	Comprehensive - International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Southern Cross Travel Insurance	Travel Care-World	✓	50000	100000	Unlimited	Unlimited	750	25000	500	3000
Travel Insurance Direct	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	12000	250	3000
<b>★★★★</b>										
1300 Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Australia Post	International Comprehensive Plan	✓	Unlimited	25000	5000	Unlimited	Unlimited	7500	250	3000
Budget Direct	Platinum	✓	Unlimited	20000	Unlimited	Unlimited	500	5000	250	3000
Budget Direct	Silver	✓	10000	N/A	Unlimited	Unlimited	500	3000	N/A	3000
Covermore: Travelsure	International	✓	N/A	20000	Unlimited	Unlimited	Unlimited	6000	100	2500
HCF	International Travel Plan	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	250	6000
HSBC	Comprehensive Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Insure and Go	Gold	✓	Unlimited	50000	Unlimited	Unlimited	500	8000	500	3000
Insure and Go	Silver	✓	15000	37500	Unlimited	Unlimited	500	6000	250	2000
Medibank Private	Comprehensive (International)	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	7500	250	3000
MyCover	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Ouch	A Travel Plan	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	N/A	3000
Ouch	B Travel Plan	✓	Unlimited	18000	Unlimited	Unlimited	Unlimited	15000	N/A	2000
Travelinsuranz	Classic	✓	2500	N/A	5000000	5000000	500	2500	125	500

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Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★										
Virgin Australia	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Zuji	Comprehensive International Cover (Pl	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
★★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	2000	N/A	2000
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000
American Express	Comprehensive (International)	✓	Unlimited	25000	Unlimited	Unlimited	4000	15000	250	6000
AussieTravelCover	Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	8000	250	4000
Australian Unity	Super Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Budget Direct	Bronze	✓	5000	N/A	Unlimited	Unlimited	500	2000	N/A	3000
CGU	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Chartis	Silver	✓	Unlimited	25000	Unlimited	Unlimited	2000	15000	500	3000
CHI	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	8000	250	3000
Columbus Direct	Premier Trip	✓	15000	75000	20000000	20000000	2000	7500	1000	3000
Columbus Direct	Standard Trip	✓	10000	50000	12500000	12500000	1000	6000	500	3000
Downunder Insurance	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
Fastcover	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Fastcover	Comprehensive with Snow Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	500	3000
Fastcover	Standard	✓	Unlimited	15000	Unlimited	Unlimited	500	5000	N/A	3000
HBF	Super Cover	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Hume Building Society	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
Hume Building Society	Snow Cover	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
insure4less	Essentials	✓	2500	N/A	10000000	10000000	500	2500	N/A	250

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Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
insure4less	Excel	✓	5000	10000	10000000	10000000	500	3500	250	500
insure4less	Excel Plus	✓	7500	20000	10000000	10000000	500	5000	500	2000
itrek	Gold	✓	15000	15000	Unlimited	Unlimited	500	5000	N/A	3000
itrek	Platinum	✓	Unlimited	15000	Unlimited	Unlimited	500	5000	250	3000
Kangocover	Big Red Cover	✓	15000	50000	Unlimited	Unlimited	1000	7500	750	3000
Kangocover	Eastern Grey Cover	✓	12500	N/A	12500000	12500000	500	6000	500	3000
nab	International Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
NRMA	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Ouch	Premier Plus Extras	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	200	6000
People's Choice: MemberCover	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
People's Choice: MemberCover	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
RAC	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
RACV	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
Skycover	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	200	3000
St George/Bank of Melbourne	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
SURESAVE	Holiday	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	250	4000
Travelinsuranz	Deluxe	✓	10000	30000	10000000	10000000	1000	7500	600	3000
Travelinsuranz	Premier	✓	5000	10000	5000000	5000000	500	3500	150	500
Webjet	Essential Cover	✓	5000	15000	5000000	5000000	500	1500	500	500
Webjet	International Single Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
World Nomads	Worldwide	✓	10000	N/A	5000000	500000	500	2500	N/A	N/A

★★

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# Travel Insurance Star Ratings

Report Date: SEPTEMBER 2012

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## Comprehensive Travel Insurance for Single travelling to UK

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings			
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop	
★★											
Australian Unity	Super Plus Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000	
Bupa	Super Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000	
Bupa	Super Plus Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000	
CGU	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000	
HBF	Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000	
National Seniors	Silver International	✓	10000	10000	Unlimited	Unlimited	500	5000	N/A	3000	
NRMA	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000	
Onepath/ANZ	International Travel Insurance	✓	Unlimited	25000	Unlimited	Unlimited	2000	15000	200	6000	
QBE	B Travel Plan	✓	Unlimited	18000	Unlimited	Unlimited	Unlimited	15000	N/A	2000	
RACQ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000	
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000	
Suncorp	Holiday Travel	✓	Unlimited	25000	Unlimited	Unlimited	1000	6000	250	3000	
Westpac	Holiday Travel	✓	Unlimited	25000	Unlimited	Unlimited	1000	6000	250	3000	
★											
National Seniors	Premium Gold International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	N/A	
QBE	A Travel Plan	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	N/A	3000	
QBE	Premier Plus Extras	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	200	6000	

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# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for Single travelling to Fiji

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings			
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop	
★★★★★ Outstanding value											
1Cover Direct Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000	
Insure and Go	Gold	✓	Unlimited	50000	Unlimited	Unlimited	500	8000	500	3000	
Insure and Go	Silver	✓	15000	37500	Unlimited	Unlimited	500	6000	250	2000	
Southern Cross Travel Insurance	Travel Care-New Zealand/ South Pacific	✓	50000	100000	Unlimited	Unlimited	750	25000	500	3000	
Travel Insurance Direct	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000	
Travelinsuranz	Classic	✓	2500	N/A	5000000	5000000	500	2500	125	500	
Virgin Australia	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000	
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	12000	250	3000	
Zuji	Comprehensive International Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000	
★★★★											
1300 Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000	
Allianz	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000	
Australia Post	International Comprehensive Plan	✓	Unlimited	25000	5000	Unlimited	Unlimited	7500	250	3000	
Budget Direct	Platinum	✓	Unlimited	20000	Unlimited	Unlimited	500	5000	250	3000	
Budget Direct	Silver	✓	10000	N/A	Unlimited	Unlimited	500	3000	N/A	3000	
Columbus Direct	Premier Trip	✓	15000	75000	20000000	20000000	2000	7500	1000	3000	
Columbus Direct	Standard Trip	✓	10000	50000	12500000	12500000	1000	6000	500	3000	
Downunder Insurance	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000	
Good2Go	Bronze International	✓	15000	10000	Unlimited	Unlimited	2000	3000	N/A	500	
HSBC	Comprehensive Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000	
Hume Building Society	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000	
insure4less	Essentials	✓	2500	N/A	10000000	10000000	500	2500	N/A	250	

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## Comprehensive Travel Insurance for Single travelling to Fiji

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★										
itrek	Platinum	✓	Unlimited	15000	Unlimited	Unlimited	500	5000	250	3000
Medibank Private	Comprehensive (International)	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	7500	250	3000
MyCover	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Online Travel Insurance	Comprehensive - International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Ouch	C Travel Plan	✓	Unlimited	10000	Unlimited	Unlimited	Unlimited	15000	N/A	1000
Skycover	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	200	3000
Travelinsuranz	Premier	✓	5000	10000	5000000	5000000	500	3500	150	500
★★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	2000	N/A	2000
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000
American Express	Comprehensive (International)	✓	Unlimited	25000	Unlimited	Unlimited	4000	15000	250	6000
AussieTravelCover	Economy	✓	Unlimited	10000	Unlimited	Unlimited	1000	3000	250	3000
Australian Unity	Economy Plan	✓	Unlimited	10000	100000	100000	1000	3500	N/A	500
Australian Unity	Super Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Budget Direct	Bronze	✓	5000	N/A	Unlimited	Unlimited	500	2000	N/A	3000
CGU	International Economy	✓	Unlimited	10000	100000	100000	1000	3500	N/A	500
CGU	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Chartis	Bronze	✓	Unlimited	25000	Unlimited	Unlimited	2000	15000	500	3000
CHI	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	8000	250	3000
Covermore: Travelsure	International	✓	N/A	20000	Unlimited	Unlimited	Unlimited	6000	100	2500
Fastcover	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Fastcover	Compreheseive with Snow Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	500	3000

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## Comprehensive Travel Insurance for Single travelling to Fiji

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
Fastcover	Standard	✓	Unlimited	15000	Unlimited	Unlimited	500	5000	N/A	3000
HBF	Economy Cover	✓	Unlimited	10000	100000	100000	1000	3500	N/A	500
HBF	Super Cover	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
HCF	International Travel Plan	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	250	6000
Hume Building Society	Snow Cover	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
insure4less	Excel	✓	5000	10000	10000000	10000000	500	3500	250	500
insure4less	Excel Plus	✓	7500	20000	10000000	10000000	500	5000	500	2000
itrek	Gold	✓	15000	15000	Unlimited	Unlimited	500	5000	N/A	3000
Kangocover	Big Red Cover	✓	15000	50000	Unlimited	Unlimited	1000	7500	750	3000
Kangocover	Eastern Grey Cover	✓	12500	N/A	12500000	12500000	500	6000	500	3000
nab	International Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
National Seniors	Premium Gold International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	N/A
National Seniors	Silver International	✓	10000	10000	Unlimited	Unlimited	500	5000	N/A	3000
NRMA	International Economy	✓	Unlimited	10000	100000	100000	1000	3500	N/A	500
NRMA	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Onepath/ANZ	International Travel Insurance	✓	Unlimited	25000	Unlimited	Unlimited	2000	15000	200	6000
Ouch	A Travel Plan	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	N/A	3000
Ouch	B Travel Plan	✓	Unlimited	18000	Unlimited	Unlimited	Unlimited	15000	N/A	2000
Ouch	Premier Plus Extras	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	200	6000
People's Choice: MemberCover	Economy	✓	Unlimited	10000	100000	100000	1000	3500	N/A	500
People's Choice: MemberCover	International Standard	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
People's Choice: MemberCover	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
People's Choice: MemberCover	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000

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## Comprehensive Travel Insurance for Single travelling to Fiji

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
RAC	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
RACQ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
RACV	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
St George/Bank of Melbourne	Economy Plan	✓	Unlimited	10000	100000	100000	1000	3500	N/A	500
St George/Bank of Melbourne	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Suncorp	Holiday Travel	✓	Unlimited	25000	Unlimited	Unlimited	1000	6000	250	3000
SURESAVE	Holiday	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	250	4000
Travelinsuranz	Deluxe	✓	10000	30000	10000000	10000000	1000	7500	600	3000
Webjet	Essential Cover	✓	5000	15000	5000000	5000000	500	1500	500	500
Webjet	International Single Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Westpac	Holiday Travel	✓	Unlimited	25000	Unlimited	Unlimited	1000	6000	250	3000
★★										
Australian Unity	Standard Plan	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
Australian Unity	Super Plus Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
Bupa	Economy Plan	✓	Unlimited	10000	100000	100000	1000	3500	N/A	500
Bupa	Super Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Bupa	Super Plus Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
CGU	International Standard	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
CGU	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
HBF	Standard	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
HBF	Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
NRMA	International Standard	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000

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## Comprehensive Travel Insurance for Single travelling to Fiji

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★										
NRMA	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
St George/Bank of Melbourne	International Standard	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
World Nomads	Worldwide	✓	10000	N/A	5000000	500000	500	2500	N/A	N/A
★										
Bupa	Standard Plan	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
QBE	A Travel Plan	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	N/A	3000
QBE	B Travel Plan	✓	Unlimited	18000	Unlimited	Unlimited	Unlimited	15000	N/A	2000
QBE	C Travel Plan	✓	Unlimited	10000	Unlimited	Unlimited	Unlimited	15000	N/A	1000
QBE	Premier Plus Extras	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	200	6000



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## Comprehensive Travel Insurance for Single travelling to New Zealand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
<b>★★★★★ Outstanding value</b>										
1Cover Direct Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Insure and Go	Gold	✓	Unlimited	50000	Unlimited	Unlimited	500	8000	500	3000
Insure and Go	Silver	✓	15000	37500	Unlimited	Unlimited	500	6000	250	2000
Southern Cross Travel Insurance	Travel Care-New Zealand/ South Pacific	✓	50000	100000	Unlimited	Unlimited	750	25000	500	3000
Travel Insurance Direct	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Travelinsuranz	Classic	✓	2500	N/A	5000000	5000000	500	2500	125	500
Virgin Australia	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	12000	250	3000
Zuji	Comprehensive International Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
<b>★★★★</b>										
1300 Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Allianz	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Australia Post	International Comprehensive Plan	✓	Unlimited	25000	5000	Unlimited	Unlimited	7500	250	3000
Budget Direct	Platinum	✓	Unlimited	20000	Unlimited	Unlimited	500	5000	250	3000
Budget Direct	Silver	✓	10000	N/A	Unlimited	Unlimited	500	3000	N/A	3000
Columbus Direct	Premier Trip	✓	15000	75000	20000000	20000000	2000	7500	1000	3000
Columbus Direct	Standard Trip	✓	10000	50000	12500000	12500000	1000	6000	500	3000
Downunder Insurance	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
Good2Go	Bronze International	✓	15000	10000	Unlimited	Unlimited	2000	3000	N/A	500
HCF	International Travel Plan	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	250	6000
HSBC	Comprehensive Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Hume Building Society	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000

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## Comprehensive Travel Insurance for Single travelling to New Zealand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★										
insure4less	Essentials	✓	2500	N/A	10000000	10000000	500	2500	N/A	250
itrek	Platinum	✓	Unlimited	15000	Unlimited	Unlimited	500	5000	250	3000
Medibank Private	Comprehensive (International)	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	7500	250	3000
MyCover	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Online Travel Insurance	Comprehensive - International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Ouch	C Travel Plan	✓	Unlimited	10000	Unlimited	Unlimited	Unlimited	15000	N/A	1000
Skycover	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	200	3000
★★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	2000	N/A	2000
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000
American Express	Comprehensive (International)	✓	Unlimited	25000	Unlimited	Unlimited	4000	15000	250	6000
AussieTravelCover	Economy	✓	Unlimited	10000	Unlimited	Unlimited	1000	3000	250	3000
Australian Unity	Economy Plan	✓	Unlimited	10000	100000	100000	1000	3500	N/A	500
Australian Unity	Super Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Budget Direct	Bronze	✓	5000	N/A	Unlimited	Unlimited	500	2000	N/A	3000
CGU	International Economy	✓	Unlimited	10000	100000	100000	1000	3500	N/A	500
CGU	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Chartis	Bronze	✓	Unlimited	25000	Unlimited	Unlimited	2000	15000	500	3000
CHI	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	8000	250	3000
Covermore: Travelsure	International	✓	N/A	20000	Unlimited	Unlimited	Unlimited	6000	100	2500
Fastcover	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Fastcover	Compreheseive with Snow Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	500	3000

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## Comprehensive Travel Insurance for Single travelling to New Zealand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
Fastcover	Standard	✓	Unlimited	15000	Unlimited	Unlimited	500	5000	N/A	3000
HBF	Economy Cover	✓	Unlimited	10000	100000	100000	1000	3500	N/A	500
HBF	Super Cover	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Hume Building Society	Snow Cover	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
insure4less	Excel	✓	5000	10000	10000000	10000000	500	3500	250	500
insure4less	Excel Plus	✓	7500	20000	10000000	10000000	500	5000	500	2000
itrek	Gold	✓	15000	15000	Unlimited	Unlimited	500	5000	N/A	3000
Kangocover	Big Red Cover	✓	15000	50000	Unlimited	Unlimited	1000	7500	750	3000
Kangocover	Eastern Grey Cover	✓	12500	N/A	12500000	12500000	500	6000	500	3000
nab	International Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
National Seniors	Premium Gold International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	N/A
National Seniors	Silver International	✓	10000	10000	Unlimited	Unlimited	500	5000	N/A	3000
NRMA	International Economy	✓	Unlimited	10000	100000	100000	1000	3500	N/A	500
NRMA	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
NRMA	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
Onepath/ANZ	International Travel Insurance	✓	Unlimited	25000	Unlimited	Unlimited	2000	15000	200	6000
Ouch	A Travel Plan	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	N/A	3000
Ouch	B Travel Plan	✓	Unlimited	18000	Unlimited	Unlimited	Unlimited	15000	N/A	2000
Ouch	Premier Plus Extras	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	200	6000
People's Choice: MemberCover	Economy	✓	Unlimited	10000	100000	100000	1000	3500	N/A	500
People's Choice: MemberCover	International Standard	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
People's Choice: MemberCover	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
People's Choice: MemberCover	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000

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## Comprehensive Travel Insurance for Single travelling to New Zealand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
RAC	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
RACQ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
RACV	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
St George/Bank of Melbourne	Economy Plan	✓	Unlimited	10000	100000	100000	1000	3500	N/A	500
St George/Bank of Melbourne	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Suncorp	Holiday Travel	✓	Unlimited	25000	Unlimited	Unlimited	1000	6000	250	3000
SURESAVE	Holiday	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	250	4000
Travelinsuranz	Deluxe	✓	10000	30000	10000000	10000000	1000	7500	600	3000
Travelinsuranz	Premier	✓	5000	10000	5000000	5000000	500	3500	150	500
Webjet	Essential Cover	✓	5000	15000	5000000	5000000	500	1500	500	500
Webjet	International Single Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Westpac	Holiday Travel	✓	Unlimited	25000	Unlimited	Unlimited	1000	6000	250	3000
World Nomads	Worldwide	✓	10000	N/A	5000000	500000	500	2500	N/A	N/A
★★										
Australian Unity	Standard Plan	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
Australian Unity	Super Plus Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
Bupa	Economy Plan	✓	Unlimited	10000	100000	100000	1000	3500	N/A	500
Bupa	Standard Plan	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
Bupa	Super Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Bupa	Super Plus Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
CGU	International Standard	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
CGU	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000

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# Travel Insurance Star Ratings

Report Date: SEPTEMBER 2012

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## Comprehensive Travel Insurance for Single travelling to New Zealand

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★										
HBF	Standard	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
HBF	Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
NRMA	International Standard	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
St George/Bank of Melbourne	International Standard	✓	Unlimited	15000	300000	300000	1000	5000	N/A	2000
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
★										
QBE	A Travel Plan	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	N/A	3000
QBE	B Travel Plan	✓	Unlimited	18000	Unlimited	Unlimited	Unlimited	15000	N/A	2000
QBE	C Travel Plan	✓	Unlimited	10000	Unlimited	Unlimited	Unlimited	15000	N/A	1000
QBE	Premier Plus Extras	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	200	6000



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## Comprehensive Travel Insurance for Single travelling to Brazil

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
<b>★★★★★ Outstanding value</b>										
1Cover Direct Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Good2Go	Platinum International	✓	Unlimited	25000	Unlimited	Unlimited	2000	15000	500	3000
Insure and Go	Gold	✓	Unlimited	50000	Unlimited	Unlimited	500	8000	500	3000
Ouch	A Travel Plan	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	N/A	3000
Southern Cross Travel Insurance	Travel Care-World	✓	50000	100000	Unlimited	Unlimited	750	25000	500	3000
Travelinsuranz	Classic	✓	2500	N/A	5000000	5000000	500	2500	125	500
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	12000	250	3000
<b>★★★★</b>										
1300 Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000
Budget Direct	Platinum	✓	Unlimited	20000	Unlimited	Unlimited	500	5000	250	3000
Fastcover	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Fastcover	Comprehensive with Snow Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	500	3000
Insure and Go	Silver	✓	15000	37500	Unlimited	Unlimited	500	6000	250	2000
insure4less	Essentials	✓	2500	N/A	10000000	10000000	500	2500	N/A	250
itrek	Platinum	✓	Unlimited	15000	Unlimited	Unlimited	500	5000	250	3000
MyCover	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Online Travel Insurance	Comprehensive - International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Travel Insurance Direct	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000
Travelinsuranz	Deluxe	✓	10000	30000	10000000	10000000	1000	7500	600	3000
Travelinsuranz	Premier	✓	5000	10000	5000000	5000000	500	3500	150	500
Virgin Australia	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000

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## Comprehensive Travel Insurance for Single travelling to Brazil

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★										
World Nomads	Worldwide	✓	10000	N/A	5000000	500000	500	2500	N/A	N/A
Zuji	Comprehensive International Cover (Pl	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
★★★										
Allianz	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
American Express	Comprehensive (International)	✓	Unlimited	25000	Unlimited	Unlimited	4000	15000	250	6000
AussieTravelCover	Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	250	4000
Australia Post	International Comprehensive Plan	✓	Unlimited	25000	5000	Unlimited	Unlimited	7500	250	3000
Australian Unity	Super Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Budget Direct	Silver	✓	10000	N/A	Unlimited	Unlimited	500	3000	N/A	3000
Bupa	Super Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
CGU	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
CHI	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	8000	250	3000
Columbus Direct	Premier Trip	✓	15000	75000	20000000	20000000	2000	7500	1000	3000
Columbus Direct	Standard Trip	✓	10000	50000	12500000	12500000	1000	6000	500	3000
Downunder Insurance	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000
Fastcover	Standard	✓	Unlimited	15000	Unlimited	Unlimited	500	5000	N/A	3000
HBF	Super Cover	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
HBF	Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
HCF	International Travel Plan	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	250	6000
HSBC	Comprehensive Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Hume Building Society	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
Hume Building Society	Snow Cover	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000

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## Comprehensive Travel Insurance for Single travelling to Brazil

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
insure4less	Excel	✓	5000	10000	10000000	10000000	500	3500	250	500
insure4less	Excel Plus	✓	7500	20000	10000000	10000000	500	5000	500	2000
itrek	Gold	✓	15000	15000	Unlimited	Unlimited	500	5000	N/A	3000
Kangocover	Big Red Cover	✓	15000	50000	Unlimited	Unlimited	1000	7500	750	3000
Kangocover	Eastern Grey Cover	✓	12500	N/A	12500000	12500000	500	6000	500	3000
Medibank Private	Comprehensive (International)	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	7500	250	3000
nab	International Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
NRMA	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
NRMA	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
Ouch	Premier Plus Extras	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	200	6000
People's Choice: MemberCover	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
People's Choice: MemberCover	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
RACV	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
Skycover	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	200	3000
St George/Bank of Melbourne	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Suncorp	Holiday Travel	✓	Unlimited	25000	Unlimited	Unlimited	1000	6000	250	3000
Webjet	Essential Cover	✓	5000	15000	5000000	5000000	500	1500	500	500
Webjet	International Single Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Westpac	Holiday Travel	✓	Unlimited	25000	Unlimited	Unlimited	1000	6000	250	3000
★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	2000	N/A	2000
Australian Unity	Super Plus Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000

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## Comprehensive Travel Insurance for Single travelling to Brazil

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★										
Budget Direct	Bronze	✓	5000	N/A	Unlimited	Unlimited	500	2000	N/A	3000
Bupa	Super Plus Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
CGU	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
Chartis	Platinum	✓	Unlimited	25000	Unlimited	Unlimited	2000	15000	500	3000
Covermore: Travelsure	International	✓	N/A	20000	Unlimited	Unlimited	Unlimited	6000	100	2500
Onepath/ANZ	International Travel Insurance	✓	Unlimited	25000	Unlimited	Unlimited	2000	15000	200	6000
QBE	A Travel Plan	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	N/A	3000
RAC	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
RACQ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
SURESAVE	Holiday	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	250	4000
★										
National Seniors	Premium Gold International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	N/A
National Seniors	Silver International	✓	10000	10000	Unlimited	Unlimited	500	5000	N/A	3000
QBE	Premier Plus Extras	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	200	6000



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## Comprehensive Travel Insurance for Single travelling to South Africa

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings			
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop	
<b>★★★★★ Outstanding value</b>											
Good2Go	Gold International	✓	Unlimited	25000	Unlimited	Unlimited	2000	15000	500	3000	
Insure and Go	Gold	✓	Unlimited	50000	Unlimited	Unlimited	500	8000	500	3000	
Ouch	A Travel Plan	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	N/A	3000	
Southern Cross Travel Insurance	Travel Care-World	✓	50000	100000	Unlimited	Unlimited	750	25000	500	3000	
Travel Insurance Direct	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000	
Travelinsuranz	Classic	✓	2500	N/A	5000000	5000000	500	2500	125	500	
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	12000	250	3000	
<b>★★★★</b>											
1300 Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000	
1Cover Direct Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000	
Budget Direct	Platinum	✓	Unlimited	20000	Unlimited	Unlimited	500	5000	250	3000	
Downunder Insurance	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000	
Fastcover	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000	
Insure and Go	Silver	✓	15000	37500	Unlimited	Unlimited	500	6000	250	2000	
insure4less	Essentials	✓	2500	N/A	10000000	10000000	500	2500	N/A	250	
Kangocover	Big Red Cover	✓	15000	50000	Unlimited	Unlimited	1000	7500	750	3000	
Kangocover	Eastern Grey Cover	✓	12500	N/A	12500000	12500000	500	6000	500	3000	
MyCover	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000	
Online Travel Insurance	Comprehensive - International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000	
Travelinsuranz	Deluxe	✓	10000	30000	10000000	10000000	1000	7500	600	3000	
Travelinsuranz	Premier	✓	5000	10000	5000000	5000000	500	3500	150	500	
Virgin Australia	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000	

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## Comprehensive Travel Insurance for Single travelling to South Africa

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★★										
Zuji	Comprehensive International Cover (Pl	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
★★★										
Allianz	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
American Express	Comprehensive (International)	✓	Unlimited	25000	Unlimited	Unlimited	4000	15000	250	6000
AussieTravelCover	Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	250	4000
Australia Post	International Comprehensive Plan	✓	Unlimited	25000	5000	Unlimited	Unlimited	7500	250	3000
Australian Unity	Super Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Budget Direct	Silver	✓	10000	N/A	Unlimited	Unlimited	500	3000	N/A	3000
Bupa	Super Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
CGU	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
Chartis	Gold	✓	Unlimited	25000	Unlimited	Unlimited	2000	15000	500	3000
CHI	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	8000	250	3000
Columbus Direct	Premier Trip	✓	15000	75000	20000000	20000000	2000	7500	1000	3000
Columbus Direct	Standard Trip	✓	10000	50000	12500000	12500000	1000	6000	500	3000
Fastcover	Comprehensive with Snow Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	500	3000
Fastcover	Standard	✓	Unlimited	15000	Unlimited	Unlimited	500	5000	N/A	3000
HBF	Super Cover	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
HBF	Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
HCF	International Travel Plan	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	250	6000
HSBC	Comprehensive Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Hume Building Society	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
Hume Building Society	Snow Cover	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000

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## Comprehensive Travel Insurance for Single travelling to South Africa

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
insure4less	Excel	✓	5000	10000	10000000	10000000	500	3500	250	500
insure4less	Excel Plus	✓	7500	20000	10000000	10000000	500	5000	500	2000
itrek	Gold	✓	15000	15000	Unlimited	Unlimited	500	5000	N/A	3000
itrek	Platinum	✓	Unlimited	15000	Unlimited	Unlimited	500	5000	250	3000
Medibank Private	Comprehensive (International)	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	7500	250	3000
nab	International Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
NRMA	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
NRMA	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
Ouch	Premier Plus Extras	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	200	6000
People's Choice: MemberCover	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
People's Choice: MemberCover	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
RACV	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
Skycover	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	200	3000
St George/Bank of Melbourne	International Super	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
SURESAVE	Holiday	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	250	4000
Webjet	Essential Cover	✓	5000	15000	5000000	5000000	500	1500	500	500
Webjet	International Single Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
Westpac	Holiday Travel	✓	Unlimited	25000	Unlimited	Unlimited	1000	6000	250	3000
World Nomads	Worldwide	✓	10000	N/A	5000000	500000	500	2500	N/A	N/A
★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	2000	N/A	2000
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000

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## Comprehensive Travel Insurance for Single travelling to South Africa

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★										
Australian Unity	Super Plus Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
Budget Direct	Bronze	✓	5000	N/A	Unlimited	Unlimited	500	2000	N/A	3000
Bupa	Super Plus Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
CGU	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
Covermore: Travelsure	International	✓	N/A	20000	Unlimited	Unlimited	Unlimited	6000	100	2500
Onepath/ANZ	International Travel Insurance	✓	Unlimited	25000	Unlimited	Unlimited	2000	15000	200	6000
QBE	A Travel Plan	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	N/A	3000
RAC	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
RACQ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
Suncorp	Holiday Travel	✓	Unlimited	25000	Unlimited	Unlimited	1000	6000	250	3000
★										
National Seniors	Premium Gold International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	N/A
National Seniors	Silver International	✓	10000	10000	Unlimited	Unlimited	500	5000	N/A	3000
QBE	Premier Plus Extras	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	200	6000



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## Comprehensive Travel Insurance for Single travelling to USA

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings			
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop	
<b>★★★★★ Outstanding value</b>											
1Cover Direct Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000	
Insure and Go	Gold	✓	Unlimited	50000	Unlimited	Unlimited	500	8000	500	3000	
Southern Cross Travel Insurance	Travel Care-Superworld	✓	50000	100000	Unlimited	Unlimited	750	25000	500	3000	
Travel Insurance Direct	International	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	4000	
Virgin Australia	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	2000	5000	250	3000	
Worldcare	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	12000	250	3000	
<b>★★★★</b>											
1300 Insurance	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000	
Allianz	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000	
Budget Direct	Platinum	✓	Unlimited	20000	Unlimited	Unlimited	500	5000	250	3000	
Downunder Insurance	Comprehensive	✓	10000	30000	Unlimited	Unlimited	750	5000	500	3000	
Fastcover	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000	
Fastcover	Comprehensive with Snow Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	500	3000	
Good2Go	Platinum International	✓	Unlimited	25000	Unlimited	Unlimited	2000	15000	500	3000	
Insure and Go	Silver	✓	15000	37500	Unlimited	Unlimited	500	6000	250	2000	
itrek	Platinum	✓	Unlimited	15000	Unlimited	Unlimited	500	5000	250	3000	
MyCover	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000	
Online Travel Insurance	Comprehensive - International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000	
Skycover	Comprehensive International	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	200	3000	
Travelinsuranz	Classic	✓	2500	N/A	5000000	5000000	500	2500	125	500	
World Nomads	Worldwide	✓	10000	N/A	5000000	500000	500	2500	N/A	N/A	
Zuji	Comprehensive International Cover (Platinum)	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000	

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## Comprehensive Travel Insurance for Single travelling to USA

Company Name	Product	24 Hr Helpline	Cancellation Fee Cover	Accidental Death Cover	Overseas Medical			Personal Belongings		
					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
1Cover Direct Insurance	Essentials	✓	N/A	N/A	Unlimited	Unlimited	500	2000	N/A	2000
AAMI	International Travel Insurance	✓	Unlimited	N/A	Unlimited	Unlimited	Unlimited	12000	N/A	3000
American Express	Comprehensive (International)	✓	Unlimited	25000	Unlimited	Unlimited	4000	15000	250	6000
AussieTravelCover	Plan A - Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	250	4000
Australia Post	International Comprehensive Plan	✓	Unlimited	25000	5000	Unlimited	Unlimited	7500	250	3000
Budget Direct	Silver	✓	10000	N/A	Unlimited	Unlimited	500	3000	N/A	3000
Bupa	Super Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	10000	N/A	3000
CHI	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	8000	250	3000
Columbus Direct	Premier Trip	✓	15000	75000	20000000	20000000	2000	7500	1000	3000
Columbus Direct	Standard Trip	✓	10000	50000	12500000	12500000	1000	6000	500	3000
Fastcover	Standard	✓	Unlimited	15000	Unlimited	Unlimited	500	5000	N/A	3000
HBF	Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
HCF	International Travel Plan	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	12000	250	6000
HSBC	Comprehensive Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
Hume Building Society	Comprehensive	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
Hume Building Society	Snow Cover	✓	Unlimited	15000	Unlimited	Unlimited	500	7500	250	3000
insure4less	Essentials	✓	2500	N/A	10000000	10000000	500	2500	N/A	250
insure4less	Excel	✓	5000	10000	10000000	10000000	500	3500	250	500
insure4less	Excel Plus	✓	7500	20000	10000000	10000000	500	5000	500	2000
itrek	Gold	✓	15000	15000	Unlimited	Unlimited	500	5000	N/A	3000
Kangocover	Big Red Cover	✓	15000	50000	Unlimited	Unlimited	1000	7500	750	3000
Kangocover	Eastern Grey Cover	✓	12500	N/A	12500000	12500000	500	6000	500	3000
Medibank Private	Comprehensive (International)	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	7500	250	3000

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					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★★★										
nab	International Cover	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	3000
NRMA	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
Ouch	Premier Plus Extras	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	200	6000
People's Choice: MemberCover	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
RAC	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
RACV	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
Travelinsuranz	Deluxe	✓	10000	30000	10000000	10000000	1000	7500	600	3000
Travelinsuranz	Premier	✓	5000	10000	5000000	5000000	500	3500	150	500
Webjet	Essential Cover	✓	5000	15000	5000000	5000000	500	1500	500	500
Webjet	International Single Trip	✓	Unlimited	25000	Unlimited	Unlimited	500	5000	250	3000
★★										
Australian Unity	Super Plus Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
Budget Direct	Bronze	✓	5000	N/A	Unlimited	Unlimited	500	2000	N/A	3000
Bupa	Super Plus Plan	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
CGU	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
Chartis	Platinum	✓	Unlimited	25000	Unlimited	Unlimited	2000	15000	500	3000
Covermore: Travelsure	International	✓	N/A	20000	Unlimited	Unlimited	Unlimited	6000	100	2500
National Seniors	Silver International	✓	10000	10000	Unlimited	Unlimited	500	5000	N/A	3000
RACQ	Comprehensive	✓	Unlimited	25000	Unlimited	Unlimited	500	12000	250	3000
St George/Bank of Melbourne	International Super Plus	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	N/A	4000
Suncorp	Holiday Travel	✓	Unlimited	25000	Unlimited	Unlimited	1000	6000	250	3000
SURESAVE	Holiday	✓	Unlimited	25000	Unlimited	Unlimited	1000	12000	250	4000

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					Overseas Hospital	Repatriation /Evacuation	Overseas Dental	Luggage/ Personal Effects	Theft of Cash	Item Limit Laptop
★										
National Seniors	Premium Gold International	✓	Unlimited	25000	Unlimited	Unlimited	500	7500	250	N/A
Onepath/ANZ	International Travel Insurance	✓	Unlimited	25000	Unlimited	Unlimited	2000	15000	200	6000
QBE	Premier Plus Extras	✓	Unlimited	25000	Unlimited	Unlimited	Unlimited	15000	200	6000
Westpac	Holiday Travel	✓	Unlimited	25000	Unlimited	Unlimited	1000	6000	250	3000