

2015

AWARD &
STAR RATINGS
REPORT



Travel Insurance



Travel Insurance

August 2015

Foreword

Travel is part of life these days. Whether it's for business or the pleasure of exploring new countries or visiting friends and family interstate, it's wonderful to be able to do so with such ease. Just as travel comes with its own set of unique experiences, it also comes with some pitfalls which many don't think about until they actually happen.

The best hedge against the unexpected is travel insurance. It's a must whether you're flying interstate or overseas. In fact, the government, on its SmartTraveller website, says in no uncertain terms: "If you can't afford travel insurance, you can't afford to travel". These days, affordability is not the issue. The cost of premiums is a tiny fraction of what you will pay for the whole trip. And the peace of mind travel insurance gives you is immense.

There are subtle differences in policies so how do you know what suits your circumstances? It can be puzzling and the wrong policy is not much better than having no cover at all. Every year, CANSTAR looks at eligible travel insurance policies in two categories – Domestic and International – to see how they perform for different types of travelers flying to various popular destinations.

Price is certainly important but it's not everything. The policy needs to cover essential areas and not leave you stranded when you need it the most. This year, we compare 229 policies from 73 insurers to find who offers outstanding value Domestic and International Travel Insurance.

Our comparison is designed to help you enjoy your travels every time.



Mitchell Watson
Research Manager



PASSPORT, CAMERA, BOARDING PASS... LET'S GO

Yes, we love Australia but so powerful is the lure of overseas travel that we collectively make nine million overseas trips during the year. The lure and ease of international travel for holidays, catching up with family and friends or even travelling for business purposes intensifies our love of “getting away”. According to the Australian Bureau of Statistics (ABS), roughly nine million of us travel overseas each year. Unsurprisingly, the most popular destination is New Zealand, followed by China, the UK, USA, Singapore and Japan.

Just as important as packing the right clothes is having the correct documentation in place so all bases are covered and nothing is left to chance to put a dampener on your trip. Flying out to sample the culture of other countries is exhilarating but the bottom line is that other countries often don't “work” in quite the same way as Australia. It pays to know the differences beforehand and be prepared for how they may affect you personally.



VOLCANOES, EARTHQUAKES ... EXPERIENCE IT ALL

Part of the magic of overseas travel is to expect the unexpected. However, when it comes to travel conditions, Mother Nature always has the last say. This has been all too clearly demonstrated by the recent dramas in Bali where volcanic ash from Mount Raung closed, reopened and closed Denpasar airport at regular intervals. Then there is the massive earthquake destruction in Nepal which has disrupted many travel plans. Whether you like it or not, severe weather can strike at the heart of travel itineraries when you least expect it.

What to do about it? Apart from the obvious, such as not deliberately planning a trip to coincide with a monster hurricane, you have no direct control over weather events. A good travel insurance policy, however, will temper your monetary losses due to travel cancellations, extra accommodation, rebooking fees and costs incurred unexpectedly.

THE DEVIL'S IN THE DETAIL

No travel policy will cover you for every single thing that might go wrong while you're away, so it's important to read the policy conditions of your selected policy and be aware of any exclusions that may apply. Some common international travel insurance exclusions are:

- **High risk countries.** Check the government's Smart Traveller website for the travel advisory status of your destination. Countries and areas deemed “do not travel” may not be covered under your policy.
- **Risky behavior.** Any injury or loss caused by reckless behavior while under the influence of alcohol or drugs, except a drug prescribed to you by a medical adviser and taken in accordance with their instructions, will probably be excluded from cover. The moral? If you think it could be a dumb idea, don't do it.
- **Hazardous pursuits.** Commonly excluded from a standard policy are things like motorcycling, skiing, scuba diving, bungee jumping and hang gliding. However, these can often be added for an additional premium.
- **Pre-existing medical conditions.** Even conditions which have been undiagnosed but for which you have experienced symptoms may not be covered. It's also important to disclose the pre-existing conditions of your close relatives, if this may impact on your travel. Pre-existing medical conditions that are not covered by most insurers include dementia, depression, anxiety, stress or other nervous conditions, as well as behavioural diagnoses such as autism, eating disorders, drug or alcohol addiction.
- **High-value items.** Many policies will have a dollar limit claimable for each item; this dollar limit may not cover the replacement cost.
- **Loss of items left unattended.** It's common sense to keep an eye on your belongings. Leaving your wallet and keys wrapped in a towel on the beach while you take a quick swim, leaving belongings hidden in a shared room or losing valuables from your checked-in luggage may all be excluded from cover.
- **Notification period.** A policy may specify that an insured event needs to be notified to them within a specified timeframe (for example 24 hours). It's important to be aware of the notification period under your policy and stick to it.

Gate A1



should cover you for:

Luggage and travel documents

Replacement of stolen luggage and travel documents are the most commonly known and most commonly claimed travel insurance benefit. Ensure cover for your luggage and personal effects adequately reflect the value of your items.

Cancellation cover

If you have to cancel your trip due to sudden illness or accident you or a family member suffers, will your travel insurance pick up the tab? This is particularly important if you're heading to a luxury destination, if you've booked any tours and paid deposits. Political unrest or acts of terrorism that come out of the blue can be grounds to cancel and claim, although this varies from event to event. Some policies do not have unlimited cancellation cover so check carefully that the level of cover suits your needs.

Medical/emergency dental

Accidents and unforeseen events do happen and, depending on your destination, medical expenses can end up bankrupting you and/or your family. It's imperative you have medical and emergency cover. Typically this will include hospital admission, emergency care and medical evacuation. Unless it is an emergency situation, we recommend you phone your insurer prior to any treatment to check your coverage.

Repatriation

If tragedy strikes while you are away, repatriation covers the cost of flying your body and belongings back to Australia. Some travel insurance funds also pay a separate sum insured upon death, as well as funeral expenses.

Legal liability – The vast majority of policies we researched include coverage for legal liability, commonly up to an amount of several million dollars.

WHAT TO LOOK FOR

The first thing to understand about travel insurance is that cheapest is not always best. Naturally premium price is important but value is in the areas of cover that matter to you. Here's a minimum of what you want in International and Domestic Travel Insurance.

Gate B1



should cover you for:

Luggage

This may also be covered by your home and contents insurance policy, at least for some items.

Cancellation

if you have to cancel your trip due to sudden illness or accident, say, or your employer suddenly cancelling your leave, it's a weight off your mind if you have a policy in place to make sure you don't end up out of pocket. Some other reasons for cancellation could be a natural disaster at your destination or at home, or even being called up for jury duty.

Rental Vehicle Excess

Most domestic policies will cover at least \$2,500 of your rental vehicle excess (the excess is the out-of-pocket cost of you pranging your rental vehicle or having some other mishap). Rental vehicle excesses are commonly set at a level higher than the insurance coverage available, but every bit helps!

Legal Liability

The vast majority of policies researched include coverage for legal liability. Don't take this as an excuse to break the law though – you may end up invalidating your policy!

HOW MUCH DOES IT COST?

Travel insurance should really be considered a necessary item, particularly if you are travelling out of the country. In the scheme of things, its cost is a very small component of the overall cost of your holiday.



To give you an idea of what you will be up for, we've crunched the numbers on policies from 73 providers to calculate the minimum, maximum and average travel insurance premiums you will pay for a 10 day jaunt, according to which countries you plan to visit – and yes, global regions are priced differently, as you will see from the tables below. Whether you're a single traveler, a couple or a family, the United States of America attracts the most expensive premiums, largely due to the exorbitant costs of medical treatment there.

For Singles



	Bali	China	Japan	Thailand	France	UK
Minimum premium	\$29	\$42	\$45	\$42	\$42	\$42
Average Premium	\$80	\$94	\$100	\$93	\$100	\$96
Maximum Premium	\$172	\$172	\$197	\$172	\$197	\$197

	Fiji	New Zealand	Brazil	South Africa	USA
Minimum premium	\$29	\$29	\$50	\$42	\$50
Average Premium	\$77	\$76	\$116	\$113	\$122
Maximum Premium	\$172	\$172	\$248	\$248	\$248

For Couples



	Bali	China	Japan	Thailand	France	UK
Minimum premium	\$57	\$80	\$89	\$80	\$80	\$80
Average Premium	\$147	\$175	\$188	\$172	\$187	\$180
Maximum Premium	\$285	\$343	\$372	\$326	\$372	\$372

	Fiji	New Zealand	Brazil	South Africa	USA
Minimum premium	\$57	\$57	\$95	\$80	\$94
Average Premium	\$143	\$142	\$218	\$212	\$231
Maximum Premium	\$270	\$270	\$472	\$472	\$472

For Families



	Bali	China	Japan	Thailand	France	UK
Minimum premium	\$57	\$84	\$89	\$84	\$84	\$84
Average Premium	\$153	\$180	\$195	\$178	\$194	\$186
Maximum Premium	\$360	\$360	\$394	\$360	\$412	\$394

	Fiji	New Zealand	Brazil	South Africa	USA
Minimum premium	\$57	\$57	\$100	\$84	\$99
Average Premium	\$147	\$146	\$228	\$218	\$240
Maximum Premium	\$270	\$270	\$640	\$496	\$640

Source: www.canstar.com.au *Based on the policies selected from the 2015 Travel Insurance Star Rating

**The quotes based on the 10 days travel period (01/07/2015-10/07/2015)



BLISSFUL 'BABYMOON' OR FINANCIAL BOMBSHELL?

DOMESTIC TRAVEL INSURANCE HOW MUCH DOES IT COST?

Unlike international travel insurance the cost of domestic travel insurance is the same no matter where you travel within Australia. Naturally, a big factor in the reduced premium costs for domestic travel is the lack of medical cover, which is not necessary with our health system.

For a family of 2 adults and 2 children under 18 years, insurance for a 10-day trip will cost an average of \$120, or \$63 for single traveler.

The tables below detail the minimum, maximum and average cost of domestic travel insurance that CANSTAR calculated for the 2015 Travel Insurance Star Ratings for a 10 day holiday anywhere in Australia.

For Singles

Minimum premium	\$32
Average Premium	\$63
Maximum Premium	\$121

For Couples

Minimum premium	\$64
Average Premium	\$120
Maximum Premium	\$245

For Families

Minimum premium	\$64
Average Premium	\$120
Maximum Premium	\$245

Ever since pregnant celebrities such as Jessica Simpson, Kim Kardashian, Sienna Miller, Kate Hudson, even the Duchess of Cambridge took their bumps on holiday, babymoos are becoming popular escapes for parents-to-be from all walks of life. A babymoon is just a fancy way of saying short holiday for expectant couples, squeezed in somewhere between the time morning sickness eases off and the Mum-to-be gets too big to want to go anywhere. It's a last ditch effort at relaxing on the beach, in the spa, and by the pool while sipping (non-alcoholic) cocktails before the business of parenting begins in earnest.

For most couples, their babymoon is as enjoyable as a honeymoon or an anniversary getaway. For others, it spells stress and financial disaster because when a babymoon goes wrong, it can really go wrong! Premature birth could be a dramatic culprit but any pregnancy complication away from home can cause great problems.

The recent, well-documented case of a Queensland couple babymooning in Hawaii highlights the risk. The couple's baby decided to arrive three months early at Kona, a 40-minute flight from Honolulu. The small local hospital did not have the facilities to care for an extremely premature baby so they were flown to Kapi'olani Medical Centre for Women and Children in Honolulu.

Fortunately, the couple's travel insurance covered the cost for the woman's pregnancy-related treatment in the US. However, the insurance did not cover the baby who will have to stay in NICU until his original due date in September. The cost of caring for the baby is more than \$1 million. Remember, this is the USA where health costs are exorbitant. Then there are the issues of living away from home for months with no work income, being far from the family support network, and dealing with the masses of red tape such as consulates, embassies, visas, social services, doctors, nurses and neonatal specialists.

Sadly, this is not an isolated case. Exact numbers can't be pinned down but giving birth abroad, particularly when it is unexpected, is a real risk and could come at considerable cost, emotionally and financially.

For those who don't wish to risk straying too far from home, a babymoon within Australia can be just as luxurious as an overseas destination. It is not without risk though, as anything could happen but at least you are familiar with the medical system here and are not countries away from your family and friends.

PLANNING A BABYMOON? TAKE A PREGNANT PAUSE

Before booking anything, read up on travel insurance and airline policies regarding pregnancy. Virgin, Jetstar and Qantas have specific guidelines for flying while pregnant. In a nutshell, Virgin and Jetstar are fine with travel prior to 28 weeks pregnant, after which a medical clearance is needed. Qantas says for routine pregnancies you can travel on flights of four hours or greater up to the end of the 36th week for single pregnancies and the end of the 32nd week for multiple pregnancies (e.g. twins). Flights of less than four hours duration mean you can be “more pregnant” – up to 40 weeks and 36 weeks respectively. Of course, Qantas also requires a medical clearance after 28 weeks, particularly if you are having complications with your pregnancy.

In short, there are plenty of conditions but all airlines state clearly what they will and won't accept on their websites. It's up to you to be familiar with their rules.

Travel insurance differs too with how it deals with pregnancy cover. Cover typically ranges from 26 to 30 weeks, with some insurers also covering newborns. However, complications prior to taking out the policy and pregnancy from various forms of fertility treatment are general excluded. Insurers also treat single and multiple pregnancies quite differently and will often only cover them before the 26th and 19th week time frames respectively.

The bottom line? It is so important for you to check out what insurers will and won't cover in respect of your own situation well before you take your partner and bump on a babymoon.



WHO PROVIDES OUTSTANDING VALUE?

Our love of travel is reflected in the number of companies who are all too willing to provide travel insurance for our wanderlust either within the country or overseas. This year CANSTAR assessed 229 products from 73 insurers to determine who provides outstanding value domestically and internationally.

Last year's winners, Insure and Go and Southern Cross Travel Insurance again share the international spotlight, while on the domestic front, we couldn't split DownUnder Insurance and SGIO/SGIC/NRMA, the latter being the exact same policy offered by the three separate insurers.

All providers of International and Domestic travel insurance proved their commitment to travellers by providing all the features wanted by the different travel markets, at the sharpest premium prices possible.



Travel Insurance

[Find out more in the following page...](#)



International Travel Insurance

Outstanding Value - International Travel Insurance

Insure and Go

A winning combination of price and features has seen Insure and Go repeat its success of last year in CANSTAR's international

travel insurance ratings. It includes features such as:

- Accidental death coverage of up to \$50,000 per insured person.
- Comprehensive coverage for Luggage and Travel documents.
- Standard coverage for Terrorism, Water Sport, Rock Climbing, Motor Cycle and Non-professional sporting trips.



Southern Cross Travel Insurance

This is the seventh year Southern Cross Travel has won our International Travel Insurance award. Southern Cross Travel maintains consistency and offers a mix of features and standout prices that makes the insurer hard to go past. Features of note include:

- Cover for most pre-existing medical conditions, except for diabetes and clinical depression.
- Unlimited cover for overseas medical and dental – peace of mind when you consider these costs can run into the hundreds of thousands.
- Comprehensive cover for luggage and travel documents.
- Cancellation fees and loss of deposit.
- Emergency travel arrangements.
- Rental vehicle excess of \$5,000 as standard. This is substantially higher than the average. You will still have to pay the \$5,000 upfront, but Southern Cross will reimburse up to \$5,000 upon your return home.
- Accidental death cover.



Outstanding Value - Domestic Travel Insurance

To be eligible for our ratings, all domestic travel insurers must provide a comprehensive travel insurance policy that covers three common traveller profiles: a single person, a couple travelling together and a family of two adults and their two children.

Policies must offer a coverage of luggage and personal effects and cancellation fees and loss of deposit, all with the availability of a 24-hour helpline.

A competitive premium is always important but so too is the balance between the cover you need and the price you pay.

This year, CANSTAR is pleased to announce the following winners of the Outstanding Value – Domestic Travel Insurance Award.

Downunder Insurance Services



In the Australian market since 1998,

Downunder Insurance Services combines competitive price and generous features to offer a winning product to domestic travellers.

SGIO/SGIC/NRMA

All Insurance Australia Group brands, these three insurers offer the same domestic travel insurance products and are therefore jointly winners of the Outstanding Value – Domestic Travel Insurance award.

In terms of features, both Downunder Insurance Service and SGIO, SGIC and NRMA offer the following, among other things:

- Comprehensive cover for emergency travel arrangements, including unexpected travel/accommodation expenses, resumption of trip, travel delay and alternative transport for special events.
- \$5,000 cover per person for luggage and personal effects and \$500 cover per person for theft of cash.
- Standard coverage for Snow Sports, Water Sport, Rock Climbing, Motor Cycle and Non-professional sporting trips.
- Standard cover for many pre-existing medical conditions, including asthma, epilepsy, pregnancy, high-blood pressure and high cholesterol. Downunder Insurance also covers diabetes (type 1 & 2).



CANSTAR congratulates all Outstanding Value – Travel Insurance winners.



METHODOLOGY

TRAVEL INSURANCE STAR RATINGS

What are the CANSTAR *Travel Insurance Star Ratings*?

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

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

What types of products are evaluated in the CANSTAR *Travel Insurance Star Ratings*?

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

Who?



Single



Couple



Family

Where?

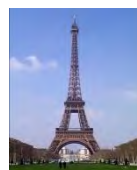


Asia

China
Bali
Thailand
Japan



Australia



Europe

UK
France



Pacific

New Zealand
Fiji



Worldwide

Brazil
South Africa
USA



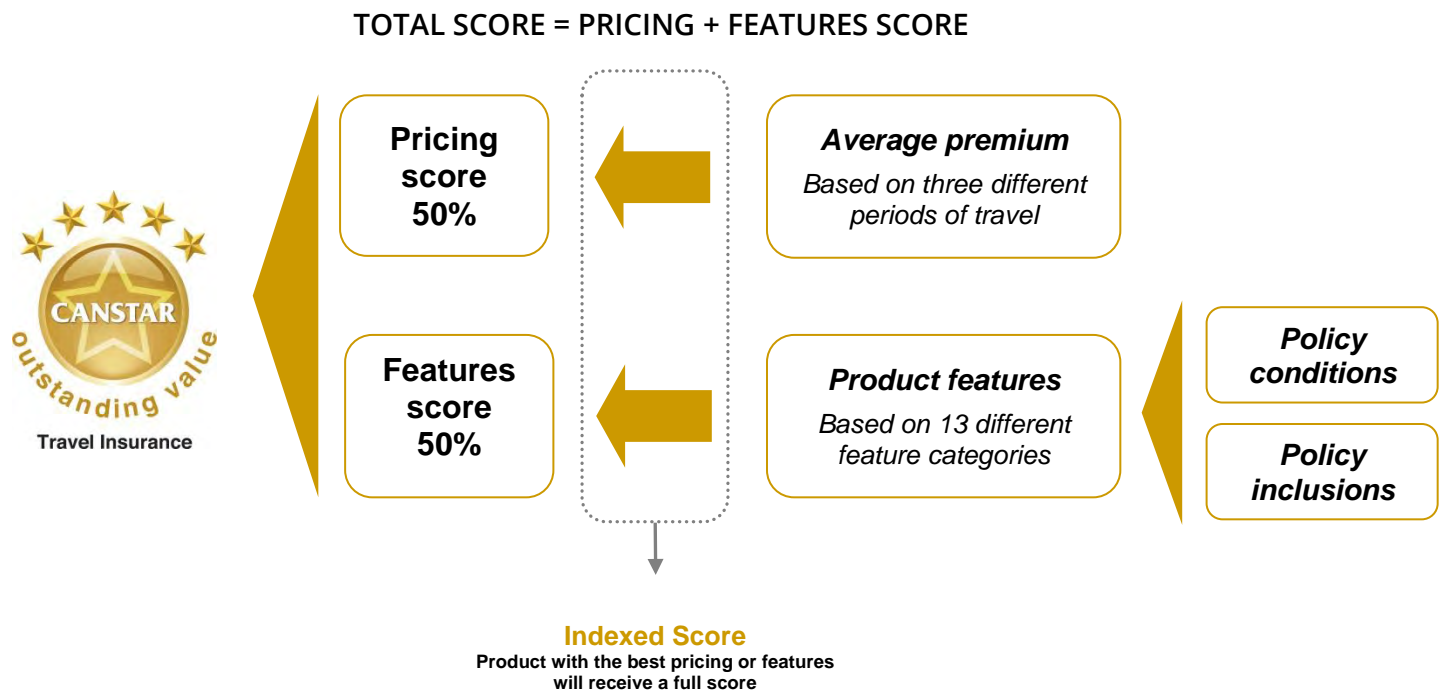
For institutions to be eligible for the international travel insurance star ratings, the policy must be a comprehensive policy. This means it must meet certain basic feature requirements in order to be included in the ratings. The requirements are:

- Overseas medical and hospital cover (international only)
- Repatriation and evacuation services (international only)
- Luggage and personal effects
- Cancellation fees and loss of deposit

How are the CANSTAR Travel Insurance Star Ratings calculated?

Each travel insurance product reviewed for the CANSTAR Travel Insurance Star Ratings is awarded points for its comparative pricing and for the array of positive features attached to the product. Points are aggregated to achieve a Pricing score and a Features score.

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



Pricing score

The pricing score for each profile is based on guidelines outlined below. Quotes within the profile types and destinations were used to determine the minimum average premium in each profile. This was then indexed against each policy premium and weighted by its 50% weighting to determine final pricing score.



Profile types

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

- 40-year-old adult/s
- If family, a 15-year-old child and an 11-year-old child
- NSW as the state of residence

Travel period

The travel periods used to find the average premium to Japan, South Africa, China, Bali, Thailand, UK, France, USA and Brazil are as follows:

Scenario	Period of travel	Departing date	Returning date
1	10 days	1 July 2015	10 July 2015
2	21 days	1 July 2015	21 July 2015
3	42 days	1 July 2015	11 August 2015

The travel periods used to find the average premium to Australia, Fiji and New Zealand are as follows:

Scenario	Period of travel	Departing date	Returning date
1	5 days	1 July 2015	5 July 2015
2	10 days	1 July 2015	10 July 2015
3	21 days	1 July 2015	21 July 2015

Excesses

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

Features score

Features are split into different sub-categories that are allocated appropriate weights. Based on the points received, each individual policy receives a total features score. The total score is then weighted against the weights provided in the table below for their respective profile feature score. The feature score is then indexed and weighted by its 50% weighting to provide the final features score.



Feature categories weightings

Category	International	Domestic
Policy conditions	20%	15%
Definitions	33.3%	33.3%
Policy flexibility	33.3%	33.3%
Claim processes	33.4%	33.4%
Policy inclusions	10%	10%
Inclusions	50%	50%
Scenarios	50%	50%
Policy benefits	70%	75%
Overseas medical and dental	40%	-
Luggage and travel documents	15%	26%
Cancellation fees and loss of deposit	22%	41%
Emergency travel arrangements	14%	8%
Rental vehicle cover	6%	20%
Accidental death, disability and loss of income	1%	2%
Legal liability	1%	2%
Domestic services	1%	1%
Total	100%	100%

Sub-category	Single/Couple	Family
Definitions	33.3%	33.3%
Conditions	50%	33.3%
Dependants	0%	33.3%
Pre-existing medical conditions	50%	33.4%

Feature categories definitions

Policy conditions	Sub-category definition
<i>Definitions</i>	<i>Definition of cover, e.g. definition of dependents, pre-existing medical conditions, etc.</i>
<i>Policy flexibility</i>	<i>Nil excess, adjustable excess, extend travel period, extra cover for paying extra</i>
<i>Claim process</i>	<i>Claim online, claim over the phone, 24-hour helpline, helpline accepts reverse charge calls</i>



Policy benefits	Sub-category definition
<i>Overseas medical and dental</i>	<i>Level of cover on medical- and dental-related issues</i>
<i>Luggage and travel documents</i>	<i>Level of cover on personal belongings</i>
<i>Cancellation fees and loss of deposit</i>	<i>Level of cover on administration-related fees</i>
<i>Emergency travel arrangements</i>	<i>Level of cover on unexpected changes during period of travel</i>
<i>Rental vehicle cover</i>	<i>Level of cover on rental vehicle excess</i>
<i>Accidental death, disability and loss of income</i>	<i>Level of cover on death, disability and loss of income</i>
<i>Legal liability</i>	<i>Level of cover on legal liability</i>
<i>Domestic</i>	<i>Level of cover for domestic-related issues, e.g. domestic pets</i>

Policy inclusions	Sub-category definition
<i>Inclusions</i>	<i>Land-based recreational vehicles, water-based recreational vehicles, non-professional sporting trip, extreme activities, etc.</i>
<i>Scenarios</i>	<i>A number of situations that insurers may/may not cover</i>

What is the CANSTAR Travel Insurance Award?

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



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

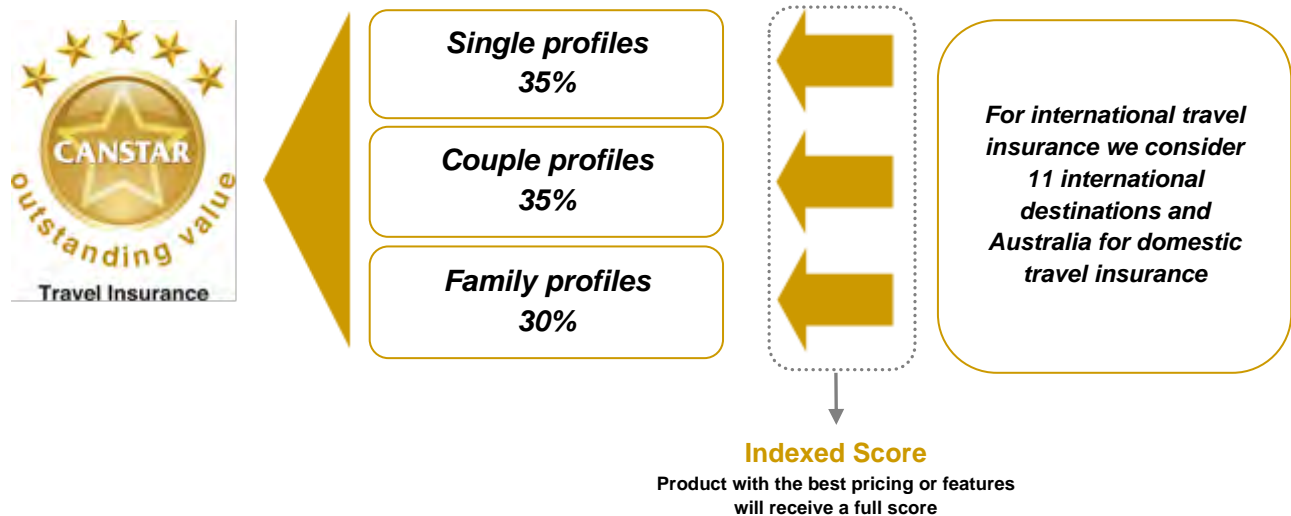


For institutions to be eligible for the overall awards, they must meet certain minimum requirements. The requirements are as follows:

- 24-hour helpline available
- Ability to extend cover while travelling (international only)
- \$10 million + family overseas medical and hospital cover (international only)
- \$5 million + family cover for repatriation and evacuation services (international only)

How are the CANSTAR Travel Insurance Awards calculated?

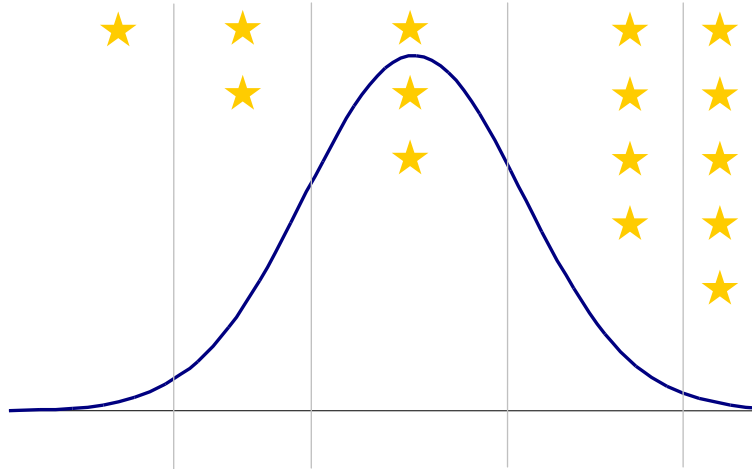
The maximum total score of each country profile is taken from each insurer and is indexed against the maximum possible top score in each country profile. This produces an indexed score which is then weighted against the profile type weights provided in the methodology tree below. Each of the profile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



How are the stars awarded?

The total score received for each profile ranks the products. The stars are then awarded based on the distribution of the scores according to the following guidelines. As you can see, only the products that obtain a score in the top 10% of the score distribution receive a five-star rating.





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

Does CANSTAR rate all products available in the market?

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

How often are products reviewed for star ratings purposes?

All ratings are fully recalculated every 12 months, based on the latest submissions from each institution. CANSTAR also monitors changes on an ongoing basis.

Does CANSTAR rate other product areas?

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



- Account based pensions
- Business life insurance
- Deposit accounts
- Health insurance
- Landlord insurance
- Margin lending
- Package Home Loan
- Reward programs
- Agribusiness
- Car insurance
- Direct life insurance
- Home & contents
- Life insurance
- Online banking
- Personal loans
- Superannuation
- Business banking
- Credit cards
- First home buyer
- Home loans
- Managed investments
- Online share trading
- Pet insurance
- Term deposits
- Youth banking



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Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Couple Travelling to Australia

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
Downunder Insurance	Plan B - Australia Only	4	20,000	60,000	-	-	-	10,000	-	1,000
Fastcover	Plan B - Domestic	4	Unlimited	50,000	-	-	-	15,000	5,000	-
Good2Go	Domestic - Q12	4	20,000	20,000	-	-	-	6,000	4,000	-
InsureandGo	Domestic	4	20,000	30,000	-	-	-	10,000	4,000	500
NRMA Insurance	Domestic Comprehensive	4	Unlimited	20,000	-	-	-	16,000	3,000	-
SGIC	Domestic Comprehensive	4	Unlimited	20,000	-	-	-	16,000	3,000	-
SGIO	Domestic Comprehensive	4	Unlimited	20,000	-	-	-	16,000	3,000	-
Simply Travel Insurance	Plan B - Australia Only	4	Unlimited	50,000	-	-	-	15,000	6,000	-
★★★★										
Budget Direct	Domestic	4	15,000	30,000	-	-	-	10,000	4,000	500
Citibank	Domestic - Essential	4	20,000	40,000	-	-	-	4,000	-	-
Columbus Direct Travel Insurance	Premier Domestic	4	15,000	150,000	-	-	-	7,000	4,000	500
Columbus Direct Travel Insurance	Standard Domestic	4	10,000	100,000	-	-	-	5,000	3,000	500
Go Insurance	Go Plus - Domestic	4	30,000	40,000	-	-	-	15,000	2,500	500
Kango Cover	L2 - Rock Wallaby Cover	4	10,000	-	500	40,000	5,000,000	3,000	-	-
Kango Cover	L3 - Wallaby Cover	4	12,500	-	500	40,000	5,000,000	5,000	-	250
Kango Cover	L5 - Big Red Cover	4	15,000	50,000	1,000	40,000	Unlimited	7,500	4,000	750
Medibank	Domestic Plan	4	Unlimited	20,000	-	-	-	16,000	3,000	-
Online Travel Insurance	Plan B - Australia Only	4	20,000	50,000	-	-	-	10,000	3,000	-



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Couple Travelling to Australia

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★										
Real Insurance	Comprehensive - Domestic	4	24,000	24,000	-	-	-	20,000	5,000	500
Virgin Money	Australia Only	4	20,000	30,000	-	-	-	15,000	-	-
Worldcare	Australia Only	4	Unlimited	50,000	-	-	-	10,000	6,000	-
★★★										
1Cover Direct Insurance	Plan D - Domestic	4	Unlimited	50,000	-	-	-	30,000	5,000	-
AIG	Bronze (E12)	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
AIG	Domestic (Q12)	4	20,000	20,000	-	-	-	6,000	4,000	-
Allianz Australia	Plan B - Australia Only	4	Unlimited	50,000	-	-	-	20,000	6,000	-
American Express	Domestic Single Trip	4	20,000	-	-	-	-	10,000	3,000	-
Aussietravelcover	Basic - Domestic	4	6,000	20,000	-	-	-	3,000	2,000	-
AUSTRALIA POST	Domestic	4	20,000	20,000	-	-	-	8,000	3,000	-
Australian Unity	Australian	4	Unlimited	20,000	-	-	-	5,000	2,000	-
Big Sky Building Society	Plan B - Australia Only	4	Unlimited	50,000	-	-	-	15,000	6,000	-
CGU	Australian	4	Unlimited	20,000	-	-	-	5,000	2,000	-
CHI Travel Insurance	Basic - Australia Only	4	6,000	20,000	-	-	-	3,000	2,000	-
Citibank	Domestic - Elite	4	50,000	200,000	-	-	-	20,000	5,000	-
Citibank	Domestic - Premium	4	30,000	50,000	-	-	-	10,000	3,000	-
Covermore	Essentials - Domestic	4	1,500	10,000	-	-	-	6,000	2,000	-
Covermore	Travelsure - Domestic	4	10,000	20,000	-	-	-	6,000	4,000	-



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Comprehensive Travel Insurance for Couple Travelling to Australia

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
GIO	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	4,000	500
Go Insurance	Go Basic - Domestic	4	10,000	-	-	-	-	5,000	-	200
Greater Building Society	Plan B - Australia Only	4	Unlimited	50,000	-	-	-	15,000	6,000	-
HBF Insurance	Australian Plan	4	Unlimited	20,000	-	-	-	5,000	2,000	-
HCF Insurance	Australian Travel Plan	4	20,000	20,000	-	-	-	8,000	3,000	-
HSBC	Plan B - Australia Only	4	Unlimited	25,000	-	-	-	15,000	6,000	-
Hume Bank	Plan B - Domestic	4	Unlimited	30,000	-	-	-	10,000	-	-
Hume Bank	Plan D - Domestic Snow Cover	4	Unlimited	30,000	-	-	-	15,000	-	-
insure4less	Excel	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	500
insure4less	Excel Plus	4	15,000	40,000	1,000	20,000,000	20,000,000	10,000	3,000	1,000
Kango Cover	L4 - Eastern Grey Cover	4	12,500	-	1,000	40,000	12,500,000	6,000	4,000	500
MyCover	Plan B - Australia Only	4	Unlimited	50,000	-	-	-	15,000	3,000	-
NAB	Plan B - Domestic	4	Unlimited	25,000	-	-	-	7,500	3,000	-
People's Choice Credit Union	Australian	4	Unlimited	20,000	-	-	-	5,000	2,000	-
Priceline Protects	Australia Only - Essential	4	5,000	-	-	-	-	2,000	-	-
Priceline Protects	Australia Only - Premium	4	10,000	50,000	-	-	-	7,000	-	-
Real Insurance	Basics - Domestic	4	10,000	-	-	-	-	10,000	-	-
Ski Insurance	Plan B - Australia Only	4	Unlimited	50,000	-	-	-	10,000	5,000	-
St.George Bank	Australian	4	Unlimited	20,000	-	-	-	5,000	2,000	-



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Comprehensive Travel Insurance for Couple Travelling to Australia

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
STA Travel	Comprehensive - Domestic	4	10,000	20,000	-	-	-	12,000	5,000	-
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
Travel Insurance Direct	Domestic	4	20,000	20,000	-	20,000	-	8,000	4,000	250
Virgin Australia	Domestic	4	Unlimited	50,000	-	-	-	10,000	3,000	-
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	1,000	Unlimited	Unlimited	5,000	3,000	500
Westpac	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
Woolworths	Basic - Domestic	4	10,000	-	-	-	-	10,000	-	-
Woolworths	Comprehensive - Domestic	4	24,000	24,000	-	-	-	20,000	5,000	500
★★										
ANZ	Australian	4	20,000	20,000	-	-	-	8,000	3,000	-
Aussietravelcover	Plan C - Domestic	4	40,000	20,000	-	-	-	4,000	4,000	-
BUPA Insurance	Domestic	4	Unlimited	20,000	-	-	-	5,000	2,000	-
CHI Travel Insurance	Plan B - Australia Only	4	Unlimited	50,000	-	-	-	16,000	3,000	-
Flight Centre Travel Group Limit	Domestic Plan D	4	10,000	10,000	-	-	-	6,000	4,000	-
insure4less	Essentials	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	-
National Seniors	Australia Only	4	20,000	20,000	-	-	-	8,000	4,000	500
OnePath	Australian Travel	4	20,000	20,000	-	10,000	-	8,000	3,000	-
QBE	Australian Basics	4	15,000	10,000	-	-	-	3,000	1,500	-
QBE	Australian Plus	4	20,000	20,000	-	-	-	8,000	3,000	-



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Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
STA Travel	Basic - Domestic	4	10,000	-	-	-	-	6,000	5,000	-
STA Travel	Essentials - Domestic	4	N/A	20,000	-	-	-	6,000	5,000	-
Stella Travel Services	Australian Comprehensive	4	20,000	20,000	-	-	-	8,000	Yes	-
SureSave	Domestic	4	20,000	-	-	20,000	-	8,000	-	250
Travellers Choice	Comprehensive - Domestic	4	3,000	20,000	-	-	-	8,000	5,000	-
ZUJI	Australia Only	4	Unlimited	50,000	-	-	-	10,000	3,000	-
★										
QBE	Australian Cruising	4	20,000	20,000	-	-	-	6,000	2,000	-
RAA	Domestic	4	Unlimited	50,000	-	-	-	15,000	4,000	-
RAC	Domestic	4	Unlimited	50,000	-	-	-	15,000	4,000	-
RACQ	Domestic	4	Unlimited	50,000	-	-	-	15,000	4,000	-
RACV	Domestic	4	Unlimited	50,000	-	-	-	15,000	4,000	-



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Comprehensive Travel Insurance for Couple Travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	30,000	5,000	500
Downunder Insurance	Plan C - Backpackers	4	5,000	30,000	1,500	Unlimited	Unlimited	4,000	-	1,000
Good2Go	Essentials Travel Insurance	4	20,000	-	1,000	10,000,000	10,000,000	6,000	-	-
InsureandGo	Gold	4	Unlimited	100,000	1,000	Unlimited	Unlimited	16,000	4,000	1,000
InsureandGo	Silver	4	30,000	75,000	1,000	Unlimited	Unlimited	12,000	4,000	500
Real Insurance	Comprehensive - International	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
Southern Cross Travel Insurance	NZ/Indonesia/South Pacific	4	100,000	50,000	1,500	Unlimited	Unlimited	50,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	50,000	500	Unlimited	Unlimited	24,000	4,000	250
Travel Insuranz	Classic	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	250
Virgin Money	Comprehensive	4	Unlimited	30,000	2,000	Unlimited	Unlimited	20,000	-	500
Woolworths	Basic	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
Woolworths	Comprehensive	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
Worldcare	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	6,000	250
★★★★										
AAMI	International Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
American Express	Comprehensive - Single Trip Interna	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	3,000	500
AUSTRALIA POST	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	3,000	500
Budget Direct	Comprehensive	4	Unlimited	40,000	1,000	Unlimited	Unlimited	15,000	6,000	800
Citibank	International - Essential	4	50,000	40,000	Unlimited	Unlimited	Unlimited	10,000	-	-



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Comprehensive Travel Insurance for Couple Travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★										
Columbus Direct Travel Insurance	Premier	4	30,000	150,000	4,000	40,000,000	40,000,000	15,000	4,000	2,000
Columbus Direct Travel Insurance	Standard	4	20,000	100,000	2,000	25,000,000	25,000,000	12,000	3,000	1,000
Downunder Insurance	Plan A - Comprehensive	4	20,000	60,000	1,500	Unlimited	Unlimited	10,000	-	1,000
Fastcover	Plan E - Standard	4	Unlimited	30,000	1,000	Unlimited	Unlimited	10,000	-	-
Go Insurance	Go Basic - International	4	10,000	-	1,000	20,000,000	20,000,000	5,000	-	200
Go Insurance	Go Plus - International	4	30,000	40,000	1,500	20,000,000	20,000,000	15,000	2,500	500
itrek	Adventurer	4	30,000	-	1,000	Unlimited	Unlimited	10,000	-	-
itrek	Pioneer	4	Unlimited	-	1,000	Unlimited	Unlimited	10,000	-	500
Kango Cover	L2 - Rock Wallaby Cover	4	10,000	-	500	40,000	5,000,000	3,000	-	-
Medibank	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	16,000	4,000	500
Priceline Protects	International - Premium	4	20,000	50,000	Unlimited	Unlimited	Unlimited	10,000	-	400
SGIO	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	100,000	50,000	1,500	Unlimited	Unlimited	50,000	5,000	500
Travel Insuranz	Deluxe	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	300
Travel Insuranz	Premier	4	20,000	40,000	2,000	20,000,000	20,000,000	10,000	4,000	800
Virgin Money	Essentials	4	20,000	-	2,000	Unlimited	Unlimited	6,000	-	-
★★★										
AIG	Bronze (E12)	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
Allianz Australia	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	6,000	500



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Comprehensive Travel Insurance for Couple Travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
American Express	Essentials -Single Trip International	4	20,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
ANZ	International	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Aussietravelcover	Basic - Economy	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
Aussietravelcover	Basic - NZ/Indonesia/Fiji	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
Aussietravelcover	Plan A - NZ/Indonesia/Fiji	4	Unlimited	20,000	2,000	Unlimited	Unlimited	10,000	4,000	250
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	6,000	500
Budget Direct	Essential	4	25,000	-	1,000	Unlimited	Unlimited	10,000	4,000	500
CGU	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CHI Travel Insurance	Basic - International	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	500
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	16,000	3,000	500
Citibank	International - Elite	4	Unlimited	200,000	Unlimited	Unlimited	Unlimited	60,000	5,000	400
Citibank	International - Premium	4	100,000	50,000	Unlimited	Unlimited	Unlimited	20,000	3,000	400
Covermore	Essentials - International	4	10,000	20,000	20,000,000	20,000,000	20,000,000	6,000	2,000	-
Covermore	Travelsure - International	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Fastcover	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
Greater Building Society	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	6,000	500
HBF Insurance	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-



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Comprehensive Travel Insurance for Couple Travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
HCF Insurance	International Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	500
HSBC	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	15,000	6,000	250
Hume Bank	Plan A - Comprehensive	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
Hume Bank	Plan D - Snow Cover	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
insure4less	Essentials	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	-
insure4less	Excel	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	500
insure4less	Excel Plus	4	15,000	40,000	1,000	20,000,000	20,000,000	10,000	3,000	1,000
Kango Cover	L3 - Wallaby Cover	4	12,500	-	500	40,000	5,000,000	5,000	-	250
Kango Cover	L4 - Eastern Grey Cover	4	12,500	-	1,000	40,000	12,500,000	6,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	15,000	50,000	1,000	40,000	Unlimited	7,500	4,000	750
MyCover	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	250
NAB	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
National Seniors	International Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
NRMA Insurance	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
NRMA Insurance	International Essentials	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
OnePath	International Travel	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Online Travel Insurance	Plan A - Comprehensive	4	50,000	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
Ouch Online Travel Insurance	B Travel Plan	4	Unlimited	36,000	Unlimited	Unlimited	Unlimited	30,000	3,000	-



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Comprehensive Travel Insurance for Couple Travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Ouch Online Travel Insurance	C Travel Plan	4	Unlimited	20,000	Unlimited	Unlimited	Unlimited	30,000	2,000	-
People's Choice Credit Union	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Priceline Protects	International - Essential	4	10,000	-	Unlimited	Unlimited	Unlimited	3,000	-	-
QANTAS	International Comprehensive	4	Unlimited	80,000	Unlimited	Unlimited	Unlimited	30,000	5,000	400
RAA	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACQ	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Extra Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	8,000	4,000	400
RACV	Total Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	20,000	6,000	500
Real Insurance	Basics - International	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
SGIC	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIC	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
SGIO	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Ski Insurance	Plan A - International	4	Unlimited	50,000	1,000	Unlimited	Unlimited	10,000	5,000	500
Southern Cross Travel Insurance	World incl. USA & Canada	4	100,000	50,000	1,500	Unlimited	Unlimited	50,000	5,000	500
St. George Bank	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
STA Travel	Basic - International	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
STA Travel	Comprehensive - International	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	400
STA Travel	Essentials - International	4	Unlimited	40,000	Unlimited	Unlimited	Unlimited	12,000	-	200



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Comprehensive Travel Insurance for Couple Travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★ ★ ★										
Stella Travel Services	International Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	Yes	500
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
SureSave	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	4,000	250
Virgin Australia	Comprehensive	4	Unlimited	50,000	4,000	Unlimited	Unlimited	10,000	3,000	500
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	1,000	Unlimited	Unlimited	5,000	3,000	500
Webjet	Essentials - Plan B	4	5,000	15,000	2,000	5,000,000	5,000,000	1,500	1,000	500
Westpac	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
World Nomads	Explorer	4	Unlimited	25,000	1,000	Unlimited	Unlimited	20,000	3,000	250
ZUII	Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
★ ★										
Aussietravelcover	Plan A - Economy	4	Unlimited	20,000	2,000	Unlimited	Unlimited	10,000	4,000	250
Australian Unity	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Australian Unity	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
BUPA Insurance	International - Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
BUPA Insurance	International - Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
CGU	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
CGU	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Flight Centre Travel Group Limit	International Options Plan I	4	10,000	50,000	Unlimited	Unlimited	Unlimited	30,000	10,000	400
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Couple Travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
GIO	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	4,000	500
HBF Insurance	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
HBF Insurance	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
National Seniors	International Basic	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	500
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
People's Choice Credit Union	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
People's Choice Credit Union	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
QBE	A Travel	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
QBE	B Travel	4	Unlimited	36,000	Unlimited	Unlimited	Unlimited	30,000	3,000	-
QBE	C Travel	4	Unlimited	20,000	Unlimited	Unlimited	Unlimited	30,000	-	-
QBE	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
RAC	Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
St.George Bank	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
St.George Bank	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
SureSave	Budget	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	250
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	24,000	5,000	250
Virgin Australia	Essentials	4	Unlimited	-	2,000	Unlimited	Unlimited	10,000	3,000	-
World Nomads	Standard	4	7,000	-	1,000	1,000,000	10,000,000	4,000	-	-

★



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Comprehensive Travel Insurance for Couple Travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★										
Australian Unity	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
BUPA Insurance	International - Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
HCF Insurance	Elements Plan	4	20,000	-	20,000,000	20,000,000	20,000,000	6,000	-	-
RAA	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RAC	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RACQ	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
Stella Travel Services	Elements	4	20,000	-	2,000	20,000,000	20,000,000	6,000	-	-



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Comprehensive Travel Insurance for Couple Travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
AAMI	International Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
Budget Direct	Comprehensive	4	Unlimited	40,000	1,000	Unlimited	Unlimited	15,000	6,000	800
Budget Direct	Essential	4	25,000	-	1,000	Unlimited	Unlimited	10,000	4,000	500
Downunder Insurance	Plan C - Backpackers	4	5,000	30,000	1,500	Unlimited	Unlimited	4,000	-	1,000
InsureandGo	Gold	4	Unlimited	100,000	1,000	Unlimited	Unlimited	16,000	4,000	1,000
InsureandGo	Silver	4	30,000	75,000	1,000	Unlimited	Unlimited	12,000	4,000	500
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	100,000	50,000	1,500	Unlimited	Unlimited	50,000	5,000	500
Southern Cross Travel Insurance	World incl. USA & Canada	4	100,000	50,000	1,500	Unlimited	Unlimited	50,000	5,000	500
Travel Insuranz	Classic	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	250
Travel Insuranz	Deluxe	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	300
Virgin Money	Comprehensive	4	Unlimited	30,000	2,000	Unlimited	Unlimited	20,000	-	500
Virgin Money	Essentials	4	20,000	-	2,000	Unlimited	Unlimited	6,000	-	-
★★★★										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	30,000	5,000	500
Citibank	International - Essential	4	50,000	40,000	Unlimited	Unlimited	Unlimited	10,000	-	-
Citibank	International - Premium	4	100,000	50,000	Unlimited	Unlimited	Unlimited	20,000	3,000	400
Columbus Direct Travel Insurance	Standard	4	20,000	100,000	2,000	25,000,000	25,000,000	12,000	3,000	1,000
Downunder Insurance	Plan A - Comprehensive	4	20,000	60,000	1,500	Unlimited	Unlimited	10,000	-	1,000
Fastcover	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500



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Comprehensive Travel Insurance for Couple Travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★										
Fastcover	Plan E - Standard	4	Unlimited	30,000	1,000	Unlimited	Unlimited	10,000	-	-
Go Insurance	Go Basic - International	4	10,000	-	1,000	20,000,000	20,000,000	5,000	-	200
Go Insurance	Go Plus - International	4	30,000	40,000	1,500	20,000,000	20,000,000	15,000	2,500	500
itrek	Pioneer	4	Unlimited	-	1,000	Unlimited	Unlimited	10,000	-	500
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
Real Insurance	Comprehensive - International	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
STA Travel	Essentials - International	4	Unlimited	40,000	Unlimited	Unlimited	Unlimited	12,000	-	200
Travel Insurance Direct	International	4	Unlimited	50,000	500	Unlimited	Unlimited	24,000	4,000	250
Travel Insuranz	Premier	4	20,000	40,000	2,000	20,000,000	20,000,000	10,000	4,000	800
Woolworths	Basic	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
Woolworths	Comprehensive	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
Worldcare	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	6,000	250
★★★										
AIG	Platinum (F12)	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
American Express	Comprehensive - Single Trip Interna	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	3,000	500
American Express	Essentials -Single Trip International	4	20,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
Aussietravelcover	Plan A - Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	8,000	250
AUSTRALIA POST	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	3,000	500
Australian Unity	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-



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Comprehensive Travel Insurance for Couple Travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Australian Unity	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	6,000	500
BUPA Insurance	International - Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CGU	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CGU	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	16,000	3,000	500
Citibank	International - Elite	4	Unlimited	200,000	Unlimited	Unlimited	Unlimited	60,000	5,000	400
Columbus Direct Travel Insurance	Premier	4	30,000	150,000	4,000	40,000,000	40,000,000	15,000	4,000	2,000
Covermore	Travelsure - International	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
GIO	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	4,000	500
Good2Go	Essentials Travel Insurance	4	20,000	-	1,000	10,000,000	10,000,000	6,000	-	-
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
Greater Building Society	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	6,000	500
HBF Insurance	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
HBF Insurance	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
HCF Insurance	International Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	500
HSBC	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	15,000	6,000	250
Hume Bank	Plan A - Comprehensive	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500



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Comprehensive Travel Insurance for Couple Travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Hume Bank	Plan D - Snow Cover	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
insure4less	Essentials	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	-
insure4less	Excel	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	500
insure4less	Excel Plus	4	15,000	40,000	1,000	20,000,000	20,000,000	10,000	3,000	1,000
itrek	Adventurer	4	30,000	-	1,000	Unlimited	Unlimited	10,000	-	-
Kango Cover	L2 - Rock Wallaby Cover	4	10,000	-	500	40,000	5,000,000	3,000	-	-
Kango Cover	L5 - Big Red Cover	4	15,000	50,000	1,000	40,000	Unlimited	7,500	4,000	750
Medibank	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	16,000	4,000	500
MyCover	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	250
NRMA Insurance	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
NRMA Insurance	International Essentials	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
OnePath	International Travel	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Online Travel Insurance	Plan A - Comprehensive	4	50,000	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
People's Choice Credit Union	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
People's Choice Credit Union	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Priceline Protects	International - Premium	4	20,000	50,000	Unlimited	Unlimited	Unlimited	10,000	-	400
QANTAS	International Comprehensive	4	Unlimited	80,000	Unlimited	Unlimited	Unlimited	30,000	5,000	400
QBE	A Travel	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-



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Comprehensive Travel Insurance for Couple Travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
RAA	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Total Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	20,000	6,000	500
SGIC	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIO	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Ski Insurance	Plan A - International	4	Unlimited	50,000	1,000	Unlimited	Unlimited	10,000	5,000	500
St.George Bank	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
St.George Bank	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
STA Travel	Basic - International	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
STA Travel	Comprehensive - International	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	400
Stella Travel Services	International Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	Yes	500
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
Virgin Australia	Comprehensive	4	Unlimited	50,000	4,000	Unlimited	Unlimited	10,000	3,000	500
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	1,000	Unlimited	Unlimited	5,000	3,000	500
Westpac	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
World Nomads	Explorer	4	Unlimited	25,000	1,000	Unlimited	Unlimited	20,000	3,000	250
World Nomads	Standard	4	7,000	-	1,000	1,000,000	10,000,000	4,000	-	-
ZUJI	Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500

★★



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Comprehensive Travel Insurance for Couple Travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
Allianz Australia	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	6,000	500
ANZ	International	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Aussietravelcover	Basic - Super Plus	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
BUPA Insurance	International - Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
CHI Travel Insurance	Basic - International	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	500
Covermore	Essentials - International	4	10,000	20,000	20,000,000	20,000,000	20,000,000	6,000	2,000	-
Flight Centre Travel Group Limit	International Options Plan I	4	10,000	50,000	Unlimited	Unlimited	Unlimited	30,000	10,000	400
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Kango Cover	L3 - Wallaby Cover	4	12,500	-	500	40,000	5,000,000	5,000	-	250
Kango Cover	L4 - Eastern Grey Cover	4	12,500	-	1,000	40,000	12,500,000	6,000	4,000	500
NAB	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
National Seniors	International Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
Priceline Protects	International - Essential	4	10,000	-	Unlimited	Unlimited	Unlimited	3,000	-	-
QBE	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
RAC	Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
RACQ	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Extra Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	8,000	4,000	400
Real Insurance	Basics - International	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
SGIC	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-



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Comprehensive Travel Insurance for Couple Travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
SGIO	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
SureSave	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	4,000	250
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	24,000	5,000	250
Virgin Australia	Essentials	4	Unlimited	-	2,000	Unlimited	Unlimited	10,000	3,000	-
Webjet	Essentials - Plan B	4	5,000	15,000	2,000	5,000,000	5,000,000	1,500	1,000	500
★										
HCF Insurance	Elements Plan	4	20,000	-	20,000,000	20,000,000	20,000,000	6,000	-	-
National Seniors	International Basic	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	500
RAA	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RAC	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RACQ	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
Stella Travel Services	Elements	4	20,000	-	2,000	20,000,000	20,000,000	6,000	-	-
SureSave	Budget	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	250



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Comprehensive Travel Insurance for Couple Travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	30,000	5,000	500
AAMI	International Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
Budget Direct	Comprehensive	4	Unlimited	40,000	1,000	Unlimited	Unlimited	15,000	6,000	800
Budget Direct	Essential	4	25,000	-	1,000	Unlimited	Unlimited	10,000	4,000	500
InsureandGo	Gold	4	Unlimited	100,000	1,000	Unlimited	Unlimited	16,000	4,000	1,000
InsureandGo	Silver	4	30,000	75,000	1,000	Unlimited	Unlimited	12,000	4,000	500
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	100,000	50,000	1,500	Unlimited	Unlimited	50,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	50,000	500	Unlimited	Unlimited	24,000	4,000	250
Travel Insuranz	Classic	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	250
Virgin Money	Comprehensive	4	Unlimited	30,000	2,000	Unlimited	Unlimited	20,000	-	500
Virgin Money	Essentials	4	20,000	-	2,000	Unlimited	Unlimited	6,000	-	-
Woolworths	Basic	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
Worldcare	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	6,000	250
★★★★★										
AUSTRALIA POST	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	3,000	500
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	6,000	500
Citibank	International - Essential	4	50,000	40,000	Unlimited	Unlimited	Unlimited	10,000	-	-
Columbus Direct Travel Insurance	Standard	4	20,000	100,000	2,000	25,000,000	25,000,000	12,000	3,000	1,000
Downunder Insurance	Plan A - Comprehensive	4	20,000	60,000	1,500	Unlimited	Unlimited	10,000	-	1,000



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Couple Travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★										
Downunder Insurance	Plan C - Backpackers	4	5,000	30,000	1,500	Unlimited	Unlimited	4,000	-	1,000
Fastcover	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Fastcover	Plan E - Standard	4	Unlimited	30,000	1,000	Unlimited	Unlimited	10,000	-	-
Good2Go	Essentials Travel Insurance	4	20,000	-	1,000	10,000,000	10,000,000	6,000	-	-
Greater Building Society	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	6,000	500
itrek	Pioneer	4	Unlimited	-	1,000	Unlimited	Unlimited	10,000	-	500
Medibank	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	16,000	4,000	500
Online Travel Insurance	Plan A - Comprehensive	4	50,000	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
Real Insurance	Comprehensive - International	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
Southern Cross Travel Insurance	World incl. USA & Canada	4	100,000	50,000	1,500	Unlimited	Unlimited	50,000	5,000	500
STA Travel	Essentials - International	4	Unlimited	40,000	Unlimited	Unlimited	Unlimited	12,000	-	200
Travel Insuranz	Deluxe	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	300
Travel Insuranz	Premier	4	20,000	40,000	2,000	20,000,000	20,000,000	10,000	4,000	800
Woolworths	Comprehensive	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
★★★										
AIG	Silver (D12)	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
Allianz Australia	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	6,000	500
American Express	Comprehensive - Single Trip Interna	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	3,000	500
Aussietravelcover	Basic - Standard	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250



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Comprehensive Travel Insurance for Couple Travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Australian Unity	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
BUPA Insurance	International - Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CGU	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CHI Travel Insurance	Basic - International	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	500
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	16,000	3,000	500
Citibank	International - Elite	4	Unlimited	200,000	Unlimited	Unlimited	Unlimited	60,000	5,000	400
Citibank	International - Premium	4	100,000	50,000	Unlimited	Unlimited	Unlimited	20,000	3,000	400
Columbus Direct Travel Insurance	Premier	4	30,000	150,000	4,000	40,000,000	40,000,000	15,000	4,000	2,000
Covermore	Travelsure - International	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Go Insurance	Go Basic - International	4	10,000	-	1,000	20,000,000	20,000,000	5,000	-	200
Go Insurance	Go Plus - International	4	30,000	40,000	1,500	20,000,000	20,000,000	15,000	2,500	500
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
HBF Insurance	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
HBF Insurance	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
HBF Insurance	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
HCF Insurance	International Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	500
HSBC	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	15,000	6,000	250



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Comprehensive Travel Insurance for Couple Travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Hume Bank	Plan A - Comprehensive	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
Hume Bank	Plan D - Snow Cover	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
itrek	Adventurer	4	30,000	-	1,000	Unlimited	Unlimited	10,000	-	-
Kango Cover	L2 - Rock Wallaby Cover	4	10,000	-	500	40,000	5,000,000	3,000	-	-
Kango Cover	L3 - Wallaby Cover	4	12,500	-	500	40,000	5,000,000	5,000	-	250
Kango Cover	L4 - Eastern Grey Cover	4	12,500	-	1,000	40,000	12,500,000	6,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	15,000	50,000	1,000	40,000	Unlimited	7,500	4,000	750
MyCover	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	250
NAB	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
NRMA Insurance	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
NRMA Insurance	International Essentials	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
Ouch Online Travel Insurance	B Travel Plan	4	Unlimited	36,000	Unlimited	Unlimited	Unlimited	30,000	3,000	-
People's Choice Credit Union	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
People's Choice Credit Union	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Priceline Protects	International - Essential	4	10,000	-	Unlimited	Unlimited	Unlimited	3,000	-	-
Priceline Protects	International - Premium	4	20,000	50,000	Unlimited	Unlimited	Unlimited	10,000	-	400
QANTAS	International Comprehensive	4	Unlimited	80,000	Unlimited	Unlimited	Unlimited	30,000	5,000	400
QBE	A Travel	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-



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Comprehensive Travel Insurance for Couple Travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
QBE	B Travel	4	Unlimited	36,000	Unlimited	Unlimited	Unlimited	30,000	3,000	-
RAA	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Extra Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	8,000	4,000	400
RACV	Total Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	20,000	6,000	500
Real Insurance	Basics - International	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
SGIC	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIC	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
SGIO	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIO	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Ski Insurance	Plan A - International	4	Unlimited	50,000	1,000	Unlimited	Unlimited	10,000	5,000	500
St.George Bank	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
St.George Bank	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
STA Travel	Basic - International	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
STA Travel	Comprehensive - International	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	400
Stella Travel Services	International Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	Yes	500
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
Virgin Australia	Comprehensive	4	Unlimited	50,000	4,000	Unlimited	Unlimited	10,000	3,000	500
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	1,000	Unlimited	Unlimited	5,000	3,000	500



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Comprehensive Travel Insurance for Couple Travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Webjet	Essentials - Plan B	4	5,000	15,000	2,000	5,000,000	5,000,000	1,500	1,000	500
Westpac	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
World Nomads	Explorer	4	Unlimited	25,000	1,000	Unlimited	Unlimited	20,000	3,000	250
World Nomads	Standard	4	7,000	-	1,000	1,000,000	10,000,000	4,000	-	-
ZUJI	Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
★★										
American Express	Essentials -Single Trip International	4	20,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
ANZ	International	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Aussietravelcover	Plan A - Standard	4	Unlimited	30,000	2,000	Unlimited	Unlimited	12,000	4,000	250
Australian Unity	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
Australian Unity	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
BUPA Insurance	International - Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
CGU	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
CGU	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Covermore	Essentials - International	4	10,000	20,000	20,000,000	20,000,000	20,000,000	6,000	2,000	-
Flight Centre Travel Group Limit	International Options Plan I	4	10,000	50,000	Unlimited	Unlimited	Unlimited	30,000	10,000	400
GIO	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	4,000	500
HCF Insurance	Elements Plan	4	20,000	-	20,000,000	20,000,000	20,000,000	6,000	-	-
insure4less	Essentials	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	-



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Comprehensive Travel Insurance for Couple Travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
insure4less	Excel	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	500
insure4less	Excel Plus	4	15,000	40,000	1,000	20,000,000	20,000,000	10,000	3,000	1,000
National Seniors	International Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
OnePath	International Travel	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
People's Choice Credit Union	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
QBE	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
RAC	Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
RACQ	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
St.George Bank	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
SureSave	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	4,000	250
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	24,000	5,000	250
Virgin Australia	Essentials	4	Unlimited	-	2,000	Unlimited	Unlimited	10,000	3,000	-
★										
BUPA Insurance	International - Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
National Seniors	International Basic	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	500
RAA	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RAC	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RACQ	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-



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Comprehensive Travel Insurance for Couple Travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★										
Stella Travel Services	Elements	4	20,000	-	2,000	20,000,000	20,000,000	6,000	-	-
SureSave	Budget	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	250



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Comprehensive Travel Insurance for Couple Travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
Budget Direct	Comprehensive	4	Unlimited	40,000	1,000	Unlimited	Unlimited	15,000	6,000	800
Budget Direct	Essential	4	25,000	-	1,000	Unlimited	Unlimited	10,000	4,000	500
Downunder Insurance	Plan C - Backpackers	4	5,000	30,000	1,500	Unlimited	Unlimited	4,000	-	1,000
Good2Go	Essentials Travel Insurance	4	20,000	-	1,000	10,000,000	10,000,000	6,000	-	-
InsureandGo	Gold	4	Unlimited	100,000	1,000	Unlimited	Unlimited	16,000	4,000	1,000
InsureandGo	Silver	4	30,000	75,000	1,000	Unlimited	Unlimited	12,000	4,000	500
Online Travel Insurance	Plan A - Comprehensive	4	50,000	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
Real Insurance	Comprehensive - International	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
Southern Cross Travel Insurance	NZ/Indonesia/South Pacific	4	100,000	50,000	1,500	Unlimited	Unlimited	50,000	5,000	500
Virgin Money	Comprehensive	4	Unlimited	30,000	2,000	Unlimited	Unlimited	20,000	-	500
Virgin Money	Essentials	4	20,000	-	2,000	Unlimited	Unlimited	6,000	-	-
Woolworths	Basic	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
Worldcare	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	6,000	250
★★★★★										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	30,000	5,000	500
AAMI	International Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
American Express	Comprehensive - Single Trip Interna	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	3,000	500
AUSTRALIA POST	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	3,000	500
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	6,000	500



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Comprehensive Travel Insurance for Couple Travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★										
Citibank	International - Essential	4	50,000	40,000	Unlimited	Unlimited	Unlimited	10,000	-	-
Columbus Direct Travel Insurance	Premier	4	30,000	150,000	4,000	40,000,000	40,000,000	15,000	4,000	2,000
Columbus Direct Travel Insurance	Standard	4	20,000	100,000	2,000	25,000,000	25,000,000	12,000	3,000	1,000
Downunder Insurance	Plan A - Comprehensive	4	20,000	60,000	1,500	Unlimited	Unlimited	10,000	-	1,000
Fastcover	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Fastcover	Plan E - Standard	4	Unlimited	30,000	1,000	Unlimited	Unlimited	10,000	-	-
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
itrek	Pioneer	4	Unlimited	-	1,000	Unlimited	Unlimited	10,000	-	500
Medibank	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	16,000	4,000	500
QANTAS	International Comprehensive	4	Unlimited	80,000	Unlimited	Unlimited	Unlimited	30,000	5,000	400
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	100,000	50,000	1,500	Unlimited	Unlimited	50,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	50,000	500	Unlimited	Unlimited	24,000	4,000	250
Travel Insuranz	Classic	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	250
Travel Insuranz	Deluxe	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	300
Travel Insuranz	Premier	4	20,000	40,000	2,000	20,000,000	20,000,000	10,000	4,000	800
Woolworths	Comprehensive	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
★★★										
AIG	Bronze (E12)	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
Allianz Australia	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	6,000	500



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Couple Travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
American Express	Essentials -Single Trip International	4	20,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
ANZ	International	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Aussietravelcover	Basic - NZ/Indonesia/Fiji	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
Aussietravelcover	Plan A - NZ/Indonesia/Fiji	4	Unlimited	20,000	2,000	Unlimited	Unlimited	10,000	4,000	250
CGU	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CHI Travel Insurance	Basic - International	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	500
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	16,000	3,000	500
Citibank	International - Elite	4	Unlimited	200,000	Unlimited	Unlimited	Unlimited	60,000	5,000	400
Citibank	International - Premium	4	100,000	50,000	Unlimited	Unlimited	Unlimited	20,000	3,000	400
Covermore	Travelsure - International	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Go Insurance	Go Plus - International	4	30,000	40,000	1,500	20,000,000	20,000,000	15,000	2,500	500
Greater Building Society	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	6,000	500
HBF Insurance	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
HCF Insurance	Elements Plan	4	20,000	-	20,000,000	20,000,000	20,000,000	6,000	-	-
HCF Insurance	International Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	500
HSBC	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	15,000	6,000	250
Hume Bank	Plan A - Comprehensive	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500



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Comprehensive Travel Insurance for Couple Travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Hume Bank	Plan D - Snow Cover	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
insure4less	Essentials	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	-
insure4less	Excel	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	500
insure4less	Excel Plus	4	15,000	40,000	1,000	20,000,000	20,000,000	10,000	3,000	1,000
itrek	Adventurer	4	30,000	-	1,000	Unlimited	Unlimited	10,000	-	-
Kango Cover	L2 - Rock Wallaby Cover	4	10,000	-	500	40,000	5,000,000	3,000	-	-
Kango Cover	L3 - Wallaby Cover	4	12,500	-	500	40,000	5,000,000	5,000	-	250
Kango Cover	L4 - Eastern Grey Cover	4	12,500	-	1,000	40,000	12,500,000	6,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	15,000	50,000	1,000	40,000	Unlimited	7,500	4,000	750
MyCover	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	250
NAB	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
National Seniors	International Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
NRMA Insurance	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
NRMA Insurance	International Essentials	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
OnePath	International Travel	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
Ouch Online Travel Insurance	B Travel Plan	4	Unlimited	36,000	Unlimited	Unlimited	Unlimited	30,000	3,000	-
Ouch Online Travel Insurance	C Travel Plan	4	Unlimited	20,000	Unlimited	Unlimited	Unlimited	30,000	2,000	-
People's Choice Credit Union	Economy	4	Unlimited	20,000	2,000	250,000	250,000	7,000	2,000	-



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Comprehensive Travel Insurance for Couple Travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
People's Choice Credit Union	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Priceline Protects	International - Essential	4	10,000	-	Unlimited	Unlimited	Unlimited	3,000	-	-
Priceline Protects	International - Premium	4	20,000	50,000	Unlimited	Unlimited	Unlimited	10,000	-	400
RAA	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Extra Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	8,000	4,000	400
RACV	Total Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	20,000	6,000	500
Real Insurance	Basics - International	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
SGIC	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIC	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
SGIO	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIO	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Ski Insurance	Plan A - International	4	Unlimited	50,000	1,000	Unlimited	Unlimited	10,000	5,000	500
Southern Cross Travel Insurance	World incl. USA & Canada	4	100,000	50,000	1,500	Unlimited	Unlimited	50,000	5,000	500
St.George Bank	Economy	4	Unlimited	20,000	2,000	250,000	250,000	7,000	2,000	-
St.George Bank	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
STA Travel	Basic - International	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
STA Travel	Comprehensive - International	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	400
STA Travel	Essentials - International	4	Unlimited	40,000	Unlimited	Unlimited	Unlimited	12,000	-	200



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Comprehensive Travel Insurance for Couple Travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Stella Travel Services	International Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	Yes	500
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
SureSave	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	4,000	250
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	24,000	5,000	250
Virgin Australia	Comprehensive	4	Unlimited	50,000	4,000	Unlimited	Unlimited	10,000	3,000	500
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	1,000	Unlimited	Unlimited	5,000	3,000	500
Webjet	Essentials - Plan B	4	5,000	15,000	2,000	5,000,000	5,000,000	1,500	1,000	500
Westpac	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
World Nomads	Explorer	4	Unlimited	25,000	1,000	Unlimited	Unlimited	20,000	3,000	250
World Nomads	Standard	4	7,000	-	1,000	1,000,000	10,000,000	4,000	-	-
ZUI	Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
★★										
Australian Unity	Economy	4	Unlimited	20,000	2,000	250,000	250,000	7,000	2,000	-
Australian Unity	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Australian Unity	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
BUPA Insurance	International - Economy	4	Unlimited	20,000	2,000	250,000	250,000	7,000	2,000	-
BUPA Insurance	International - Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
BUPA Insurance	International - Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
CGU	Economy	4	Unlimited	20,000	2,000	250,000	250,000	7,000	2,000	-



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Comprehensive Travel Insurance for Couple Travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
CGU	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Covermore	Essentials - International	4	10,000	20,000	20,000,000	20,000,000	20,000,000	6,000	2,000	-
Flight Centre Travel Group Limit	International Options Plan I	4	10,000	50,000	Unlimited	Unlimited	Unlimited	30,000	10,000	400
GIO	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	4,000	500
Go Insurance	Go Basic - International	4	10,000	-	1,000	20,000,000	20,000,000	5,000	-	200
HBF Insurance	Economy	4	Unlimited	20,000	2,000	250,000	250,000	7,000	2,000	-
HBF Insurance	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
HBF Insurance	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
National Seniors	International Basic	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	500
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
People's Choice Credit Union	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
People's Choice Credit Union	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
QBE	A Travel	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
QBE	B Travel	4	Unlimited	36,000	Unlimited	Unlimited	Unlimited	30,000	3,000	-
QBE	C Travel	4	Unlimited	20,000	Unlimited	Unlimited	Unlimited	30,000	-	-
QBE	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
RAC	Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
RACQ	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
St.George Bank	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-



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Comprehensive Travel Insurance for Couple Travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
St. George Bank	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
SureSave	Budget	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	250
★										
Australian Unity	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
BUPA Insurance	International - Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
CGU	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
RAA	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RAC	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RACQ	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
Stella Travel Services	Elements	4	20,000	-	2,000	20,000,000	20,000,000	6,000	-	-



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Comprehensive Travel Insurance for Couple Travelling to France

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
AAMI	International Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
Downunder Insurance	Plan C - Backpackers	4	5,000	30,000	1,500	Unlimited	Unlimited	4,000	-	1,000
Good2Go	Essentials Travel Insurance	4	20,000	-	1,000	10,000,000	10,000,000	6,000	-	-
Greater Building Society	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	6,000	500
InsureandGo	Gold	4	Unlimited	100,000	1,000	Unlimited	Unlimited	16,000	4,000	1,000
InsureandGo	Silver	4	30,000	75,000	1,000	Unlimited	Unlimited	12,000	4,000	500
Online Travel Insurance	Plan A - Comprehensive	4	50,000	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	100,000	50,000	1,500	Unlimited	Unlimited	50,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	50,000	500	Unlimited	Unlimited	24,000	4,000	250
Virgin Money	Comprehensive	4	Unlimited	30,000	2,000	Unlimited	Unlimited	20,000	-	500
Virgin Money	Essentials	4	20,000	-	2,000	Unlimited	Unlimited	6,000	-	-
Worldcare	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	6,000	250
★★★★										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	30,000	5,000	500
AUSTRALIA POST	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	3,000	500
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	6,000	500
Budget Direct	Comprehensive	4	Unlimited	40,000	1,000	Unlimited	Unlimited	15,000	6,000	800
Budget Direct	Essential	4	25,000	-	1,000	Unlimited	Unlimited	10,000	4,000	500
Citibank	International - Essential	4	50,000	40,000	Unlimited	Unlimited	Unlimited	10,000	-	-



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Comprehensive Travel Insurance for Couple Travelling to France

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★										
Downunder Insurance	Plan A - Comprehensive	4	20,000	60,000	1,500	Unlimited	Unlimited	10,000	-	1,000
Fastcover	Plan E - Standard	4	Unlimited	30,000	1,000	Unlimited	Unlimited	10,000	-	-
itrek	Pioneer	4	Unlimited	-	1,000	Unlimited	Unlimited	10,000	-	500
Medibank	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	16,000	4,000	500
NRMA Insurance	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
Real Insurance	Comprehensive - International	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
SGIC	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIO	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Southern Cross Travel Insurance	World incl. USA & Canada	4	100,000	50,000	1,500	Unlimited	Unlimited	50,000	5,000	500
Travel Insuranz	Classic	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	250
Woolworths	Basic	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
★★★										
AIG	Gold (C12)	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
Allianz Australia	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	6,000	500
American Express	Comprehensive - Single Trip Interna	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	3,000	500
Aussietravelcover	Basic - Super	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
Aussietravelcover	Plan A - Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	16,000	4,000	250
Australian Unity	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-



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★★★										
BUPA Insurance	International - Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CGU	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	16,000	3,000	500
Citibank	International - Elite	4	Unlimited	200,000	Unlimited	Unlimited	Unlimited	60,000	5,000	400
Citibank	International - Premium	4	100,000	50,000	Unlimited	Unlimited	Unlimited	20,000	3,000	400
Columbus Direct Travel Insurance	Premier	4	30,000	150,000	4,000	40,000,000	40,000,000	15,000	4,000	2,000
Columbus Direct Travel Insurance	Standard	4	20,000	100,000	2,000	25,000,000	25,000,000	12,000	3,000	1,000
Covermore	Travelsure - International	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Fastcover	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Go Insurance	Go Basic - International	4	10,000	-	1,000	20,000,000	20,000,000	5,000	-	200
Go Insurance	Go Plus - International	4	30,000	40,000	1,500	20,000,000	20,000,000	15,000	2,500	500
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
HBF Insurance	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
HBF Insurance	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
HCF Insurance	International Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	500
HSBC	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	15,000	6,000	250
Hume Bank	Plan A - Comprehensive	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500



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Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★ ★ ★										
Hume Bank	Plan D - Snow Cover	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
insure4less	Excel	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	500
insure4less	Excel Plus	4	15,000	40,000	1,000	20,000,000	20,000,000	10,000	3,000	1,000
itrek	Adventurer	4	30,000	-	1,000	Unlimited	Unlimited	10,000	-	-
Kango Cover	L2 - Rock Wallaby Cover	4	10,000	-	500	40,000	5,000,000	3,000	-	-
Kango Cover	L3 - Wallaby Cover	4	12,500	-	500	40,000	5,000,000	5,000	-	250
Kango Cover	L4 - Eastern Grey Cover	4	12,500	-	1,000	40,000	12,500,000	6,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	15,000	50,000	1,000	40,000	Unlimited	7,500	4,000	750
MyCover	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	250
NRMA Insurance	International Essentials	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
People's Choice Credit Union	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
People's Choice Credit Union	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Priceline Protects	International - Essential	4	10,000	-	Unlimited	Unlimited	Unlimited	3,000	-	-
Priceline Protects	International - Premium	4	20,000	50,000	Unlimited	Unlimited	Unlimited	10,000	-	400
QANTAS	International Comprehensive	4	Unlimited	80,000	Unlimited	Unlimited	Unlimited	30,000	5,000	400
QBE	A Travel	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
RAA	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Total Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	20,000	6,000	500



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Couple Travelling to France

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
SGIC	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
SGIO	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Ski Insurance	Plan A - International	4	Unlimited	50,000	1,000	Unlimited	Unlimited	10,000	5,000	500
St. George Bank	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
St. George Bank	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
STA Travel	Basic - International	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
STA Travel	Comprehensive - International	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	400
STA Travel	Essentials - International	4	Unlimited	40,000	Unlimited	Unlimited	Unlimited	12,000	-	200
Stella Travel Services	International Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	Yes	500
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
Travel Insuranz	Deluxe	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	300
Travel Insuranz	Premier	4	20,000	40,000	2,000	20,000,000	20,000,000	10,000	4,000	800
Virgin Australia	Comprehensive	4	Unlimited	50,000	4,000	Unlimited	Unlimited	10,000	3,000	500
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	1,000	Unlimited	Unlimited	5,000	3,000	500
Webjet	Essentials - Plan B	4	5,000	15,000	2,000	5,000,000	5,000,000	1,500	1,000	500
Westpac	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
Woolworths	Comprehensive	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
ZUJI	Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500

★★



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Comprehensive Travel Insurance for Couple Travelling to France

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
American Express	Essentials -Single Trip International	4	20,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
ANZ	International	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Australian Unity	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
BUPA Insurance	International - Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
CGU	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
CHI Travel Insurance	Basic - International	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	500
Covermore	Essentials - International	4	10,000	20,000	20,000,000	20,000,000	20,000,000	6,000	2,000	-
Flight Centre Travel Group Limit	International Options Plan I	4	10,000	50,000	Unlimited	Unlimited	Unlimited	30,000	10,000	400
GIO	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	4,000	500
insure4less	Essentials	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	-
NAB	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
National Seniors	International Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
OnePath	International Travel	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
QBE	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
RAC	Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
RACQ	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Extra Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	8,000	4,000	400
Real Insurance	Basics - International	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-



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Comprehensive Travel Insurance for Couple Travelling to France

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
SureSave	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	4,000	250
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	24,000	5,000	250
Virgin Australia	Essentials	4	Unlimited	-	2,000	Unlimited	Unlimited	10,000	3,000	-
World Nomads	Explorer	4	Unlimited	25,000	1,000	Unlimited	Unlimited	20,000	3,000	250
World Nomads	Standard	4	7,000	-	1,000	1,000,000	10,000,000	4,000	-	-
★										
HCF Insurance	Elements Plan	4	20,000	-	20,000,000	20,000,000	20,000,000	6,000	-	-
National Seniors	International Basic	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	500
RAA	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RAC	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RACQ	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
Stella Travel Services	Elements	4	20,000	-	2,000	20,000,000	20,000,000	6,000	-	-
SureSave	Budget	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	250



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Comprehensive Travel Insurance for Couple Travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
Budget Direct	Comprehensive	4	Unlimited	40,000	1,000	Unlimited	Unlimited	15,000	6,000	800
Budget Direct	Essential	4	25,000	-	1,000	Unlimited	Unlimited	10,000	4,000	500
InsureandGo	Gold	4	Unlimited	100,000	1,000	Unlimited	Unlimited	16,000	4,000	1,000
InsureandGo	Silver	4	30,000	75,000	1,000	Unlimited	Unlimited	12,000	4,000	500
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	100,000	50,000	1,500	Unlimited	Unlimited	50,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	50,000	500	Unlimited	Unlimited	24,000	4,000	250
Travel Insuranz	Classic	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	250
Virgin Money	Comprehensive	4	Unlimited	30,000	2,000	Unlimited	Unlimited	20,000	-	500
Virgin Money	Essentials	4	20,000	-	2,000	Unlimited	Unlimited	6,000	-	-
Woolworths	Basic	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
Worldcare	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	6,000	250
★★★★★										
AAMI	International Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
AUSTRALIA POST	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	3,000	500
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	6,000	500
Citibank	International - Essential	4	50,000	40,000	Unlimited	Unlimited	Unlimited	10,000	-	-
Columbus Direct Travel Insurance	Standard	4	20,000	100,000	2,000	25,000,000	25,000,000	12,000	3,000	1,000
Go Insurance	Go Plus - International	4	30,000	40,000	1,500	20,000,000	20,000,000	15,000	2,500	500
Greater Building Society	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	6,000	500



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Comprehensive Travel Insurance for Couple Travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★										
HCF Insurance	International Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	500
Medibank	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	16,000	4,000	500
NRMA Insurance	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
Online Travel Insurance	Plan A - Comprehensive	4	50,000	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
Real Insurance	Comprehensive - International	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
SGIC	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIO	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
Southern Cross Travel Insurance	World incl. USA & Canada	4	100,000	50,000	1,500	Unlimited	Unlimited	50,000	5,000	500
Travel Insuranz	Deluxe	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	300
Travel Insuranz	Premier	4	20,000	40,000	2,000	20,000,000	20,000,000	10,000	4,000	800
Woolworths	Comprehensive	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
★★★										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	30,000	5,000	500
AIG	Gold (C12)	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
Allianz Australia	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	6,000	500
American Express	Comprehensive - Single Trip Interna	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	3,000	500
American Express	Essentials -Single Trip International	4	20,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
Aussietravelcover	Basic - Super	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
Aussietravelcover	Plan A - Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	16,000	4,000	250



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Comprehensive Travel Insurance for Couple Travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
CHI Travel Insurance	Basic - International	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	500
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	16,000	3,000	500
Citibank	International - Elite	4	Unlimited	200,000	Unlimited	Unlimited	Unlimited	60,000	5,000	400
Citibank	International - Premium	4	100,000	50,000	Unlimited	Unlimited	Unlimited	20,000	3,000	400
Columbus Direct Travel Insurance	Premier	4	30,000	150,000	4,000	40,000,000	40,000,000	15,000	4,000	2,000
Covermore	Essentials - International	4	10,000	20,000	20,000,000	20,000,000	20,000,000	6,000	2,000	-
Covermore	Travelsure - International	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Downunder Insurance	Plan A - Comprehensive	4	20,000	60,000	1,500	Unlimited	Unlimited	10,000	-	1,000
Downunder Insurance	Plan C - Backpackers	4	5,000	30,000	1,500	Unlimited	Unlimited	4,000	-	1,000
Fastcover	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Fastcover	Plan E - Standard	4	Unlimited	30,000	1,000	Unlimited	Unlimited	10,000	-	-
Flight Centre Travel Group Limit	International Options Plan I	4	10,000	50,000	Unlimited	Unlimited	Unlimited	30,000	10,000	400
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Go Insurance	Go Basic - International	4	10,000	-	1,000	20,000,000	20,000,000	5,000	-	200
Good2Go	Essentials Travel Insurance	4	20,000	-	1,000	10,000,000	10,000,000	6,000	-	-
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
HBF Insurance	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
HSBC	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	15,000	6,000	250



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Comprehensive Travel Insurance for Couple Travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Hume Bank	Plan A - Comprehensive	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
insure4less	Excel	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	500
insure4less	Excel Plus	4	15,000	40,000	1,000	20,000,000	20,000,000	10,000	3,000	1,000
itrek	Adventurer	4	30,000	-	1,000	Unlimited	Unlimited	10,000	-	-
itrek	Pioneer	4	Unlimited	-	1,000	Unlimited	Unlimited	10,000	-	500
MyCover	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	250
NAB	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
NRMA Insurance	International Essentials	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
People's Choice Credit Union	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Priceline Protects	International - Essential	4	10,000	-	Unlimited	Unlimited	Unlimited	3,000	-	-
Priceline Protects	International - Premium	4	20,000	50,000	Unlimited	Unlimited	Unlimited	10,000	-	400
QANTAS	International Comprehensive	4	Unlimited	80,000	Unlimited	Unlimited	Unlimited	30,000	5,000	400
QBE	A Travel	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
RAA	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Total Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	20,000	6,000	500
Real Insurance	Basics - International	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
SGIC	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
SGIO	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-



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Comprehensive Travel Insurance for Couple Travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★ ★ ★										
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Ski Insurance	Plan A - International	4	Unlimited	50,000	1,000	Unlimited	Unlimited	10,000	5,000	500
St. George Bank	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
STA Travel	Basic - International	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
STA Travel	Comprehensive - International	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	400
STA Travel	Essentials - International	4	Unlimited	40,000	Unlimited	Unlimited	Unlimited	12,000	-	200
Stella Travel Services	International Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	Yes	500
Virgin Australia	Comprehensive	4	Unlimited	50,000	4,000	Unlimited	Unlimited	10,000	3,000	500
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	1,000	Unlimited	Unlimited	5,000	3,000	500
Westpac	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
World Nomads	Explorer	4	Unlimited	25,000	1,000	Unlimited	Unlimited	20,000	3,000	250
World Nomads	Standard	4	7,000	-	1,000	1,000,000	10,000,000	4,000	-	-
ZUJI	Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
★ ★										
ANZ	International	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Australian Unity	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
BUPA Insurance	International - Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
CGU	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
HCF Insurance	Elements Plan	4	20,000	-	20,000,000	20,000,000	20,000,000	6,000	-	-



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Comprehensive Travel Insurance for Couple Travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
Hume Bank	Plan D - Snow Cover	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
insure4less	Essentials	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	-
Kango Cover	L2 - Rock Wallaby Cover	4	10,000	-	500	40,000	5,000,000	3,000	-	-
Kango Cover	L3 - Wallaby Cover	4	12,500	-	500	40,000	5,000,000	5,000	-	250
Kango Cover	L4 - Eastern Grey Cover	4	12,500	-	1,000	40,000	12,500,000	6,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	15,000	50,000	1,000	40,000	Unlimited	7,500	4,000	750
National Seniors	International Basic	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	500
National Seniors	International Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
OnePath	International Travel	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
QBE	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
RAC	Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
RACQ	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Extra Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	8,000	4,000	400
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
SureSave	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	4,000	250
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	24,000	5,000	250
Virgin Australia	Essentials	4	Unlimited	-	2,000	Unlimited	Unlimited	10,000	3,000	-
Webjet	Essentials - Plan B	4	5,000	15,000	2,000	5,000,000	5,000,000	1,500	1,000	500



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Couple Travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★										
GIO	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	4,000	500
RAA	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RAC	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RACQ	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
Stella Travel Services	Elements	4	20,000	-	2,000	20,000,000	20,000,000	6,000	-	-
SureSave	Budget	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	250



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Couple Travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
Budget Direct	Comprehensive	4	Unlimited	40,000	1,000	Unlimited	Unlimited	15,000	6,000	800
Downunder Insurance	Plan C - Backpackers	4	5,000	30,000	1,500	Unlimited	Unlimited	4,000	-	1,000
Good2Go	Essentials Travel Insurance	4	20,000	-	1,000	10,000,000	10,000,000	6,000	-	-
InsureandGo	Gold	4	Unlimited	100,000	1,000	Unlimited	Unlimited	16,000	4,000	1,000
InsureandGo	Silver	4	30,000	75,000	1,000	Unlimited	Unlimited	12,000	4,000	500
Online Travel Insurance	Plan A - Comprehensive	4	50,000	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
QANTAS	International Comprehensive	4	Unlimited	80,000	Unlimited	Unlimited	Unlimited	30,000	5,000	400
Real Insurance	Comprehensive - International	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
Southern Cross Travel Insurance	NZ/Indonesia/South Pacific	4	100,000	50,000	1,500	Unlimited	Unlimited	50,000	5,000	500
Virgin Money	Comprehensive	4	Unlimited	30,000	2,000	Unlimited	Unlimited	20,000	-	500
Virgin Money	Essentials	4	20,000	-	2,000	Unlimited	Unlimited	6,000	-	-
Woolworths	Basic	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
Worldcare	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	6,000	250
★★★★										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	30,000	5,000	500
AAMI	International Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
Allianz Australia	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	6,000	500
American Express	Comprehensive - Single Trip Interna	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	3,000	500
AUSTRALIA POST	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	3,000	500



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Couple Travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★										
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	6,000	500
Budget Direct	Essential	4	25,000	-	1,000	Unlimited	Unlimited	10,000	4,000	500
Citibank	International - Essential	4	50,000	40,000	Unlimited	Unlimited	Unlimited	10,000	-	-
Downunder Insurance	Plan A - Comprehensive	4	20,000	60,000	1,500	Unlimited	Unlimited	10,000	-	1,000
Fastcover	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Fastcover	Plan E - Standard	4	Unlimited	30,000	1,000	Unlimited	Unlimited	10,000	-	-
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
HCF Insurance	International Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	500
itrek	Pioneer	4	Unlimited	-	1,000	Unlimited	Unlimited	10,000	-	500
Medibank	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	16,000	4,000	500
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	100,000	50,000	1,500	Unlimited	Unlimited	50,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	50,000	500	Unlimited	Unlimited	24,000	4,000	250
Travel Insuranz	Classic	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	250
Travel Insuranz	Deluxe	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	300
Travel Insuranz	Premier	4	20,000	40,000	2,000	20,000,000	20,000,000	10,000	4,000	800
Woolworths	Comprehensive	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
★★★										
AIG	Bronze (E12)	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
American Express	Essentials -Single Trip International	4	20,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Couple Travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
ANZ	International	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Aussietravelcover	Basic - NZ/Indonesia/Fiji	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
Aussietravelcover	Plan A - NZ/Indonesia/Fiji	4	Unlimited	20,000	2,000	Unlimited	Unlimited	10,000	4,000	250
CGU	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CHI Travel Insurance	Basic - International	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	500
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	16,000	3,000	500
Citibank	International - Elite	4	Unlimited	200,000	Unlimited	Unlimited	Unlimited	60,000	5,000	400
Citibank	International - Premium	4	100,000	50,000	Unlimited	Unlimited	Unlimited	20,000	3,000	400
Columbus Direct Travel Insurance	Premier	4	30,000	150,000	4,000	40,000,000	40,000,000	15,000	4,000	2,000
Columbus Direct Travel Insurance	Standard	4	20,000	100,000	2,000	25,000,000	25,000,000	12,000	3,000	1,000
Covermore	Travelsure - International	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Go Insurance	Go Plus - International	4	30,000	40,000	1,500	20,000,000	20,000,000	15,000	2,500	500
Greater Building Society	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	6,000	500
HBF Insurance	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
HCF Insurance	Elements Plan	4	20,000	-	20,000,000	20,000,000	20,000,000	6,000	-	-
HSBC	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	15,000	6,000	250
Hume Bank	Plan A - Comprehensive	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Couple Travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Hume Bank	Plan D - Snow Cover	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
insure4less	Essentials	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	-
insure4less	Excel	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	500
insure4less	Excel Plus	4	15,000	40,000	1,000	20,000,000	20,000,000	10,000	3,000	1,000
itrek	Adventurer	4	30,000	-	1,000	Unlimited	Unlimited	10,000	-	-
Kango Cover	L2 - Rock Wallaby Cover	4	10,000	-	500	40,000	5,000,000	3,000	-	-
Kango Cover	L3 - Wallaby Cover	4	12,500	-	500	40,000	5,000,000	5,000	-	250
Kango Cover	L4 - Eastern Grey Cover	4	12,500	-	1,000	40,000	12,500,000	6,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	15,000	50,000	1,000	40,000	Unlimited	7,500	4,000	750
MyCover	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	250
NAB	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
National Seniors	International Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
NRMA Insurance	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
NRMA Insurance	International Essentials	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
OnePath	International Travel	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
Ouch Online Travel Insurance	B Travel Plan	4	Unlimited	36,000	Unlimited	Unlimited	Unlimited	30,000	3,000	-
Ouch Online Travel Insurance	C Travel Plan	4	Unlimited	20,000	Unlimited	Unlimited	Unlimited	30,000	2,000	-
People's Choice Credit Union	Economy	4	Unlimited	20,000	2,000	250,000	250,000	7,000	2,000	-



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Comprehensive Travel Insurance for Couple Travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
People's Choice Credit Union	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Priceline Protects	International - Essential	4	10,000	-	Unlimited	Unlimited	Unlimited	3,000	-	-
Priceline Protects	International - Premium	4	20,000	50,000	Unlimited	Unlimited	Unlimited	10,000	-	400
RAA	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Extra Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	8,000	4,000	400
RACV	Total Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	20,000	6,000	500
Real Insurance	Basics - International	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
SGIC	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIC	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
SGIO	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIO	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Ski Insurance	Plan A - International	4	Unlimited	50,000	1,000	Unlimited	Unlimited	10,000	5,000	500
Southern Cross Travel Insurance	World incl. USA & Canada	4	100,000	50,000	1,500	Unlimited	Unlimited	50,000	5,000	500
St.George Bank	Economy	4	Unlimited	20,000	2,000	250,000	250,000	7,000	2,000	-
St.George Bank	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
STA Travel	Basic - International	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
STA Travel	Comprehensive - International	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	400
STA Travel	Essentials - International	4	Unlimited	40,000	Unlimited	Unlimited	Unlimited	12,000	-	200



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Comprehensive Travel Insurance for Couple Travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Stella Travel Services	International Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	Yes	500
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
SureSave	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	4,000	250
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	24,000	5,000	250
Virgin Australia	Comprehensive	4	Unlimited	50,000	4,000	Unlimited	Unlimited	10,000	3,000	500
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	1,000	Unlimited	Unlimited	5,000	3,000	500
Webjet	Essentials - Plan B	4	5,000	15,000	2,000	5,000,000	5,000,000	1,500	1,000	500
Westpac	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
World Nomads	Explorer	4	Unlimited	25,000	1,000	Unlimited	Unlimited	20,000	3,000	250
World Nomads	Standard	4	7,000	-	1,000	1,000,000	10,000,000	4,000	-	-
ZUI	Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
★★										
Australian Unity	Economy	4	Unlimited	20,000	2,000	250,000	250,000	7,000	2,000	-
Australian Unity	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Australian Unity	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
BUPA Insurance	International - Economy	4	Unlimited	20,000	2,000	250,000	250,000	7,000	2,000	-
BUPA Insurance	International - Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
BUPA Insurance	International - Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
CGU	Economy	4	Unlimited	20,000	2,000	250,000	250,000	7,000	2,000	-



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Comprehensive Travel Insurance for Couple Travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
CGU	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Covermore	Essentials - International	4	10,000	20,000	20,000,000	20,000,000	20,000,000	6,000	2,000	-
Flight Centre Travel Group Limit	International Options Plan I	4	10,000	50,000	Unlimited	Unlimited	Unlimited	30,000	10,000	400
GIO	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	4,000	500
Go Insurance	Go Basic - International	4	10,000	-	1,000	20,000,000	20,000,000	5,000	-	200
HBF Insurance	Economy	4	Unlimited	20,000	2,000	250,000	250,000	7,000	2,000	-
HBF Insurance	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
HBF Insurance	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
National Seniors	International Basic	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	500
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
People's Choice Credit Union	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
People's Choice Credit Union	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
QBE	A Travel	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
QBE	B Travel	4	Unlimited	36,000	Unlimited	Unlimited	Unlimited	30,000	3,000	-
QBE	C Travel	4	Unlimited	20,000	Unlimited	Unlimited	Unlimited	30,000	-	-
QBE	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
RAC	Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
RACQ	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
St.George Bank	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-



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Comprehensive Travel Insurance for Couple Travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
St. George Bank	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
SureSave	Budget	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	250
★										
Australian Unity	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
BUPA Insurance	International - Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
CGU	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
RAA	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RAC	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RACQ	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
Stella Travel Services	Elements	4	20,000	-	2,000	20,000,000	20,000,000	6,000	-	-



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Couple Travelling to South Africa

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
AAMI	International Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
Budget Direct	Comprehensive	4	Unlimited	40,000	1,000	Unlimited	Unlimited	15,000	6,000	800
Downunder Insurance	Plan C - Backpackers	4	5,000	30,000	1,500	Unlimited	Unlimited	4,000	-	1,000
Good2Go	Essentials Travel Insurance	4	20,000	-	1,000	10,000,000	10,000,000	6,000	-	-
InsureandGo	Gold	4	Unlimited	100,000	1,000	Unlimited	Unlimited	16,000	4,000	1,000
InsureandGo	Silver	4	30,000	75,000	1,000	Unlimited	Unlimited	12,000	4,000	500
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	100,000	50,000	1,500	Unlimited	Unlimited	50,000	5,000	500
Southern Cross Travel Insurance	World incl. USA & Canada	4	100,000	50,000	1,500	Unlimited	Unlimited	50,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	50,000	500	Unlimited	Unlimited	24,000	4,000	250
Travel Insuranz	Classic	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	250
Virgin Money	Comprehensive	4	Unlimited	30,000	2,000	Unlimited	Unlimited	20,000	-	500
Virgin Money	Essentials	4	20,000	-	2,000	Unlimited	Unlimited	6,000	-	-
★★★★										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	30,000	5,000	500
Budget Direct	Essential	4	25,000	-	1,000	Unlimited	Unlimited	10,000	4,000	500
Citibank	International - Essential	4	50,000	40,000	Unlimited	Unlimited	Unlimited	10,000	-	-
Citibank	International - Premium	4	100,000	50,000	Unlimited	Unlimited	Unlimited	20,000	3,000	400
Downunder Insurance	Plan A - Comprehensive	4	20,000	60,000	1,500	Unlimited	Unlimited	10,000	-	1,000
Fastcover	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Couple Travelling to South Africa

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★										
Fastcover	Plan E - Standard	4	Unlimited	30,000	1,000	Unlimited	Unlimited	10,000	-	-
Go Insurance	Go Basic - International	4	10,000	-	1,000	20,000,000	20,000,000	5,000	-	200
Go Insurance	Go Plus - International	4	30,000	40,000	1,500	20,000,000	20,000,000	15,000	2,500	500
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
itrek	Pioneer	4	Unlimited	-	1,000	Unlimited	Unlimited	10,000	-	500
Kango Cover	L2 - Rock Wallaby Cover	4	10,000	-	500	40,000	5,000,000	3,000	-	-
Real Insurance	Comprehensive - International	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
Travel Insuranz	Deluxe	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	300
Travel Insuranz	Premier	4	20,000	40,000	2,000	20,000,000	20,000,000	10,000	4,000	800
Woolworths	Basic	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
Woolworths	Comprehensive	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
Worldcare	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	6,000	250
★★★										
AIG	Gold (C12)	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
Allianz Australia	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	6,000	500
American Express	Comprehensive - Single Trip Interna	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	3,000	500
American Express	Essentials -Single Trip International	4	20,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
Aussietravelcover	Plan A - Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	8,000	250
AUSTRALIA POST	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	3,000	500



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Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Australian Unity	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Australian Unity	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	6,000	500
BUPA Insurance	International - Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CGU	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CGU	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	16,000	3,000	500
Citibank	International - Elite	4	Unlimited	200,000	Unlimited	Unlimited	Unlimited	60,000	5,000	400
Columbus Direct Travel Insurance	Premier	4	30,000	150,000	4,000	40,000,000	40,000,000	15,000	4,000	2,000
Columbus Direct Travel Insurance	Standard	4	20,000	100,000	2,000	25,000,000	25,000,000	12,000	3,000	1,000
Covermore	Travelsure - International	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Greater Building Society	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	6,000	500
HBF Insurance	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
HBF Insurance	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
HCF Insurance	International Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	500
HSBC	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	15,000	6,000	250
Hume Bank	Plan A - Comprehensive	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
Hume Bank	Plan D - Snow Cover	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500



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Comprehensive Travel Insurance for Couple Travelling to South Africa

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
insure4less	Essentials	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	-
insure4less	Excel	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	500
insure4less	Excel Plus	4	15,000	40,000	1,000	20,000,000	20,000,000	10,000	3,000	1,000
itrek	Adventurer	4	30,000	-	1,000	Unlimited	Unlimited	10,000	-	-
Kango Cover	L3 - Wallaby Cover	4	12,500	-	500	40,000	5,000,000	5,000	-	250
Kango Cover	L4 - Eastern Grey Cover	4	12,500	-	1,000	40,000	12,500,000	6,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	15,000	50,000	1,000	40,000	Unlimited	7,500	4,000	750
Medibank	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	16,000	4,000	500
MyCover	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	250
NRMA Insurance	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
NRMA Insurance	International Essentials	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
OnePath	International Travel	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Online Travel Insurance	Plan A - Comprehensive	4	50,000	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
People's Choice Credit Union	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
People's Choice Credit Union	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Priceline Protects	International - Premium	4	20,000	50,000	Unlimited	Unlimited	Unlimited	10,000	-	400
QANTAS	International Comprehensive	4	Unlimited	80,000	Unlimited	Unlimited	Unlimited	30,000	5,000	400



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Comprehensive Travel Insurance for Couple Travelling to South Africa

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
QBE	A Travel	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
QBE	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
RAA	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Total Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	20,000	6,000	500
Real Insurance	Basics - International	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
SGIC	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIO	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Ski Insurance	Plan A - International	4	Unlimited	50,000	1,000	Unlimited	Unlimited	10,000	5,000	500
St.George Bank	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
St.George Bank	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
STA Travel	Essentials - International	4	Unlimited	40,000	Unlimited	Unlimited	Unlimited	12,000	-	200
Stella Travel Services	International Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	Yes	500
Virgin Australia	Comprehensive	4	Unlimited	50,000	4,000	Unlimited	Unlimited	10,000	3,000	500
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	1,000	Unlimited	Unlimited	5,000	3,000	500
World Nomads	Explorer	4	Unlimited	25,000	1,000	Unlimited	Unlimited	20,000	3,000	250
World Nomads	Standard	4	7,000	-	1,000	1,000,000	10,000,000	4,000	-	-
ZUJI	Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500

★★



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★★										
ANZ	International	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Aussietravelcover	Basic - Super Plus	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
BUPA Insurance	International - Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
CHI Travel Insurance	Basic - International	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	500
Covermore	Essentials - International	4	10,000	20,000	20,000,000	20,000,000	20,000,000	6,000	2,000	-
Flight Centre Travel Group Limit	International Options Plan I	4	10,000	50,000	Unlimited	Unlimited	Unlimited	30,000	10,000	400
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
GIO	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	4,000	500
NAB	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
National Seniors	International Basic	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	500
National Seniors	International Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
Priceline Protects	International - Essential	4	10,000	-	Unlimited	Unlimited	Unlimited	3,000	-	-
RAC	Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
RACQ	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Extra Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	8,000	4,000	400
SGIC	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
SGIO	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
STA Travel	Comprehensive - International	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	400
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500



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Comprehensive Travel Insurance for Couple Travelling to South Africa

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
SureSave	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	4,000	250
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	24,000	5,000	250
Virgin Australia	Essentials	4	Unlimited	-	2,000	Unlimited	Unlimited	10,000	3,000	-
Webjet	Essentials - Plan B	4	5,000	15,000	2,000	5,000,000	5,000,000	1,500	1,000	500
Westpac	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
★										
HCF Insurance	Elements Plan	4	20,000	-	20,000,000	20,000,000	20,000,000	6,000	-	-
RAA	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RAC	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RACQ	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
STA Travel	Basic - International	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Stella Travel Services	Elements	4	20,000	-	2,000	20,000,000	20,000,000	6,000	-	-
SureSave	Budget	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	250



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Comprehensive Travel Insurance for Couple Travelling to Thailand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
AAMI	International Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
Budget Direct	Comprehensive	4	Unlimited	40,000	1,000	Unlimited	Unlimited	15,000	6,000	800
Budget Direct	Essential	4	25,000	-	1,000	Unlimited	Unlimited	10,000	4,000	500
Citibank	International - Essential	4	50,000	40,000	Unlimited	Unlimited	Unlimited	10,000	-	-
InsureandGo	Gold	4	Unlimited	100,000	1,000	Unlimited	Unlimited	16,000	4,000	1,000
InsureandGo	Silver	4	30,000	75,000	1,000	Unlimited	Unlimited	12,000	4,000	500
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	100,000	50,000	1,500	Unlimited	Unlimited	50,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	50,000	500	Unlimited	Unlimited	24,000	4,000	250
Travel Insuranz	Classic	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	250
Virgin Money	Comprehensive	4	Unlimited	30,000	2,000	Unlimited	Unlimited	20,000	-	500
Virgin Money	Essentials	4	20,000	-	2,000	Unlimited	Unlimited	6,000	-	-
Woolworths	Basic	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
Worldcare	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	6,000	250
★★★★										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	30,000	5,000	500
American Express	Comprehensive - Single Trip Interna	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	3,000	500
AUSTRALIA POST	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	3,000	500
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	6,000	500
Citibank	International - Premium	4	100,000	50,000	Unlimited	Unlimited	Unlimited	20,000	3,000	400



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★★★★										
Downunder Insurance	Plan A - Comprehensive	4	20,000	60,000	1,500	Unlimited	Unlimited	10,000	-	1,000
Downunder Insurance	Plan C - Backpackers	4	5,000	30,000	1,500	Unlimited	Unlimited	4,000	-	1,000
Fastcover	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Fastcover	Plan E - Standard	4	Unlimited	30,000	1,000	Unlimited	Unlimited	10,000	-	-
Good2Go	Essentials Travel Insurance	4	20,000	-	1,000	10,000,000	10,000,000	6,000	-	-
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
Greater Building Society	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	6,000	500
Medibank	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	16,000	4,000	500
Online Travel Insurance	Plan A - Comprehensive	4	50,000	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
Real Insurance	Comprehensive - International	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
Southern Cross Travel Insurance	World incl. USA & Canada	4	100,000	50,000	1,500	Unlimited	Unlimited	50,000	5,000	500
Travel Insuranz	Deluxe	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	300
Travel Insuranz	Premier	4	20,000	40,000	2,000	20,000,000	20,000,000	10,000	4,000	800
Woolworths	Comprehensive	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
★★★										
AIG	Silver (D12)	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
Allianz Australia	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	6,000	500
American Express	Essentials -Single Trip International	4	20,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
Aussietravelcover	Basic - Standard	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250



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★★★										
Australian Unity	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
BUPA Insurance	International - Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CGU	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CHI Travel Insurance	Basic - International	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	500
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	16,000	3,000	500
Citibank	International - Elite	4	Unlimited	200,000	Unlimited	Unlimited	Unlimited	60,000	5,000	400
Columbus Direct Travel Insurance	Premier	4	30,000	150,000	4,000	40,000,000	40,000,000	15,000	4,000	2,000
Columbus Direct Travel Insurance	Standard	4	20,000	100,000	2,000	25,000,000	25,000,000	12,000	3,000	1,000
Covermore	Travelsure - International	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Flight Centre Travel Group Limit	International Options Plan I	4	10,000	50,000	Unlimited	Unlimited	Unlimited	30,000	10,000	400
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Go Insurance	Go Basic - International	4	10,000	-	1,000	20,000,000	20,000,000	5,000	-	200
Go Insurance	Go Plus - International	4	30,000	40,000	1,500	20,000,000	20,000,000	15,000	2,500	500
HBF Insurance	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
HBF Insurance	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
HCF Insurance	International Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	500
HSBC	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	15,000	6,000	250
Hume Bank	Plan A - Comprehensive	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500



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Comprehensive Travel Insurance for Couple Travelling to Thailand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Hume Bank	Plan D - Snow Cover	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
itrek	Adventurer	4	30,000	-	1,000	Unlimited	Unlimited	10,000	-	-
itrek	Pioneer	4	Unlimited	-	1,000	Unlimited	Unlimited	10,000	-	500
Kango Cover	L2 - Rock Wallaby Cover	4	10,000	-	500	40,000	5,000,000	3,000	-	-
Kango Cover	L3 - Wallaby Cover	4	12,500	-	500	40,000	5,000,000	5,000	-	250
Kango Cover	L4 - Eastern Grey Cover	4	12,500	-	1,000	40,000	12,500,000	6,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	15,000	50,000	1,000	40,000	Unlimited	7,500	4,000	750
MyCover	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	250
NAB	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
NRMA Insurance	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
NRMA Insurance	International Essentials	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
Ouch Online Travel Insurance	B Travel Plan	4	Unlimited	36,000	Unlimited	Unlimited	Unlimited	30,000	3,000	-
People's Choice Credit Union	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Priceline Protects	International - Essential	4	10,000	-	Unlimited	Unlimited	Unlimited	3,000	-	-
Priceline Protects	International - Premium	4	20,000	50,000	Unlimited	Unlimited	Unlimited	10,000	-	400
QANTAS	International Comprehensive	4	Unlimited	80,000	Unlimited	Unlimited	Unlimited	30,000	5,000	400
QBE	A Travel	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
QBE	B Travel	4	Unlimited	36,000	Unlimited	Unlimited	Unlimited	30,000	3,000	-



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★★★										
RAA	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Extra Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	8,000	4,000	400
RACV	Total Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	20,000	6,000	500
Real Insurance	Basics - International	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
SGIC	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIC	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
SGIO	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIO	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Ski Insurance	Plan A - International	4	Unlimited	50,000	1,000	Unlimited	Unlimited	10,000	5,000	500
St.George Bank	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
St.George Bank	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
STA Travel	Basic - International	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
STA Travel	Comprehensive - International	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	400
STA Travel	Essentials - International	4	Unlimited	40,000	Unlimited	Unlimited	Unlimited	12,000	-	200
Stella Travel Services	International Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	Yes	500
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
Virgin Australia	Comprehensive	4	Unlimited	50,000	4,000	Unlimited	Unlimited	10,000	3,000	500
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	1,000	Unlimited	Unlimited	5,000	3,000	500



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★★★										
Webjet	Essentials - Plan B	4	5,000	15,000	2,000	5,000,000	5,000,000	1,500	1,000	500
Westpac	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
World Nomads	Explorer	4	Unlimited	25,000	1,000	Unlimited	Unlimited	20,000	3,000	250
World Nomads	Standard	4	7,000	-	1,000	1,000,000	10,000,000	4,000	-	-
ZUJI	Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
★★										
ANZ	International	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Aussietravelcover	Plan A - Standard	4	Unlimited	30,000	2,000	Unlimited	Unlimited	12,000	4,000	250
Australian Unity	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
Australian Unity	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
BUPA Insurance	International - Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
CGU	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
CGU	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Covermore	Essentials - International	4	10,000	20,000	20,000,000	20,000,000	20,000,000	6,000	2,000	-
GIO	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	4,000	500
HBF Insurance	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
HCF Insurance	Elements Plan	4	20,000	-	20,000,000	20,000,000	20,000,000	6,000	-	-
insure4less	Essentials	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	-
insure4less	Excel	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	500



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★★										
insure4less	Excel Plus	4	15,000	40,000	1,000	20,000,000	20,000,000	10,000	3,000	1,000
National Seniors	International Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
OnePath	International Travel	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
People's Choice Credit Union	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
People's Choice Credit Union	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
QBE	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
RAC	Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
RACQ	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
St.George Bank	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
SureSave	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	4,000	250
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	24,000	5,000	250
Virgin Australia	Essentials	4	Unlimited	-	2,000	Unlimited	Unlimited	10,000	3,000	-
★										
BUPA Insurance	International - Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
National Seniors	International Basic	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	500
RAA	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RAC	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RACQ	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-



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★										
Stella Travel Services	Elements	4	20,000	-	2,000	20,000,000	20,000,000	6,000	-	-
SureSave	Budget	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	250



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Comprehensive Travel Insurance for Couple Travelling to UK

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
AAMI	International Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
Downunder Insurance	Plan C - Backpackers	4	5,000	30,000	1,500	Unlimited	Unlimited	4,000	-	1,000
Good2Go	Essentials Travel Insurance	4	20,000	-	1,000	10,000,000	10,000,000	6,000	-	-
InsureandGo	Gold	4	Unlimited	100,000	1,000	Unlimited	Unlimited	16,000	4,000	1,000
Online Travel Insurance	Plan A - Comprehensive	4	50,000	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
Real Insurance	Comprehensive - International	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	100,000	50,000	1,500	Unlimited	Unlimited	50,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	50,000	500	Unlimited	Unlimited	24,000	4,000	250
Virgin Money	Comprehensive	4	Unlimited	30,000	2,000	Unlimited	Unlimited	20,000	-	500
Virgin Money	Essentials	4	20,000	-	2,000	Unlimited	Unlimited	6,000	-	-
Woolworths	Basic	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
Worldcare	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	6,000	250
★★★★★										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	30,000	5,000	500
AUSTRALIA POST	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	3,000	500
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	6,000	500
Budget Direct	Comprehensive	4	Unlimited	40,000	1,000	Unlimited	Unlimited	15,000	6,000	800
Budget Direct	Essential	4	25,000	-	1,000	Unlimited	Unlimited	10,000	4,000	500
Citibank	International - Essential	4	50,000	40,000	Unlimited	Unlimited	Unlimited	10,000	-	-



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★★★★										
Downunder Insurance	Plan A - Comprehensive	4	20,000	60,000	1,500	Unlimited	Unlimited	10,000	-	1,000
Fastcover	Plan E - Standard	4	Unlimited	30,000	1,000	Unlimited	Unlimited	10,000	-	-
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
Greater Building Society	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	6,000	500
HCF Insurance	International Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	500
InsureandGo	Silver	4	30,000	75,000	1,000	Unlimited	Unlimited	12,000	4,000	500
itrek	Pioneer	4	Unlimited	-	1,000	Unlimited	Unlimited	10,000	-	500
Medibank	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	16,000	4,000	500
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Southern Cross Travel Insurance	World incl. USA & Canada	4	100,000	50,000	1,500	Unlimited	Unlimited	50,000	5,000	500
STA Travel	Essentials - International	4	Unlimited	40,000	Unlimited	Unlimited	Unlimited	12,000	-	200
Travel Insuranz	Classic	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	250
Woolworths	Comprehensive	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
★★★										
AIG	Silver (D12)	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
Allianz Australia	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	6,000	500
American Express	Comprehensive - Single Trip Interna	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	3,000	500
Aussietravelcover	Basic - Standard	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
Australian Unity	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-



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★★★										
BUPA Insurance	International - Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CGU	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CHI Travel Insurance	Basic - International	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	500
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	16,000	3,000	500
Citibank	International - Elite	4	Unlimited	200,000	Unlimited	Unlimited	Unlimited	60,000	5,000	400
Citibank	International - Premium	4	100,000	50,000	Unlimited	Unlimited	Unlimited	20,000	3,000	400
Columbus Direct Travel Insurance	Premier	4	30,000	150,000	4,000	40,000,000	40,000,000	15,000	4,000	2,000
Columbus Direct Travel Insurance	Standard	4	20,000	100,000	2,000	25,000,000	25,000,000	12,000	3,000	1,000
Covermore	Travelsure - International	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Fastcover	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Go Insurance	Go Basic - International	4	10,000	-	1,000	20,000,000	20,000,000	5,000	-	200
Go Insurance	Go Plus - International	4	30,000	40,000	1,500	20,000,000	20,000,000	15,000	2,500	500
HBF Insurance	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
HSBC	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	15,000	6,000	250
Hume Bank	Plan A - Comprehensive	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
Hume Bank	Plan D - Snow Cover	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
insure4less	Excel	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	500



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★★★										
itrek	Adventurer	4	30,000	-	1,000	Unlimited	Unlimited	10,000	-	-
Kango Cover	L2 - Rock Wallaby Cover	4	10,000	-	500	40,000	5,000,000	3,000	-	-
Kango Cover	L3 - Wallaby Cover	4	12,500	-	500	40,000	5,000,000	5,000	-	250
Kango Cover	L4 - Eastern Grey Cover	4	12,500	-	1,000	40,000	12,500,000	6,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	15,000	50,000	1,000	40,000	Unlimited	7,500	4,000	750
MyCover	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	250
NRMA Insurance	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
NRMA Insurance	International Essentials	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
Ouch Online Travel Insurance	B Travel Plan	4	Unlimited	36,000	Unlimited	Unlimited	Unlimited	30,000	3,000	-
People's Choice Credit Union	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Priceline Protects	International - Essential	4	10,000	-	Unlimited	Unlimited	Unlimited	3,000	-	-
Priceline Protects	International - Premium	4	20,000	50,000	Unlimited	Unlimited	Unlimited	10,000	-	400
QANTAS	International Comprehensive	4	Unlimited	80,000	Unlimited	Unlimited	Unlimited	30,000	5,000	400
QBE	A Travel	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
QBE	B Travel	4	Unlimited	36,000	Unlimited	Unlimited	Unlimited	30,000	3,000	-
RAA	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Total Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	20,000	6,000	500
Real Insurance	Basics - International	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-



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★★★										
SGIC	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIC	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
SGIO	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIO	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Ski Insurance	Plan A - International	4	Unlimited	50,000	1,000	Unlimited	Unlimited	10,000	5,000	500
St.George Bank	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
St.George Bank	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
STA Travel	Basic - International	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
STA Travel	Comprehensive - International	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	400
Stella Travel Services	International Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	Yes	500
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
Travel Insuranz	Deluxe	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	300
Travel Insuranz	Premier	4	20,000	40,000	2,000	20,000,000	20,000,000	10,000	4,000	800
Virgin Australia	Comprehensive	4	Unlimited	50,000	4,000	Unlimited	Unlimited	10,000	3,000	500
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	1,000	Unlimited	Unlimited	5,000	3,000	500
Webjet	Essentials - Plan B	4	5,000	15,000	2,000	5,000,000	5,000,000	1,500	1,000	500
Westpac	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
World Nomads	Explorer	4	Unlimited	25,000	1,000	Unlimited	Unlimited	20,000	3,000	250
ZUJI	Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Couple Travelling to UK

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
American Express	Essentials -Single Trip International	4	20,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
ANZ	International	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Aussietravelcover	Plan A - Standard	4	Unlimited	30,000	2,000	Unlimited	Unlimited	12,000	4,000	250
Australian Unity	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
BUPA Insurance	International - Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
CGU	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Covermore	Essentials - International	4	10,000	20,000	20,000,000	20,000,000	20,000,000	6,000	2,000	-
Flight Centre Travel Group Limit	International Options Plan I	4	10,000	50,000	Unlimited	Unlimited	Unlimited	30,000	10,000	400
GIO	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	4,000	500
HBF Insurance	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
HCF Insurance	Elements Plan	4	20,000	-	20,000,000	20,000,000	20,000,000	6,000	-	-
insure4less	Essentials	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	-
insure4less	Excel Plus	4	15,000	40,000	1,000	20,000,000	20,000,000	10,000	3,000	1,000
NAB	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
National Seniors	International Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
OnePath	International Travel	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
People's Choice Credit Union	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
QBE	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200



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Comprehensive Travel Insurance for Couple Travelling to UK

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
RACQ	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Extra Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	8,000	4,000	400
SureSave	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	4,000	250
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	24,000	5,000	250
Virgin Australia	Essentials	4	Unlimited	-	2,000	Unlimited	Unlimited	10,000	3,000	-
World Nomads	Standard	4	7,000	-	1,000	1,000,000	10,000,000	4,000	-	-
★										
National Seniors	International Basic	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	500
RAA	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RAC	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RAC	Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
RACQ	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
Stella Travel Services	Elements	4	20,000	-	2,000	20,000,000	20,000,000	6,000	-	-
SureSave	Budget	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	250



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Comprehensive Travel Insurance for Couple Travelling to USA

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
AAMI	International Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
Budget Direct	Comprehensive	4	Unlimited	40,000	1,000	Unlimited	Unlimited	15,000	6,000	800
Citibank	International - Essential	4	50,000	40,000	Unlimited	Unlimited	Unlimited	10,000	-	-
Downunder Insurance	Plan C - Backpackers	4	5,000	30,000	1,500	Unlimited	Unlimited	4,000	-	1,000
Fastcover	Plan E - Standard	4	Unlimited	30,000	1,000	Unlimited	Unlimited	10,000	-	-
InsureandGo	Gold	4	Unlimited	100,000	1,000	Unlimited	Unlimited	16,000	4,000	1,000
InsureandGo	Silver	4	30,000	75,000	1,000	Unlimited	Unlimited	12,000	4,000	500
Southern Cross Travel Insurance	World incl. USA & Canada	4	100,000	50,000	1,500	Unlimited	Unlimited	50,000	5,000	500
Travel Insuranz	Classic	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	250
Virgin Money	Comprehensive	4	Unlimited	30,000	2,000	Unlimited	Unlimited	20,000	-	500
Virgin Money	Essentials	4	20,000	-	2,000	Unlimited	Unlimited	6,000	-	-
★★★★★										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	30,000	5,000	500
American Express	Comprehensive - Single Trip Interna	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	3,000	500
Budget Direct	Essential	4	25,000	-	1,000	Unlimited	Unlimited	10,000	4,000	500
Citibank	International - Premium	4	100,000	50,000	Unlimited	Unlimited	Unlimited	20,000	3,000	400
Downunder Insurance	Plan A - Comprehensive	4	20,000	60,000	1,500	Unlimited	Unlimited	10,000	-	1,000
Fastcover	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Good2Go	Essentials Travel Insurance	4	20,000	-	1,000	10,000,000	10,000,000	6,000	-	-



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Comprehensive Travel Insurance for Couple Travelling to USA

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★										
itrek	Pioneer	4	Unlimited	-	1,000	Unlimited	Unlimited	10,000	-	500
MyCover	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	250
Priceline Protects	International - Premium	4	20,000	50,000	Unlimited	Unlimited	Unlimited	10,000	-	400
Real Insurance	Comprehensive - International	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	50,000	500	Unlimited	Unlimited	24,000	4,000	250
Travel Insuranz	Deluxe	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	300
Travel Insuranz	Premier	4	20,000	40,000	2,000	20,000,000	20,000,000	10,000	4,000	800
Woolworths	Basic	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
Woolworths	Comprehensive	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
Worldcare	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	6,000	250
★★★										
AIG	Platinum (F12)	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
Allianz Australia	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	6,000	500
American Express	Essentials -Single Trip International	4	20,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
Aussietravelcover	Plan A - Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	8,000	250
AUSTRALIA POST	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	3,000	500
Australian Unity	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	6,000	500
BUPA Insurance	International - Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-



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Comprehensive Travel Insurance for Couple Travelling to USA

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
CGU	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	16,000	3,000	500
Citibank	International - Elite	4	Unlimited	200,000	Unlimited	Unlimited	Unlimited	60,000	5,000	400
Columbus Direct Travel Insurance	Premier	4	30,000	150,000	4,000	40,000,000	40,000,000	15,000	4,000	2,000
Columbus Direct Travel Insurance	Standard	4	20,000	100,000	2,000	25,000,000	25,000,000	12,000	3,000	1,000
Covermore	Travelsure - International	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Go Insurance	Go Basic - International	4	10,000	-	1,000	20,000,000	20,000,000	5,000	-	200
Go Insurance	Go Plus - International	4	30,000	40,000	1,500	20,000,000	20,000,000	15,000	2,500	500
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
Greater Building Society	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	6,000	500
HBF Insurance	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
HCF Insurance	International Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	500
HSBC	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	15,000	6,000	250
Hume Bank	Plan A - Comprehensive	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
Hume Bank	Plan D - Snow Cover	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
insure4less	Excel	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	500
insure4less	Excel Plus	4	15,000	40,000	1,000	20,000,000	20,000,000	10,000	3,000	1,000
itrek	Adventurer	4	30,000	-	1,000	Unlimited	Unlimited	10,000	-	-



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Comprehensive Travel Insurance for Couple Travelling to USA

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Kango Cover	L2 - Rock Wallaby Cover	4	10,000	-	500	40,000	5,000,000	3,000	-	-
Kango Cover	L3 - Wallaby Cover	4	12,500	-	500	40,000	5,000,000	5,000	-	250
Kango Cover	L4 - Eastern Grey Cover	4	12,500	-	1,000	40,000	12,500,000	6,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	15,000	50,000	1,000	40,000	Unlimited	7,500	4,000	750
Medibank	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	16,000	4,000	500
NRMA Insurance	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
NRMA Insurance	International Essentials	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Online Travel Insurance	Plan A - Comprehensive	4	50,000	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
People's Choice Credit Union	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Priceline Protects	International - Essential	4	10,000	-	Unlimited	Unlimited	Unlimited	3,000	-	-
QANTAS	International Comprehensive	4	Unlimited	80,000	Unlimited	Unlimited	Unlimited	30,000	5,000	400
QBE	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
RAA	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Total Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	20,000	6,000	500
Real Insurance	Basics - International	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
SGIC	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIC	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
SGIO	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400



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Comprehensive Travel Insurance for Couple Travelling to USA

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
SGIO	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Ski Insurance	Plan A - International	4	Unlimited	50,000	1,000	Unlimited	Unlimited	10,000	5,000	500
St.George Bank	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
STA Travel	Essentials - International	4	Unlimited	40,000	Unlimited	Unlimited	Unlimited	12,000	-	200
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
Virgin Australia	Comprehensive	4	Unlimited	50,000	4,000	Unlimited	Unlimited	10,000	3,000	500
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	1,000	Unlimited	Unlimited	5,000	3,000	500
Webjet	Essentials - Plan B	4	5,000	15,000	2,000	5,000,000	5,000,000	1,500	1,000	500
Westpac	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
ZUJI	Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
★★										
ANZ	International	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Aussietravelcover	Basic - Super Plus	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
CHI Travel Insurance	Basic - International	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	500
Covermore	Essentials - International	4	10,000	20,000	20,000,000	20,000,000	20,000,000	6,000	2,000	-
Flight Centre Travel Group Limit	International Options Plan I	4	10,000	50,000	Unlimited	Unlimited	Unlimited	30,000	10,000	400
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
GIO	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	4,000	500



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Comprehensive Travel Insurance for Couple Travelling to USA

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
insure4less	Essentials	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	-
NAB	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
National Seniors	International Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
OnePath	International Travel	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
RAA	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RAC	Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
RACQ	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Extra Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	8,000	4,000	400
STA Travel	Basic - International	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
STA Travel	Comprehensive - International	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	400
Stella Travel Services	International Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	Yes	500
SureSave	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	4,000	250
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	24,000	5,000	250
Virgin Australia	Essentials	4	Unlimited	-	2,000	Unlimited	Unlimited	10,000	3,000	-
World Nomads	Explorer	4	Unlimited	25,000	1,000	Unlimited	Unlimited	20,000	3,000	250
World Nomads	Standard	4	7,000	-	1,000	1,000,000	10,000,000	4,000	-	-
★										
HCF Insurance	Elements Plan	4	20,000	-	20,000,000	20,000,000	20,000,000	6,000	-	-
National Seniors	International Basic	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	500



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Comprehensive Travel Insurance for Couple Travelling to USA

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★										
RAC	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RACQ	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
Stella Travel Services	Elements	4	20,000	-	2,000	20,000,000	20,000,000	6,000	-	-
SureSave	Budget	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	250



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Comprehensive Travel Insurance for Family Travelling to Australia

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
Downunder Insurance	Plan B - Australia Only	4	20,000	60,000	-	-	-	10,000	-	500
Fastcover	Plan B - Domestic	4	Unlimited	50,000	-	-	-	15,000	5,000	-
InsureandGo	Domestic	4	40,000	40,000	-	-	-	20,000	4,000	1,000
Kango Cover	L2 - Rock Wallaby Cover	4	20,000	-	1,000	40,000	10,000,000	6,000	-	-
Kango Cover	L3 - Wallaby Cover	4	25,000	-	1,000	40,000	10,000,000	10,000	-	250
NRMA Insurance	Domestic Comprehensive	4	Unlimited	20,000	-	-	-	16,000	3,000	-
SGIC	Domestic Comprehensive	4	Unlimited	20,000	-	-	-	16,000	3,000	-
SGIO	Domestic Comprehensive	4	Unlimited	20,000	-	-	-	16,000	3,000	-
★★★★										
Budget Direct	Domestic	4	15,000	30,000	-	-	-	10,000	4,000	500
Citibank	Domestic - Essential	4	20,000	40,000	-	-	-	4,000	-	-
Columbus Direct Travel Insurance	Premier Domestic	4	15,000	150,000	-	-	-	7,000	4,000	500
Columbus Direct Travel Insurance	Standard Domestic	4	10,000	100,000	-	-	-	5,000	3,000	500
Go Insurance	Go Basic - Domestic	4	20,000	-	-	-	-	10,000	-	400
Go Insurance	Go Plus - Domestic	4	60,000	80,000	-	-	-	30,000	2,500	1,000
Good2Go	Domestic - Q12	4	20,000	20,000	-	-	-	6,000	4,000	-
Kango Cover	L5 - Big Red Cover	4	30,000	100,000	2,000	40,000	Unlimited	15,000	4,000	750
Medibank	Domestic Plan	4	Unlimited	20,000	-	-	-	16,000	3,000	-
Simply Travel Insurance	Plan B - Australia Only	4	Unlimited	50,000	-	-	-	15,000	6,000	-



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Family Travelling to Australia

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★										
Virgin Australia	Domestic	4	Unlimited	50,000	-	-	-	10,000	3,000	-
Worldcare	Australia Only	4	Unlimited	50,000	-	-	-	10,000	6,000	-
★★★										
1Cover Direct Insurance	Plan D - Domestic	4	Unlimited	50,000	-	-	-	30,000	5,000	-
AIG	Bronze (E12)	4	Unlimited	52,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
AIG	Domestic (Q12)	4	20,000	22,000	-	-	-	6,000	4,000	-
Allianz Australia	Plan B - Australia Only	4	Unlimited	50,000	-	-	-	20,000	6,000	-
American Express	Domestic Single Trip	4	20,000	-	-	-	-	30,000	3,000	-
AUSTRALIA POST	Domestic	4	20,000	20,000	-	-	-	8,000	3,000	-
Australian Unity	Australian	4	Unlimited	20,000	-	-	-	5,000	2,000	-
Big Sky Building Society	Plan B - Australia Only	4	Unlimited	50,000	-	-	-	15,000	6,000	-
CGU	Australian	4	Unlimited	20,000	-	-	-	5,000	2,000	-
Citibank	Domestic - Elite	4	50,000	200,000	-	-	-	20,000	5,000	-
Citibank	Domestic - Premium	4	30,000	50,000	-	-	-	10,000	3,000	-
Covermore	Essentials - Domestic	4	1,500	10,000	-	-	-	6,000	2,000	-
Covermore	Travelsure - Domestic	4	10,000	20,000	-	-	-	6,000	4,000	-
GIO	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	4,000	500
Greater Building Society	Plan B - Australia Only	4	Unlimited	50,000	-	-	-	15,000	6,000	-
HBF Insurance	Australian Plan	4	Unlimited	20,000	-	-	-	5,000	2,000	-



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Comprehensive Travel Insurance for Family Travelling to Australia

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
HCF Insurance	Australian Travel Plan	4	20,000	20,000	-	-	-	8,000	3,000	-
HSBC	Plan B - Australia Only	4	Unlimited	50,000	-	-	-	15,000	6,000	-
Hume Bank	Plan B - Domestic	4	Unlimited	30,000	-	-	-	10,000	-	-
Hume Bank	Plan D - Domestic Snow Cover	4	Unlimited	30,000	-	-	-	15,000	-	-
insure4less	Excel	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	500
insure4less	Excel Plus	4	15,000	40,000	1,000	20,000,000	20,000,000	10,000	3,000	1,000
Kango Cover	L4 - Eastern Grey Cover	4	25,000	-	2,000	40,000	25,000,000	12,000	4,000	500
MyCover	Plan B - Australia Only	4	Unlimited	50,000	-	-	-	15,000	3,000	-
NAB	Plan B - Domestic	4	Unlimited	50,000	-	-	-	15,000	3,000	-
Online Travel Insurance	Plan B - Australia Only	4	20,000	50,000	-	-	-	10,000	3,000	-
People's Choice Credit Union	Australian	4	Unlimited	20,000	-	-	-	5,000	2,000	-
Priceline Protects	Australia Only - Essential	4	5,000	-	-	-	-	2,000	-	-
Priceline Protects	Australia Only - Premium	4	10,000	50,000	-	-	-	7,000	-	-
Real Insurance	Basics - Domestic	4	10,000	-	-	-	-	10,000	-	-
Real Insurance	Comprehensive - Domestic	4	24,000	24,000	-	-	-	20,000	5,000	500
Ski Insurance	Plan B - Australia Only	4	Unlimited	50,000	-	-	-	10,000	5,000	-
St.George Bank	Australian	4	Unlimited	20,000	-	-	-	5,000	2,000	-
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
Travel Insurance Direct	Domestic	4	20,000	20,000	-	20,000	-	8,000	4,000	250



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Comprehensive Travel Insurance for Family Travelling to Australia

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Virgin Money	Australia Only	4	20,000	30,000	-	-	-	15,000	-	-
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	3,000	500
Westpac	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
Woolworths	Basic - Domestic	4	10,000	-	-	-	-	10,000	-	-
Woolworths	Comprehensive - Domestic	4	24,000	24,000	-	-	-	20,000	5,000	500
★★										
ANZ	Australian	4	20,000	20,000	-	-	-	8,000	3,000	-
Aussietravelcover	Basic - Domestic	4	6,000	20,000	-	-	-	3,000	2,000	-
Aussietravelcover	Plan C - Domestic	4	40,000	20,000	-	-	-	4,000	4,000	-
BUPA Insurance	Domestic	4	Unlimited	20,000	-	-	-	5,000	2,000	-
CHI Travel Insurance	Basic - Australia Only	4	6,000	20,000	-	-	-	3,000	2,000	-
CHI Travel Insurance	Plan B - Australia Only	4	Unlimited	50,000	-	-	-	16,000	3,000	-
Flight Centre Travel Group Limit	Domestic Plan D	4	10,000	10,000	-	-	-	6,000	4,000	-
insure4less	Essentials	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	-
National Seniors	Australia Only	4	20,000	20,000	-	-	-	8,000	4,000	500
OnePath	Australian Travel	4	20,000	20,000	-	10,000	-	8,000	3,000	-
QBE	Australian Basics	4	15,000	10,000	-	-	-	3,000	1,500	-
QBE	Australian Plus	4	20,000	20,000	-	-	-	8,000	3,000	-
Stella Travel Services	Australian Comprehensive	4	20,000	20,000	-	-	-	8,000	Yes	-



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Comprehensive Travel Insurance for Family Travelling to Australia

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
SureSave	Domestic	4	20,000	-	-	20,000	-	8,000	-	250
Travellers Choice	Comprehensive - Domestic	4	3,000	20,000	-	-	-	8,000	5,000	-
ZUJI	Australia Only	4	Unlimited	50,000	-	-	-	10,000	3,000	-
★										
QBE	Australian Cruising	4	20,000	20,000	-	-	-	6,000	2,000	-
RAA	Domestic	4	Unlimited	50,000	-	-	-	15,000	4,000	-
RAC	Domestic	4	Unlimited	50,000	-	-	-	15,000	4,000	-
RACQ	Domestic	4	Unlimited	50,000	-	-	-	15,000	4,000	-
RACV	Domestic	4	Unlimited	50,000	-	-	-	15,000	4,000	-



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Comprehensive Travel Insurance for Family Travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	30,000	5,000	500
AAMI	International Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
Downunder Insurance	Plan C - Backpackers	4	5,000	30,000	1,500	Unlimited	Unlimited	4,000	-	500
Go Insurance	Go Plus - International	4	60,000	80,000	3,000	40,000,000	40,000,000	30,000	2,500	1,000
Good2Go	Essentials Travel Insurance	4	20,000	-	1,000	10,000,000	10,000,000	6,000	-	-
InsureandGo	Gold	4	Unlimited	130,000	2,000	Unlimited	Unlimited	32,000	4,000	2,000
InsureandGo	Silver	4	60,000	100,000	2,000	Unlimited	Unlimited	24,000	4,000	1,000
Real Insurance	Comprehensive - International	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	100,000	50,000	3,000	Unlimited	Unlimited	50,000	5,000	500
Southern Cross Travel Insurance	NZ/Indonesia/South Pacific	4	100,000	50,000	3,000	Unlimited	Unlimited	50,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	50,000	500	Unlimited	Unlimited	24,000	4,000	250
Travel Insuranz	Classic	4	10,000	-	2,000	40,000,000	40,000,000	10,000	-	500
Woolworths	Basic	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
★★★★										
American Express	Comprehensive - Single Trip Interna	4	Unlimited	60,000	Unlimited	Unlimited	Unlimited	30,000	3,000	500
AUSTRALIA POST	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	3,000	500
Budget Direct	Comprehensive	4	Unlimited	40,000	1,000	Unlimited	Unlimited	15,000	6,000	800
Citibank	International - Essential	4	50,000	40,000	Unlimited	Unlimited	Unlimited	10,000	-	-
Columbus Direct Travel Insurance	Premier	4	30,000	150,000	4,000	40,000,000	40,000,000	15,000	4,000	2,000



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Comprehensive Travel Insurance for Family Travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★										
Columbus Direct Travel Insurance	Standard	4	20,000	100,000	2,000	25,000,000	25,000,000	12,000	3,000	1,000
Downunder Insurance	Plan A - Comprehensive	4	20,000	60,000	750	Unlimited	Unlimited	10,000	-	500
Fastcover	Plan E - Standard	4	Unlimited	30,000	1,000	Unlimited	Unlimited	10,000	-	-
Go Insurance	Go Basic - International	4	20,000	-	2,000	40,000,000	40,000,000	10,000	-	400
itrek	Pioneer	4	Unlimited	-	1,000	Unlimited	Unlimited	10,000	-	500
Kango Cover	L2 - Rock Wallaby Cover	4	20,000	-	1,000	40,000	10,000,000	6,000	-	-
Kango Cover	L3 - Wallaby Cover	4	25,000	-	1,000	40,000	10,000,000	10,000	-	250
Medibank	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	16,000	4,000	500
Priceline Protects	International - Premium	4	20,000	50,000	Unlimited	Unlimited	Unlimited	10,000	-	400
Travel Insuranz	Deluxe	4	20,000	40,000	2,000	40,000,000	40,000,000	14,000	1,500	600
Travel Insuranz	Premier	4	40,000	80,000	4,000	40,000,000	40,000,000	20,000	4,000	1,600
Virgin Money	Comprehensive	4	Unlimited	30,000	2,000	Unlimited	Unlimited	20,000	-	500
Virgin Money	Essentials	4	20,000	-	2,000	Unlimited	Unlimited	6,000	-	-
Woolworths	Comprehensive	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
Worldcare	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	6,000	250
★★★										
AIG	Bronze (E12)	4	Unlimited	52,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
Allianz Australia	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	6,000	500
American Express	Essentials -Single Trip International	4	20,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-



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Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
ANZ	International	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Aussietravelcover	Basic - Economy	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
Aussietravelcover	Basic - NZ/Indonesia/Fiji	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
Aussietravelcover	Plan A - NZ/Indonesia/Fiji	4	Unlimited	20,000	2,000	Unlimited	Unlimited	10,000	4,000	250
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	500
Budget Direct	Essential	4	25,000	-	1,000	Unlimited	Unlimited	10,000	4,000	500
CGU	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CHI Travel Insurance	Basic - International	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	16,000	3,000	250
Citibank	International - Elite	4	Unlimited	200,000	Unlimited	Unlimited	Unlimited	60,000	5,000	400
Citibank	International - Premium	4	100,000	50,000	Unlimited	Unlimited	Unlimited	20,000	3,000	400
Covermore	Essentials - International	4	10,000	20,000	20,000,000	20,000,000	20,000,000	6,000	2,000	-
Covermore	Travelsure - International	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Fastcover	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
Greater Building Society	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	500
HBF Insurance	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
HCF Insurance	International Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	500



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Comprehensive Travel Insurance for Family Travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
HSBC	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Hume Bank	Plan A - Comprehensive	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
Hume Bank	Plan D - Snow Cover	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
insure4less	Essentials	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	-
insure4less	Excel	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	500
insure4less	Excel Plus	4	15,000	40,000	1,000	20,000,000	20,000,000	10,000	3,000	1,000
itrek	Adventurer	4	30,000	-	1,000	Unlimited	Unlimited	10,000	-	-
Kango Cover	L4 - Eastern Grey Cover	4	25,000	-	2,000	40,000	25,000,000	12,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	30,000	100,000	2,000	40,000	Unlimited	15,000	4,000	750
MyCover	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	250
NAB	Plan A - International	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	500
National Seniors	International Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
NRMA Insurance	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
NRMA Insurance	International Essentials	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
OnePath	International Travel	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Online Travel Insurance	Plan A - Comprehensive	4	50,000	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
Ouch Online Travel Insurance	B Travel Plan	4	Unlimited	36,000	Unlimited	Unlimited	Unlimited	30,000	3,000	-
Ouch Online Travel Insurance	C Travel Plan	4	Unlimited	20,000	Unlimited	Unlimited	Unlimited	30,000	2,000	-



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Comprehensive Travel Insurance for Family Travelling to Bali

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★★★										
People's Choice Credit Union	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Priceline Protects	International - Essential	4	10,000	-	Unlimited	Unlimited	Unlimited	3,000	-	-
QANTAS	International Comprehensive	4	Unlimited	80,000	Unlimited	Unlimited	Unlimited	30,000	5,000	400
RAA	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Extra Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	8,000	4,000	400
RACV	Total Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	20,000	6,000	500
Real Insurance	Basics - International	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
SGIC	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIC	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
SGIO	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIO	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Ski Insurance	Plan A - International	4	Unlimited	50,000	500	Unlimited	Unlimited	10,000	5,000	500
Southern Cross Travel Insurance	World incl. USA & Canada	4	100,000	50,000	3,000	Unlimited	Unlimited	50,000	5,000	500
St.George Bank	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Stella Travel Services	International Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	Yes	500
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
SureSave	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	4,000	250
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	24,000	5,000	250



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Comprehensive Travel Insurance for Family Travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Virgin Australia	Comprehensive	4	Unlimited	50,000	-	Unlimited	Unlimited	10,000	3,000	500
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	3,000	500
Webjet	Essentials - Plan B	4	10,000	30,000	2,000	10,000,000	10,000,000	3,000	1,000	500
Westpac	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
World Nomads	Explorer	4	Unlimited	25,000	1,000	Unlimited	Unlimited	20,000	3,000	250
ZUII	Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
★★										
Aussietravelcover	Plan A - Economy	4	Unlimited	20,000	2,000	Unlimited	Unlimited	10,000	4,000	250
Australian Unity	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Australian Unity	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
BUPA Insurance	International - Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
BUPA Insurance	International - Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
CGU	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
CGU	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Flight Centre Travel Group Limit	International Options Plan I	4	10,000	50,000	Unlimited	Unlimited	Unlimited	30,000	10,000	400
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
GIO	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	4,000	500
HBF Insurance	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
HBF Insurance	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Family Travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
National Seniors	International Basic	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	500
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
People's Choice Credit Union	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
People's Choice Credit Union	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
QBE	A Travel	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
QBE	B Travel	4	Unlimited	36,000	Unlimited	Unlimited	Unlimited	30,000	3,000	-
QBE	C Travel	4	Unlimited	20,000	Unlimited	Unlimited	Unlimited	30,000	-	-
QBE	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
RAC	Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
RACQ	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
St.George Bank	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
St.George Bank	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
SureSave	Budget	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	250
Virgin Australia	Essentials	4	Unlimited	-	2,000	Unlimited	Unlimited	10,000	3,000	-
World Nomads	Standard	4	7,000	-	1,000	1,000,000	10,000,000	4,000	-	-
★										
Australian Unity	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
BUPA Insurance	International - Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
HCF Insurance	Elements Plan	4	N/A	-	-	-	-	-	-	-



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Comprehensive Travel Insurance for Family Travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★										
RAA	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RAC	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RACQ	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
Stella Travel Services	Elements	4	20,000	-	2,000	20,000,000	20,000,000	6,000	-	-



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Comprehensive Travel Insurance for Family Travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
AAMI	International Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
Budget Direct	Comprehensive	4	Unlimited	40,000	1,000	Unlimited	Unlimited	15,000	6,000	800
Go Insurance	Go Basic - International	4	20,000	-	2,000	40,000,000	40,000,000	10,000	-	400
Go Insurance	Go Plus - International	4	60,000	80,000	3,000	40,000,000	40,000,000	30,000	2,500	1,000
InsureandGo	Gold	4	Unlimited	130,000	2,000	Unlimited	Unlimited	32,000	4,000	2,000
InsureandGo	Silver	4	60,000	100,000	2,000	Unlimited	Unlimited	24,000	4,000	1,000
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	100,000	50,000	3,000	Unlimited	Unlimited	50,000	5,000	500
Southern Cross Travel Insurance	World incl. USA & Canada	4	100,000	50,000	3,000	Unlimited	Unlimited	50,000	5,000	500
Travel Insuranz	Classic	4	10,000	-	2,000	40,000,000	40,000,000	10,000	-	500
Travel Insuranz	Premier	4	40,000	80,000	4,000	40,000,000	40,000,000	20,000	4,000	1,600
Virgin Money	Comprehensive	4	Unlimited	30,000	2,000	Unlimited	Unlimited	20,000	-	500
Virgin Money	Essentials	4	20,000	-	2,000	Unlimited	Unlimited	6,000	-	-
★★★★										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	30,000	5,000	500
Budget Direct	Essential	4	25,000	-	1,000	Unlimited	Unlimited	10,000	4,000	500
Citibank	International - Essential	4	50,000	40,000	Unlimited	Unlimited	Unlimited	10,000	-	-
Citibank	International - Premium	4	100,000	50,000	Unlimited	Unlimited	Unlimited	20,000	3,000	400
Columbus Direct Travel Insurance	Premier	4	30,000	150,000	4,000	40,000,000	40,000,000	15,000	4,000	2,000
Columbus Direct Travel Insurance	Standard	4	20,000	100,000	2,000	25,000,000	25,000,000	12,000	3,000	1,000



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Comprehensive Travel Insurance for Family Travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★										
Downunder Insurance	Plan C - Backpackers	4	5,000	30,000	1,500	Unlimited	Unlimited	4,000	-	500
Fastcover	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Fastcover	Plan E - Standard	4	Unlimited	30,000	1,000	Unlimited	Unlimited	10,000	-	-
HBF Insurance	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
itrek	Pioneer	4	Unlimited	-	1,000	Unlimited	Unlimited	10,000	-	500
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
Real Insurance	Comprehensive - International	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	50,000	500	Unlimited	Unlimited	24,000	4,000	250
Travel Insuranz	Deluxe	4	20,000	40,000	2,000	40,000,000	40,000,000	14,000	1,500	600
Woolworths	Basic	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
Woolworths	Comprehensive	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
Worldcare	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	6,000	250
★★★										
AIG	Platinum (F12)	4	Unlimited	52,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
American Express	Comprehensive - Single Trip Interna	4	Unlimited	60,000	Unlimited	Unlimited	Unlimited	30,000	3,000	500
American Express	Essentials -Single Trip International	4	20,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
ANZ	International	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
AUSTRALIA POST	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	3,000	500
Australian Unity	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-



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Comprehensive Travel Insurance for Family Travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Australian Unity	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	500
BUPA Insurance	International - Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CGU	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CGU	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Citibank	International - Elite	4	Unlimited	200,000	Unlimited	Unlimited	Unlimited	60,000	5,000	400
Covermore	Travelsure - International	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Downunder Insurance	Plan A - Comprehensive	4	20,000	60,000	750	Unlimited	Unlimited	10,000	-	500
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
GIO	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	4,000	500
Good2Go	Essentials Travel Insurance	4	20,000	-	1,000	10,000,000	10,000,000	6,000	-	-
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
Greater Building Society	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	500
HBF Insurance	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
HCF Insurance	International Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	500
HSBC	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Hume Bank	Plan A - Comprehensive	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
Hume Bank	Plan D - Snow Cover	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
insure4less	Essentials	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	-



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Comprehensive Travel Insurance for Family Travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
insure4less	Excel	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	500
insure4less	Excel Plus	4	15,000	40,000	1,000	20,000,000	20,000,000	10,000	3,000	1,000
itrek	Adventurer	4	30,000	-	1,000	Unlimited	Unlimited	10,000	-	-
Kango Cover	L2 - Rock Wallaby Cover	4	20,000	-	1,000	40,000	10,000,000	6,000	-	-
Kango Cover	L3 - Wallaby Cover	4	25,000	-	1,000	40,000	10,000,000	10,000	-	250
Kango Cover	L4 - Eastern Grey Cover	4	25,000	-	2,000	40,000	25,000,000	12,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	30,000	100,000	2,000	40,000	Unlimited	15,000	4,000	750
Medibank	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	16,000	4,000	500
MyCover	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	250
NRMA Insurance	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
NRMA Insurance	International Essentials	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
OnePath	International Travel	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Online Travel Insurance	Plan A - Comprehensive	4	50,000	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
People's Choice Credit Union	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
People's Choice Credit Union	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Priceline Protects	International - Essential	4	10,000	-	Unlimited	Unlimited	Unlimited	3,000	-	-
Priceline Protects	International - Premium	4	20,000	50,000	Unlimited	Unlimited	Unlimited	10,000	-	400
QANTAS	International Comprehensive	4	Unlimited	80,000	Unlimited	Unlimited	Unlimited	30,000	5,000	400



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Comprehensive Travel Insurance for Family Travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
QBE	A Travel	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
QBE	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
SGIC	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIO	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Ski Insurance	Plan A - International	4	Unlimited	50,000	500	Unlimited	Unlimited	10,000	5,000	500
St.George Bank	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
St.George Bank	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
Virgin Australia	Comprehensive	4	Unlimited	50,000	-	Unlimited	Unlimited	10,000	3,000	500
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	3,000	500
Webjet	Essentials - Plan B	4	10,000	30,000	2,000	10,000,000	10,000,000	3,000	1,000	500
Westpac	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
World Nomads	Explorer	4	Unlimited	25,000	1,000	Unlimited	Unlimited	20,000	3,000	250
World Nomads	Standard	4	7,000	-	1,000	1,000,000	10,000,000	4,000	-	-
ZUJI	Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
★★										
Allianz Australia	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	6,000	500
Aussietravelcover	Basic - Super Plus	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250



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Comprehensive Travel Insurance for Family Travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
Aussietravelcover	Plan A - Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	8,000	250
BUPA Insurance	International - Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
CHI Travel Insurance	Basic - International	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	16,000	3,000	250
Covermore	Essentials - International	4	10,000	20,000	20,000,000	20,000,000	20,000,000	6,000	2,000	-
Flight Centre Travel Group Limit	International Options Plan I	4	10,000	50,000	Unlimited	Unlimited	Unlimited	30,000	10,000	400
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
NAB	Plan A - International	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	500
National Seniors	International Basic	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	500
National Seniors	International Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
RAA	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RAC	Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
RACQ	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Extra Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	8,000	4,000	400
RACV	Total Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	20,000	6,000	500
Real Insurance	Basics - International	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
SGIC	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
SGIO	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Stella Travel Services	International Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	Yes	500



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Comprehensive Travel Insurance for Family Travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
SureSave	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	4,000	250
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	24,000	5,000	250
Virgin Australia	Essentials	4	Unlimited	-	2,000	Unlimited	Unlimited	10,000	3,000	-
★										
HCF Insurance	Elements Plan	4	N/A	-	-	-	-	-	-	-
RAA	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RAC	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RACQ	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
Stella Travel Services	Elements	4	20,000	-	2,000	20,000,000	20,000,000	6,000	-	-
SureSave	Budget	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	250



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Comprehensive Travel Insurance for Family Travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	30,000	5,000	500
AAMI	International Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
Budget Direct	Comprehensive	4	Unlimited	40,000	1,000	Unlimited	Unlimited	15,000	6,000	800
Budget Direct	Essential	4	25,000	-	1,000	Unlimited	Unlimited	10,000	4,000	500
InsureandGo	Gold	4	Unlimited	130,000	2,000	Unlimited	Unlimited	32,000	4,000	2,000
InsureandGo	Silver	4	60,000	100,000	2,000	Unlimited	Unlimited	24,000	4,000	1,000
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	100,000	50,000	3,000	Unlimited	Unlimited	50,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	50,000	500	Unlimited	Unlimited	24,000	4,000	250
Virgin Money	Comprehensive	4	Unlimited	30,000	2,000	Unlimited	Unlimited	20,000	-	500
Virgin Money	Essentials	4	20,000	-	2,000	Unlimited	Unlimited	6,000	-	-
Woolworths	Basic	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
Worldcare	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	6,000	250
★★★★										
AUSTRALIA POST	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	3,000	500
Citibank	International - Essential	4	50,000	40,000	Unlimited	Unlimited	Unlimited	10,000	-	-
Columbus Direct Travel Insurance	Standard	4	20,000	100,000	2,000	25,000,000	25,000,000	12,000	3,000	1,000
Downunder Insurance	Plan C - Backpackers	4	5,000	30,000	1,500	Unlimited	Unlimited	4,000	-	500
Fastcover	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Fastcover	Plan E - Standard	4	Unlimited	30,000	1,000	Unlimited	Unlimited	10,000	-	-



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Family Travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★										
Go Insurance	Go Plus - International	4	60,000	80,000	3,000	40,000,000	40,000,000	30,000	2,500	1,000
Good2Go	Essentials Travel Insurance	4	20,000	-	1,000	10,000,000	10,000,000	6,000	-	-
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
itrek	Pioneer	4	Unlimited	-	1,000	Unlimited	Unlimited	10,000	-	500
Kango Cover	L2 - Rock Wallaby Cover	4	20,000	-	1,000	40,000	10,000,000	6,000	-	-
Kango Cover	L3 - Wallaby Cover	4	25,000	-	1,000	40,000	10,000,000	10,000	-	250
Medibank	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	16,000	4,000	500
Real Insurance	Comprehensive - International	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
SGIO	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
Southern Cross Travel Insurance	World incl. USA & Canada	4	100,000	50,000	3,000	Unlimited	Unlimited	50,000	5,000	500
Travel Insuranz	Classic	4	10,000	-	2,000	40,000,000	40,000,000	10,000	-	500
Travel Insuranz	Deluxe	4	20,000	40,000	2,000	40,000,000	40,000,000	14,000	1,500	600
Travel Insuranz	Premier	4	40,000	80,000	4,000	40,000,000	40,000,000	20,000	4,000	1,600
Woolworths	Comprehensive	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
★★★										
AIG	Silver (D12)	4	Unlimited	52,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
Allianz Australia	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	6,000	500
American Express	Comprehensive - Single Trip Interna	4	Unlimited	60,000	Unlimited	Unlimited	Unlimited	30,000	3,000	500
Aussietravelcover	Basic - Standard	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250



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Comprehensive Travel Insurance for Family Travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Australian Unity	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	500
BUPA Insurance	International - Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CGU	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CHI Travel Insurance	Basic - International	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	16,000	3,000	250
Citibank	International - Elite	4	Unlimited	200,000	Unlimited	Unlimited	Unlimited	60,000	5,000	400
Citibank	International - Premium	4	100,000	50,000	Unlimited	Unlimited	Unlimited	20,000	3,000	400
Columbus Direct Travel Insurance	Premier	4	30,000	150,000	4,000	40,000,000	40,000,000	15,000	4,000	2,000
Covermore	Travelsure - International	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Downunder Insurance	Plan A - Comprehensive	4	20,000	60,000	750	Unlimited	Unlimited	10,000	-	500
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Go Insurance	Go Basic - International	4	20,000	-	2,000	40,000,000	40,000,000	10,000	-	400
Greater Building Society	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	500
HBF Insurance	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
HBF Insurance	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
HBF Insurance	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
HCF Insurance	International Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	500
HSBC	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250



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Comprehensive Travel Insurance for Family Travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Hume Bank	Plan A - Comprehensive	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
Hume Bank	Plan D - Snow Cover	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
insure4less	Excel	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	500
insure4less	Excel Plus	4	15,000	40,000	1,000	20,000,000	20,000,000	10,000	3,000	1,000
itrek	Adventurer	4	30,000	-	1,000	Unlimited	Unlimited	10,000	-	-
Kango Cover	L4 - Eastern Grey Cover	4	25,000	-	2,000	40,000	25,000,000	12,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	30,000	100,000	2,000	40,000	Unlimited	15,000	4,000	750
MyCover	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	250
NAB	Plan A - International	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	500
NRMA Insurance	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
NRMA Insurance	International Essentials	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Online Travel Insurance	Plan A - Comprehensive	4	50,000	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
Ouch Online Travel Insurance	B Travel Plan	4	Unlimited	36,000	Unlimited	Unlimited	Unlimited	30,000	3,000	-
People's Choice Credit Union	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
People's Choice Credit Union	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Priceline Protects	International - Essential	4	10,000	-	Unlimited	Unlimited	Unlimited	3,000	-	-
Priceline Protects	International - Premium	4	20,000	50,000	Unlimited	Unlimited	Unlimited	10,000	-	400
QANTAS	International Comprehensive	4	Unlimited	80,000	Unlimited	Unlimited	Unlimited	30,000	5,000	400



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Comprehensive Travel Insurance for Family Travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
QBE	A Travel	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
QBE	B Travel	4	Unlimited	36,000	Unlimited	Unlimited	Unlimited	30,000	3,000	-
RACV	Extra Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	8,000	4,000	400
RACV	Total Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	20,000	6,000	500
Real Insurance	Basics - International	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
SGIC	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIC	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
SGIO	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Ski Insurance	Plan A - International	4	Unlimited	50,000	500	Unlimited	Unlimited	10,000	5,000	500
St.George Bank	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
St.George Bank	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Stella Travel Services	International Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	Yes	500
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
Virgin Australia	Comprehensive	4	Unlimited	50,000	-	Unlimited	Unlimited	10,000	3,000	500
Virgin Australia	Essentials	4	Unlimited	-	2,000	Unlimited	Unlimited	10,000	3,000	-
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	3,000	500
Webjet	Essentials - Plan B	4	10,000	30,000	2,000	10,000,000	10,000,000	3,000	1,000	500
Westpac	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500



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Comprehensive Travel Insurance for Family Travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
World Nomads	Explorer	4	Unlimited	25,000	1,000	Unlimited	Unlimited	20,000	3,000	250
World Nomads	Standard	4	7,000	-	1,000	1,000,000	10,000,000	4,000	-	-
ZUJI	Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
★★										
American Express	Essentials -Single Trip International	4	20,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
ANZ	International	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Aussietravelcover	Plan A - Standard	4	Unlimited	30,000	2,000	Unlimited	Unlimited	12,000	4,000	250
Australian Unity	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
Australian Unity	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
BUPA Insurance	International - Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
BUPA Insurance	International - Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
CGU	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
CGU	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Covermore	Essentials - International	4	10,000	20,000	20,000,000	20,000,000	20,000,000	6,000	2,000	-
Flight Centre Travel Group Limit	International Options Plan I	4	10,000	50,000	Unlimited	Unlimited	Unlimited	30,000	10,000	400
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
GIO	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	4,000	500
insure4less	Essentials	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	-
National Seniors	International Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500



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Comprehensive Travel Insurance for Family Travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
OnePath	International Travel	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
People's Choice Credit Union	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
QBE	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
RAA	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RAC	Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
RACQ	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
St.George Bank	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
SureSave	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	4,000	250
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	24,000	5,000	250
★										
HCF Insurance	Elements Plan	4	N/A	-	-	-	-	-	-	-
National Seniors	International Basic	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	500
RAA	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RAC	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RACQ	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
Stella Travel Services	Elements	4	20,000	-	2,000	20,000,000	20,000,000	6,000	-	-
SureSave	Budget	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	250



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Comprehensive Travel Insurance for Family Travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	30,000	5,000	500
Budget Direct	Comprehensive	4	Unlimited	40,000	1,000	Unlimited	Unlimited	15,000	6,000	800
Budget Direct	Essential	4	25,000	-	1,000	Unlimited	Unlimited	10,000	4,000	500
Downunder Insurance	Plan C - Backpackers	4	5,000	30,000	1,500	Unlimited	Unlimited	4,000	-	500
Good2Go	Essentials Travel Insurance	4	20,000	-	1,000	10,000,000	10,000,000	6,000	-	-
InsureandGo	Gold	4	Unlimited	130,000	2,000	Unlimited	Unlimited	32,000	4,000	2,000
InsureandGo	Silver	4	60,000	100,000	2,000	Unlimited	Unlimited	24,000	4,000	1,000
Real Insurance	Comprehensive - International	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
Southern Cross Travel Insurance	NZ/Indonesia/South Pacific	4	100,000	50,000	3,000	Unlimited	Unlimited	50,000	5,000	500
Virgin Money	Comprehensive	4	Unlimited	30,000	2,000	Unlimited	Unlimited	20,000	-	500
Virgin Money	Essentials	4	20,000	-	2,000	Unlimited	Unlimited	6,000	-	-
Woolworths	Basic	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
Worldcare	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	6,000	250
★★★★										
AAMI	International Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
American Express	Comprehensive - Single Trip Interna	4	Unlimited	60,000	Unlimited	Unlimited	Unlimited	30,000	3,000	500
AUSTRALIA POST	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	3,000	500
Citibank	International - Essential	4	50,000	40,000	Unlimited	Unlimited	Unlimited	10,000	-	-
Columbus Direct Travel Insurance	Premier	4	30,000	150,000	4,000	40,000,000	40,000,000	15,000	4,000	2,000



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★★★★										
Columbus Direct Travel Insurance	Standard	4	20,000	100,000	2,000	25,000,000	25,000,000	12,000	3,000	1,000
Downunder Insurance	Plan A - Comprehensive	4	20,000	60,000	750	Unlimited	Unlimited	10,000	-	500
Fastcover	Plan E - Standard	4	Unlimited	30,000	1,000	Unlimited	Unlimited	10,000	-	-
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
itrek	Pioneer	4	Unlimited	-	1,000	Unlimited	Unlimited	10,000	-	500
Kango Cover	L2 - Rock Wallaby Cover	4	20,000	-	1,000	40,000	10,000,000	6,000	-	-
Medibank	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	16,000	4,000	500
Online Travel Insurance	Plan A - Comprehensive	4	50,000	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
Priceline Protects	International - Premium	4	20,000	50,000	Unlimited	Unlimited	Unlimited	10,000	-	400
QANTAS	International Comprehensive	4	Unlimited	80,000	Unlimited	Unlimited	Unlimited	30,000	5,000	400
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	100,000	50,000	3,000	Unlimited	Unlimited	50,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	50,000	500	Unlimited	Unlimited	24,000	4,000	250
Travel Insuranz	Classic	4	10,000	-	2,000	40,000,000	40,000,000	10,000	-	500
Travel Insuranz	Deluxe	4	20,000	40,000	2,000	40,000,000	40,000,000	14,000	1,500	600
Travel Insuranz	Premier	4	40,000	80,000	4,000	40,000,000	40,000,000	20,000	4,000	1,600
Woolworths	Comprehensive	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
★★★										
AIG	Bronze (E12)	4	Unlimited	52,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
Allianz Australia	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	6,000	500



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Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
American Express	Essentials -Single Trip International	4	20,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
ANZ	International	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Aussietravelcover	Basic - NZ/Indonesia/Fiji	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
Aussietravelcover	Plan A - NZ/Indonesia/Fiji	4	Unlimited	20,000	2,000	Unlimited	Unlimited	10,000	4,000	250
Australian Unity	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	500
CGU	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CHI Travel Insurance	Basic - International	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	16,000	3,000	250
Citibank	International - Elite	4	Unlimited	200,000	Unlimited	Unlimited	Unlimited	60,000	5,000	400
Citibank	International - Premium	4	100,000	50,000	Unlimited	Unlimited	Unlimited	20,000	3,000	400
Covermore	Travelsure - International	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Fastcover	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Go Insurance	Go Plus - International	4	60,000	80,000	3,000	40,000,000	40,000,000	30,000	2,500	1,000
Greater Building Society	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	500
HBF Insurance	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
HCF Insurance	International Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	500
HSBC	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Family Travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Hume Bank	Plan A - Comprehensive	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
Hume Bank	Plan D - Snow Cover	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
insure4less	Essentials	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	-
insure4less	Excel	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	500
insure4less	Excel Plus	4	15,000	40,000	1,000	20,000,000	20,000,000	10,000	3,000	1,000
itrek	Adventurer	4	30,000	-	1,000	Unlimited	Unlimited	10,000	-	-
Kango Cover	L3 - Wallaby Cover	4	25,000	-	1,000	40,000	10,000,000	10,000	-	250
Kango Cover	L4 - Eastern Grey Cover	4	25,000	-	2,000	40,000	25,000,000	12,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	30,000	100,000	2,000	40,000	Unlimited	15,000	4,000	750
MyCover	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	250
NAB	Plan A - International	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	500
National Seniors	International Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
NRMA Insurance	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
NRMA Insurance	International Essentials	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
OnePath	International Travel	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
Ouch Online Travel Insurance	B Travel Plan	4	Unlimited	36,000	Unlimited	Unlimited	Unlimited	30,000	3,000	-
Ouch Online Travel Insurance	C Travel Plan	4	Unlimited	20,000	Unlimited	Unlimited	Unlimited	30,000	2,000	-
People's Choice Credit Union	Economy	4	Unlimited	20,000	2,000	250,000	250,000	7,000	2,000	-



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Comprehensive Travel Insurance for Family Travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
People's Choice Credit Union	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Priceline Protects	International - Essential	4	10,000	-	Unlimited	Unlimited	Unlimited	3,000	-	-
QBE	B Travel	4	Unlimited	36,000	Unlimited	Unlimited	Unlimited	30,000	3,000	-
QBE	C Travel	4	Unlimited	20,000	Unlimited	Unlimited	Unlimited	30,000	-	-
RAA	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Extra Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	8,000	4,000	400
RACV	Total Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	20,000	6,000	500
Real Insurance	Basics - International	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
SGIC	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIC	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
SGIO	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIO	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Ski Insurance	Plan A - International	4	Unlimited	50,000	500	Unlimited	Unlimited	10,000	5,000	500
Southern Cross Travel Insurance	World incl. USA & Canada	4	100,000	50,000	3,000	Unlimited	Unlimited	50,000	5,000	500
St.George Bank	Economy	4	Unlimited	20,000	2,000	250,000	250,000	7,000	2,000	-
St.George Bank	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Stella Travel Services	International Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	Yes	500
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500



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★★★										
SureSave	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	4,000	250
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	24,000	5,000	250
Virgin Australia	Comprehensive	4	Unlimited	50,000	-	Unlimited	Unlimited	10,000	3,000	500
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	3,000	500
Webjet	Essentials - Plan B	4	10,000	30,000	2,000	10,000,000	10,000,000	3,000	1,000	500
Westpac	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
World Nomads	Explorer	4	Unlimited	25,000	1,000	Unlimited	Unlimited	20,000	3,000	250
World Nomads	Standard	4	7,000	-	1,000	1,000,000	10,000,000	4,000	-	-
ZUII	Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
★★										
Australian Unity	Economy	4	Unlimited	20,000	2,000	250,000	250,000	7,000	2,000	-
Australian Unity	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
BUPA Insurance	International - Economy	4	Unlimited	20,000	2,000	250,000	250,000	7,000	2,000	-
BUPA Insurance	International - Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
BUPA Insurance	International - Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
CGU	Economy	4	Unlimited	20,000	2,000	250,000	250,000	7,000	2,000	-
CGU	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
CGU	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Covermore	Essentials - International	4	10,000	20,000	20,000,000	20,000,000	20,000,000	6,000	2,000	-



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Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
Flight Centre Travel Group Limit	International Options Plan I	4	10,000	50,000	Unlimited	Unlimited	Unlimited	30,000	10,000	400
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
GIO	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	4,000	500
Go Insurance	Go Basic - International	4	20,000	-	2,000	40,000,000	40,000,000	10,000	-	400
HBF Insurance	Economy	4	Unlimited	20,000	2,000	250,000	250,000	7,000	2,000	-
HBF Insurance	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
HBF Insurance	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
National Seniors	International Basic	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	500
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
People's Choice Credit Union	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
People's Choice Credit Union	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
QBE	A Travel	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
QBE	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
RAC	Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
RACQ	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
St.George Bank	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
St.George Bank	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
SureSave	Budget	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	250

★



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Comprehensive Travel Insurance for Family Travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★										
Australian Unity	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
BUPA Insurance	International - Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
HCF Insurance	Elements Plan	4	N/A	-	-	-	-	-	-	-
RAA	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RAC	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RACQ	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
Stella Travel Services	Elements	4	20,000	-	2,000	20,000,000	20,000,000	6,000	-	-



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Comprehensive Travel Insurance for Family Travelling to France

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
AAMI	International Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
Budget Direct	Comprehensive	4	Unlimited	40,000	1,000	Unlimited	Unlimited	15,000	6,000	800
Downunder Insurance	Plan C - Backpackers	4	5,000	30,000	1,500	Unlimited	Unlimited	4,000	-	500
Good2Go	Essentials Travel Insurance	4	20,000	-	1,000	10,000,000	10,000,000	6,000	-	-
InsureandGo	Gold	4	Unlimited	130,000	2,000	Unlimited	Unlimited	32,000	4,000	2,000
InsureandGo	Silver	4	60,000	100,000	2,000	Unlimited	Unlimited	24,000	4,000	1,000
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	100,000	50,000	3,000	Unlimited	Unlimited	50,000	5,000	500
Southern Cross Travel Insurance	World incl. USA & Canada	4	100,000	50,000	3,000	Unlimited	Unlimited	50,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	50,000	500	Unlimited	Unlimited	24,000	4,000	250
Virgin Money	Comprehensive	4	Unlimited	30,000	2,000	Unlimited	Unlimited	20,000	-	500
Virgin Money	Essentials	4	20,000	-	2,000	Unlimited	Unlimited	6,000	-	-
Worldcare	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	6,000	250
★★★★										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	30,000	5,000	500
AUSTRALIA POST	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	3,000	500
Budget Direct	Essential	4	25,000	-	1,000	Unlimited	Unlimited	10,000	4,000	500
Citibank	International - Essential	4	50,000	40,000	Unlimited	Unlimited	Unlimited	10,000	-	-
Fastcover	Plan E - Standard	4	Unlimited	30,000	1,000	Unlimited	Unlimited	10,000	-	-
Go Insurance	Go Plus - International	4	60,000	80,000	3,000	40,000,000	40,000,000	30,000	2,500	1,000



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Comprehensive Travel Insurance for Family Travelling to France

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★										
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
Greater Building Society	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	500
itrek	Pioneer	4	Unlimited	-	1,000	Unlimited	Unlimited	10,000	-	500
Medibank	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	16,000	4,000	500
NRMA Insurance	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
Online Travel Insurance	Plan A - Comprehensive	4	50,000	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
Real Insurance	Comprehensive - International	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
SGIC	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIO	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
Travel Insuranz	Classic	4	10,000	-	2,000	40,000,000	40,000,000	10,000	-	500
Travel Insuranz	Premier	4	40,000	80,000	4,000	40,000,000	40,000,000	20,000	4,000	1,600
Woolworths	Basic	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
★★★										
AIG	Gold (C12)	4	Unlimited	52,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
Allianz Australia	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	6,000	500
American Express	Comprehensive - Single Trip Interna	4	Unlimited	60,000	Unlimited	Unlimited	Unlimited	30,000	3,000	500
American Express	Essentials -Single Trip International	4	20,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
Aussietravelcover	Basic - Super	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
Aussietravelcover	Plan A - Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	16,000	4,000	250



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★★★										
Australian Unity	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	500
BUPA Insurance	International - Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CGU	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Citibank	International - Elite	4	Unlimited	200,000	Unlimited	Unlimited	Unlimited	60,000	5,000	400
Citibank	International - Premium	4	100,000	50,000	Unlimited	Unlimited	Unlimited	20,000	3,000	400
Columbus Direct Travel Insurance	Premier	4	30,000	150,000	4,000	40,000,000	40,000,000	15,000	4,000	2,000
Columbus Direct Travel Insurance	Standard	4	20,000	100,000	2,000	25,000,000	25,000,000	12,000	3,000	1,000
Covermore	Travelsure - International	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Downunder Insurance	Plan A - Comprehensive	4	20,000	60,000	750	Unlimited	Unlimited	10,000	-	500
Fastcover	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Go Insurance	Go Basic - International	4	20,000	-	2,000	40,000,000	40,000,000	10,000	-	400
HBF Insurance	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
HBF Insurance	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
HCF Insurance	International Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	500
HSBC	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Hume Bank	Plan A - Comprehensive	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
Hume Bank	Plan D - Snow Cover	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500



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★ ★ ★										
insure4less	Excel	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	500
insure4less	Excel Plus	4	15,000	40,000	1,000	20,000,000	20,000,000	10,000	3,000	1,000
itrek	Adventurer	4	30,000	-	1,000	Unlimited	Unlimited	10,000	-	-
Kango Cover	L2 - Rock Wallaby Cover	4	20,000	-	1,000	40,000	10,000,000	6,000	-	-
Kango Cover	L3 - Wallaby Cover	4	25,000	-	1,000	40,000	10,000,000	10,000	-	250
Kango Cover	L4 - Eastern Grey Cover	4	25,000	-	2,000	40,000	25,000,000	12,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	30,000	100,000	2,000	40,000	Unlimited	15,000	4,000	750
MyCover	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	250
NAB	Plan A - International	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	500
NRMA Insurance	International Essentials	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
People's Choice Credit Union	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
People's Choice Credit Union	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Priceline Protects	International - Essential	4	10,000	-	Unlimited	Unlimited	Unlimited	3,000	-	-
Priceline Protects	International - Premium	4	20,000	50,000	Unlimited	Unlimited	Unlimited	10,000	-	400
QANTAS	International Comprehensive	4	Unlimited	80,000	Unlimited	Unlimited	Unlimited	30,000	5,000	400
QBE	A Travel	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
RAA	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Total Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	20,000	6,000	500



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★★★										
SGIC	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
SGIO	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Ski Insurance	Plan A - International	4	Unlimited	50,000	500	Unlimited	Unlimited	10,000	5,000	500
St. George Bank	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
St. George Bank	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Stella Travel Services	International Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	Yes	500
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
Travel Insuranz	Deluxe	4	20,000	40,000	2,000	40,000,000	40,000,000	14,000	1,500	600
Virgin Australia	Comprehensive	4	Unlimited	50,000	-	Unlimited	Unlimited	10,000	3,000	500
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	3,000	500
Webjet	Essentials - Plan B	4	10,000	30,000	2,000	10,000,000	10,000,000	3,000	1,000	500
Westpac	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
Woolworths	Comprehensive	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
World Nomads	Explorer	4	Unlimited	25,000	1,000	Unlimited	Unlimited	20,000	3,000	250
ZUJI	Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
★★										
ANZ	International	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Australian Unity	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Family Travelling to France

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
BUPA Insurance	International - Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
CGU	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
CHI Travel Insurance	Basic - International	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	16,000	3,000	250
Covermore	Essentials - International	4	10,000	20,000	20,000,000	20,000,000	20,000,000	6,000	2,000	-
Flight Centre Travel Group Limit	International Options Plan I	4	10,000	50,000	Unlimited	Unlimited	Unlimited	30,000	10,000	400
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
GIO	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	4,000	500
insure4less	Essentials	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	-
National Seniors	International Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
OnePath	International Travel	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
QBE	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
RAA	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RAC	Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
RACQ	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Extra Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	8,000	4,000	400
Real Insurance	Basics - International	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
SureSave	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	4,000	250



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Family Travelling to France

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	24,000	5,000	250
Virgin Australia	Essentials	4	Unlimited	-	2,000	Unlimited	Unlimited	10,000	3,000	-
World Nomads	Standard	4	7,000	-	1,000	1,000,000	10,000,000	4,000	-	-
★										
HCF Insurance	Elements Plan	4	N/A	-	-	-	-	-	-	-
National Seniors	International Basic	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	500
RAC	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RACQ	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
Stella Travel Services	Elements	4	20,000	-	2,000	20,000,000	20,000,000	6,000	-	-
SureSave	Budget	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	250



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Comprehensive Travel Insurance for Family Travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
Budget Direct	Comprehensive	4	Unlimited	40,000	1,000	Unlimited	Unlimited	15,000	6,000	800
Budget Direct	Essential	4	25,000	-	1,000	Unlimited	Unlimited	10,000	4,000	500
InsureandGo	Gold	4	Unlimited	130,000	2,000	Unlimited	Unlimited	32,000	4,000	2,000
InsureandGo	Silver	4	60,000	100,000	2,000	Unlimited	Unlimited	24,000	4,000	1,000
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	100,000	50,000	3,000	Unlimited	Unlimited	50,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	50,000	500	Unlimited	Unlimited	24,000	4,000	250
Travel Insuranz	Classic	4	10,000	-	2,000	40,000,000	40,000,000	10,000	-	500
Virgin Money	Comprehensive	4	Unlimited	30,000	2,000	Unlimited	Unlimited	20,000	-	500
Virgin Money	Essentials	4	20,000	-	2,000	Unlimited	Unlimited	6,000	-	-
Woolworths	Basic	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
Worldcare	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	6,000	250
★★★★★										
AAMI	International Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
AUSTRALIA POST	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	3,000	500
Citibank	International - Essential	4	50,000	40,000	Unlimited	Unlimited	Unlimited	10,000	-	-
Columbus Direct Travel Insurance	Premier	4	30,000	150,000	4,000	40,000,000	40,000,000	15,000	4,000	2,000
Columbus Direct Travel Insurance	Standard	4	20,000	100,000	2,000	25,000,000	25,000,000	12,000	3,000	1,000
Go Insurance	Go Basic - International	4	20,000	-	2,000	40,000,000	40,000,000	10,000	-	400
Go Insurance	Go Plus - International	4	60,000	80,000	3,000	40,000,000	40,000,000	30,000	2,500	1,000



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Comprehensive Travel Insurance for Family Travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★										
Medibank	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	16,000	4,000	500
NRMA Insurance	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
Online Travel Insurance	Plan A - Comprehensive	4	50,000	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
Real Insurance	Comprehensive - International	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
SGIC	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIO	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
Southern Cross Travel Insurance	World incl. USA & Canada	4	100,000	50,000	3,000	Unlimited	Unlimited	50,000	5,000	500
Travel Insuranz	Deluxe	4	20,000	40,000	2,000	40,000,000	40,000,000	14,000	1,500	600
Travel Insuranz	Premier	4	40,000	80,000	4,000	40,000,000	40,000,000	20,000	4,000	1,600
Woolworths	Comprehensive	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
★★★										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	30,000	5,000	500
AIG	Gold (C12)	4	Unlimited	52,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
Allianz Australia	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	6,000	500
American Express	Comprehensive - Single Trip Interna	4	Unlimited	60,000	Unlimited	Unlimited	Unlimited	30,000	3,000	500
American Express	Essentials -Single Trip International	4	20,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
Aussietravelcover	Basic - Super	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
Aussietravelcover	Plan A - Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	16,000	4,000	250
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	500



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Comprehensive Travel Insurance for Family Travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Citibank	International - Elite	4	Unlimited	200,000	Unlimited	Unlimited	Unlimited	60,000	5,000	400
Citibank	International - Premium	4	100,000	50,000	Unlimited	Unlimited	Unlimited	20,000	3,000	400
Covermore	Essentials - International	4	10,000	20,000	20,000,000	20,000,000	20,000,000	6,000	2,000	-
Covermore	Travelsure - International	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Downunder Insurance	Plan A - Comprehensive	4	20,000	60,000	750	Unlimited	Unlimited	10,000	-	500
Downunder Insurance	Plan C - Backpackers	4	5,000	30,000	1,500	Unlimited	Unlimited	4,000	-	500
Fastcover	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Fastcover	Plan E - Standard	4	Unlimited	30,000	1,000	Unlimited	Unlimited	10,000	-	-
Flight Centre Travel Group Limit	International Options Plan I	4	10,000	50,000	Unlimited	Unlimited	Unlimited	30,000	10,000	400
Good2Go	Essentials Travel Insurance	4	20,000	-	1,000	10,000,000	10,000,000	6,000	-	-
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
Greater Building Society	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	500
HBF Insurance	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
HCF Insurance	International Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	500
HSBC	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Hume Bank	Plan A - Comprehensive	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
insure4less	Excel	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	500
insure4less	Excel Plus	4	15,000	40,000	1,000	20,000,000	20,000,000	10,000	3,000	1,000



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Comprehensive Travel Insurance for Family Travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
itrek	Adventurer	4	30,000	-	1,000	Unlimited	Unlimited	10,000	-	-
itrek	Pioneer	4	Unlimited	-	1,000	Unlimited	Unlimited	10,000	-	500
Kango Cover	L2 - Rock Wallaby Cover	4	20,000	-	1,000	40,000	10,000,000	6,000	-	-
Kango Cover	L3 - Wallaby Cover	4	25,000	-	1,000	40,000	10,000,000	10,000	-	250
Kango Cover	L5 - Big Red Cover	4	30,000	100,000	2,000	40,000	Unlimited	15,000	4,000	750
MyCover	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	250
NAB	Plan A - International	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	500
NRMA Insurance	International Essentials	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
People's Choice Credit Union	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Priceline Protects	International - Essential	4	10,000	-	Unlimited	Unlimited	Unlimited	3,000	-	-
Priceline Protects	International - Premium	4	20,000	50,000	Unlimited	Unlimited	Unlimited	10,000	-	400
QANTAS	International Comprehensive	4	Unlimited	80,000	Unlimited	Unlimited	Unlimited	30,000	5,000	400
QBE	A Travel	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
RAA	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Total Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	20,000	6,000	500
Real Insurance	Basics - International	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
SGIC	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
SGIO	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-



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Comprehensive Travel Insurance for Family Travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★ ★ ★										
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Ski Insurance	Plan A - International	4	Unlimited	50,000	500	Unlimited	Unlimited	10,000	5,000	500
St. George Bank	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Stella Travel Services	International Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	Yes	500
Virgin Australia	Comprehensive	4	Unlimited	50,000	-	Unlimited	Unlimited	10,000	3,000	500
Virgin Australia	Essentials	4	Unlimited	-	2,000	Unlimited	Unlimited	10,000	3,000	-
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	3,000	500
Westpac	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
World Nomads	Explorer	4	Unlimited	25,000	1,000	Unlimited	Unlimited	20,000	3,000	250
World Nomads	Standard	4	7,000	-	1,000	1,000,000	10,000,000	4,000	-	-
ZUI	Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
★ ★										
ANZ	International	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Australian Unity	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
BUPA Insurance	International - Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
CGU	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
CHI Travel Insurance	Basic - International	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	16,000	3,000	250
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200



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Comprehensive Travel Insurance for Family Travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
Hume Bank	Plan D - Snow Cover	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
insure4less	Essentials	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	-
Kango Cover	L4 - Eastern Grey Cover	4	25,000	-	2,000	40,000	25,000,000	12,000	4,000	500
National Seniors	International Basic	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	500
National Seniors	International Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
OnePath	International Travel	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
QBE	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
RAC	Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
RACQ	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Extra Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	8,000	4,000	400
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
SureSave	Budget	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	250
SureSave	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	4,000	250
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	24,000	5,000	250
Webjet	Essentials - Plan B	4	10,000	30,000	2,000	10,000,000	10,000,000	3,000	1,000	500
★										
GIO	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	4,000	500
HCF Insurance	Elements Plan	4	N/A	-	-	-	-	-	-	-



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Comprehensive Travel Insurance for Family Travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★										
RAA	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RAC	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RACQ	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
Stella Travel Services	Elements	4	20,000	-	2,000	20,000,000	20,000,000	6,000	-	-



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Comprehensive Travel Insurance for Family Travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	30,000	5,000	500
Budget Direct	Comprehensive	4	Unlimited	40,000	1,000	Unlimited	Unlimited	15,000	6,000	800
Budget Direct	Essential	4	25,000	-	1,000	Unlimited	Unlimited	10,000	4,000	500
Good2Go	Essentials Travel Insurance	4	20,000	-	1,000	10,000,000	10,000,000	6,000	-	-
InsureandGo	Gold	4	Unlimited	130,000	2,000	Unlimited	Unlimited	32,000	4,000	2,000
InsureandGo	Silver	4	60,000	100,000	2,000	Unlimited	Unlimited	24,000	4,000	1,000
QANTAS	International Comprehensive	4	Unlimited	80,000	Unlimited	Unlimited	Unlimited	30,000	5,000	400
Real Insurance	Comprehensive - International	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
Southern Cross Travel Insurance	NZ/Indonesia/South Pacific	4	100,000	50,000	3,000	Unlimited	Unlimited	50,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	50,000	500	Unlimited	Unlimited	24,000	4,000	250
Virgin Money	Comprehensive	4	Unlimited	30,000	2,000	Unlimited	Unlimited	20,000	-	500
Virgin Money	Essentials	4	20,000	-	2,000	Unlimited	Unlimited	6,000	-	-
Woolworths	Basic	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
★★★★										
AAMI	International Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
American Express	Comprehensive - Single Trip Interna	4	Unlimited	60,000	Unlimited	Unlimited	Unlimited	30,000	3,000	500
AUSTRALIA POST	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	3,000	500
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	500
Citibank	International - Essential	4	50,000	40,000	Unlimited	Unlimited	Unlimited	10,000	-	-



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Family Travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★										
Columbus Direct Travel Insurance	Premier	4	30,000	150,000	4,000	40,000,000	40,000,000	15,000	4,000	2,000
Downunder Insurance	Plan A - Comprehensive	4	20,000	60,000	750	Unlimited	Unlimited	10,000	-	500
Downunder Insurance	Plan C - Backpackers	4	5,000	30,000	1,500	Unlimited	Unlimited	4,000	-	500
Fastcover	Plan E - Standard	4	Unlimited	30,000	1,000	Unlimited	Unlimited	10,000	-	-
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
HCF Insurance	International Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	500
itrek	Pioneer	4	Unlimited	-	1,000	Unlimited	Unlimited	10,000	-	500
Kango Cover	L2 - Rock Wallaby Cover	4	20,000	-	1,000	40,000	10,000,000	6,000	-	-
Medibank	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	16,000	4,000	500
Online Travel Insurance	Plan A - Comprehensive	4	50,000	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	100,000	50,000	3,000	Unlimited	Unlimited	50,000	5,000	500
Travel Insuranz	Classic	4	10,000	-	2,000	40,000,000	40,000,000	10,000	-	500
Travel Insuranz	Deluxe	4	20,000	40,000	2,000	40,000,000	40,000,000	14,000	1,500	600
Travel Insuranz	Premier	4	40,000	80,000	4,000	40,000,000	40,000,000	20,000	4,000	1,600
Woolworths	Comprehensive	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
Worldcare	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	6,000	250
★★★										
AIG	Bronze (E12)	4	Unlimited	52,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
Allianz Australia	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	6,000	500



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Family Travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
American Express	Essentials -Single Trip International	4	20,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
ANZ	International	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Aussietravelcover	Basic - NZ/Indonesia/Fiji	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
Aussietravelcover	Plan A - NZ/Indonesia/Fiji	4	Unlimited	20,000	2,000	Unlimited	Unlimited	10,000	4,000	250
Australian Unity	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CGU	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CHI Travel Insurance	Basic - International	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	16,000	3,000	250
Citibank	International - Elite	4	Unlimited	200,000	Unlimited	Unlimited	Unlimited	60,000	5,000	400
Citibank	International - Premium	4	100,000	50,000	Unlimited	Unlimited	Unlimited	20,000	3,000	400
Columbus Direct Travel Insurance	Standard	4	20,000	100,000	2,000	25,000,000	25,000,000	12,000	3,000	1,000
Covermore	Travelsure - International	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Fastcover	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Go Insurance	Go Plus - International	4	60,000	80,000	3,000	40,000,000	40,000,000	30,000	2,500	1,000
Greater Building Society	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	500
HBF Insurance	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
HSBC	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Hume Bank	Plan A - Comprehensive	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Family Travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Hume Bank	Plan D - Snow Cover	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
insure4less	Essentials	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	-
insure4less	Excel	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	500
insure4less	Excel Plus	4	15,000	40,000	1,000	20,000,000	20,000,000	10,000	3,000	1,000
itrek	Adventurer	4	30,000	-	1,000	Unlimited	Unlimited	10,000	-	-
Kango Cover	L3 - Wallaby Cover	4	25,000	-	1,000	40,000	10,000,000	10,000	-	250
Kango Cover	L4 - Eastern Grey Cover	4	25,000	-	2,000	40,000	25,000,000	12,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	30,000	100,000	2,000	40,000	Unlimited	15,000	4,000	750
MyCover	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	250
NAB	Plan A - International	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	500
National Seniors	International Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
NRMA Insurance	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
NRMA Insurance	International Essentials	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
OnePath	International Travel	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
Ouch Online Travel Insurance	B Travel Plan	4	Unlimited	36,000	Unlimited	Unlimited	Unlimited	30,000	3,000	-
Ouch Online Travel Insurance	C Travel Plan	4	Unlimited	20,000	Unlimited	Unlimited	Unlimited	30,000	2,000	-
People's Choice Credit Union	Economy	4	Unlimited	20,000	2,000	250,000	250,000	7,000	2,000	-
People's Choice Credit Union	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-



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Comprehensive Travel Insurance for Family Travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Priceline Protects	International - Essential	4	10,000	-	Unlimited	Unlimited	Unlimited	3,000	-	-
Priceline Protects	International - Premium	4	20,000	50,000	Unlimited	Unlimited	Unlimited	10,000	-	400
QBE	B Travel	4	Unlimited	36,000	Unlimited	Unlimited	Unlimited	30,000	3,000	-
QBE	C Travel	4	Unlimited	20,000	Unlimited	Unlimited	Unlimited	30,000	-	-
RAA	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Extra Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	8,000	4,000	400
RACV	Total Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	20,000	6,000	500
Real Insurance	Basics - International	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
SGIC	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIC	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
SGIO	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIO	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Ski Insurance	Plan A - International	4	Unlimited	50,000	500	Unlimited	Unlimited	10,000	5,000	500
Southern Cross Travel Insurance	World incl. USA & Canada	4	100,000	50,000	3,000	Unlimited	Unlimited	50,000	5,000	500
St.George Bank	Economy	4	Unlimited	20,000	2,000	250,000	250,000	7,000	2,000	-
St.George Bank	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Stella Travel Services	International Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	Yes	500
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500



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Comprehensive Travel Insurance for Family Travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
SureSave	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	4,000	250
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	24,000	5,000	250
Virgin Australia	Comprehensive	4	Unlimited	50,000	-	Unlimited	Unlimited	10,000	3,000	500
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	3,000	500
Webjet	Essentials - Plan B	4	10,000	30,000	2,000	10,000,000	10,000,000	3,000	1,000	500
Westpac	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
World Nomads	Explorer	4	Unlimited	25,000	1,000	Unlimited	Unlimited	20,000	3,000	250
World Nomads	Standard	4	7,000	-	1,000	1,000,000	10,000,000	4,000	-	-
ZUII	Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
★★										
Australian Unity	Economy	4	Unlimited	20,000	2,000	250,000	250,000	7,000	2,000	-
Australian Unity	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
BUPA Insurance	International - Economy	4	Unlimited	20,000	2,000	250,000	250,000	7,000	2,000	-
BUPA Insurance	International - Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
BUPA Insurance	International - Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
CGU	Economy	4	Unlimited	20,000	2,000	250,000	250,000	7,000	2,000	-
CGU	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
CGU	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Covermore	Essentials - International	4	10,000	20,000	20,000,000	20,000,000	20,000,000	6,000	2,000	-



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Comprehensive Travel Insurance for Family Travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
Flight Centre Travel Group Limit	International Options Plan I	4	10,000	50,000	Unlimited	Unlimited	Unlimited	30,000	10,000	400
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
GIO	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	4,000	500
Go Insurance	Go Basic - International	4	20,000	-	2,000	40,000,000	40,000,000	10,000	-	400
HBF Insurance	Economy	4	Unlimited	20,000	2,000	250,000	250,000	7,000	2,000	-
HBF Insurance	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
HBF Insurance	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
National Seniors	International Basic	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	500
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
People's Choice Credit Union	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
People's Choice Credit Union	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
QBE	A Travel	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
QBE	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
RAC	Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
RACQ	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
St.George Bank	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
St.George Bank	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
SureSave	Budget	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	250

★



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Comprehensive Travel Insurance for Family Travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★										
Australian Unity	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
BUPA Insurance	International - Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
HCF Insurance	Elements Plan	4	N/A	-	-	-	-	-	-	-
RAA	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RAC	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RACQ	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
Stella Travel Services	Elements	4	20,000	-	2,000	20,000,000	20,000,000	6,000	-	-



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Comprehensive Travel Insurance for Family Travelling to South Africa

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
AAMI	International Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
Budget Direct	Comprehensive	4	Unlimited	40,000	1,000	Unlimited	Unlimited	15,000	6,000	800
Downunder Insurance	Plan C - Backpackers	4	5,000	30,000	1,500	Unlimited	Unlimited	4,000	-	500
Good2Go	Essentials Travel Insurance	4	20,000	-	1,000	10,000,000	10,000,000	6,000	-	-
InsureandGo	Gold	4	Unlimited	130,000	2,000	Unlimited	Unlimited	32,000	4,000	2,000
InsureandGo	Silver	4	60,000	100,000	2,000	Unlimited	Unlimited	24,000	4,000	1,000
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	100,000	50,000	3,000	Unlimited	Unlimited	50,000	5,000	500
Southern Cross Travel Insurance	World incl. USA & Canada	4	100,000	50,000	3,000	Unlimited	Unlimited	50,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	50,000	500	Unlimited	Unlimited	24,000	4,000	250
Travel Insuranz	Classic	4	10,000	-	2,000	40,000,000	40,000,000	10,000	-	500
Virgin Money	Comprehensive	4	Unlimited	30,000	2,000	Unlimited	Unlimited	20,000	-	500
Virgin Money	Essentials	4	20,000	-	2,000	Unlimited	Unlimited	6,000	-	-
★★★★										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	30,000	5,000	500
Budget Direct	Essential	4	25,000	-	1,000	Unlimited	Unlimited	10,000	4,000	500
Citibank	International - Essential	4	50,000	40,000	Unlimited	Unlimited	Unlimited	10,000	-	-
Downunder Insurance	Plan A - Comprehensive	4	20,000	60,000	750	Unlimited	Unlimited	10,000	-	500
Fastcover	Plan E - Standard	4	Unlimited	30,000	1,000	Unlimited	Unlimited	10,000	-	-
Go Insurance	Go Basic - International	4	20,000	-	2,000	40,000,000	40,000,000	10,000	-	400



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Comprehensive Travel Insurance for Family Travelling to South Africa

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★										
Go Insurance	Go Plus - International	4	60,000	80,000	3,000	40,000,000	40,000,000	30,000	2,500	1,000
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
itrek	Pioneer	4	Unlimited	-	1,000	Unlimited	Unlimited	10,000	-	500
Kango Cover	L2 - Rock Wallaby Cover	4	20,000	-	1,000	40,000	10,000,000	6,000	-	-
Kango Cover	L3 - Wallaby Cover	4	25,000	-	1,000	40,000	10,000,000	10,000	-	250
Kango Cover	L5 - Big Red Cover	4	30,000	100,000	2,000	40,000	Unlimited	15,000	4,000	750
Real Insurance	Comprehensive - International	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
Travel Insuranz	Deluxe	4	20,000	40,000	2,000	40,000,000	40,000,000	14,000	1,500	600
Travel Insuranz	Premier	4	40,000	80,000	4,000	40,000,000	40,000,000	20,000	4,000	1,600
Woolworths	Basic	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
Woolworths	Comprehensive	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
Worldcare	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	6,000	250
★★★										
AIG	Gold (C12)	4	Unlimited	52,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
American Express	Comprehensive - Single Trip Interna	4	Unlimited	60,000	Unlimited	Unlimited	Unlimited	30,000	3,000	500
American Express	Essentials -Single Trip International	4	20,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
AUSTRALIA POST	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	3,000	500
Australian Unity	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Australian Unity	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-



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Comprehensive Travel Insurance for Family Travelling to South Africa

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	500
BUPA Insurance	International - Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CGU	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CGU	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	16,000	3,000	250
Citibank	International - Elite	4	Unlimited	200,000	Unlimited	Unlimited	Unlimited	60,000	5,000	400
Citibank	International - Premium	4	100,000	50,000	Unlimited	Unlimited	Unlimited	20,000	3,000	400
Columbus Direct Travel Insurance	Premier	4	30,000	150,000	4,000	40,000,000	40,000,000	15,000	4,000	2,000
Columbus Direct Travel Insurance	Standard	4	20,000	100,000	2,000	25,000,000	25,000,000	12,000	3,000	1,000
Covermore	Travelsure - International	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Fastcover	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Greater Building Society	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	500
HBF Insurance	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
HBF Insurance	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
HCF Insurance	International Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	500
HSBC	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Hume Bank	Plan A - Comprehensive	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
Hume Bank	Plan D - Snow Cover	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Family Travelling to South Africa

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★ ★ ★										
insure4less	Essentials	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	-
insure4less	Excel	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	500
insure4less	Excel Plus	4	15,000	40,000	1,000	20,000,000	20,000,000	10,000	3,000	1,000
itrek	Adventurer	4	30,000	-	1,000	Unlimited	Unlimited	10,000	-	-
Kango Cover	L4 - Eastern Grey Cover	4	25,000	-	2,000	40,000	25,000,000	12,000	4,000	500
Medibank	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	16,000	4,000	500
MyCover	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	250
NRMA Insurance	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
NRMA Insurance	International Essentials	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
OnePath	International Travel	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Online Travel Insurance	Plan A - Comprehensive	4	50,000	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
People's Choice Credit Union	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
People's Choice Credit Union	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Priceline Protects	International - Essential	4	10,000	-	Unlimited	Unlimited	Unlimited	3,000	-	-
Priceline Protects	International - Premium	4	20,000	50,000	Unlimited	Unlimited	Unlimited	10,000	-	400
QANTAS	International Comprehensive	4	Unlimited	80,000	Unlimited	Unlimited	Unlimited	30,000	5,000	400
QBE	A Travel	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-



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Comprehensive Travel Insurance for Family Travelling to South Africa

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
QBE	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
Real Insurance	Basics - International	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
SGIC	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIO	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Ski Insurance	Plan A - International	4	Unlimited	50,000	500	Unlimited	Unlimited	10,000	5,000	500
St.George Bank	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
St.George Bank	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Stella Travel Services	International Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	Yes	500
Virgin Australia	Comprehensive	4	Unlimited	50,000	-	Unlimited	Unlimited	10,000	3,000	500
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	3,000	500
Webjet	Essentials - Plan B	4	10,000	30,000	2,000	10,000,000	10,000,000	3,000	1,000	500
Westpac	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
World Nomads	Explorer	4	Unlimited	25,000	1,000	Unlimited	Unlimited	20,000	3,000	250
World Nomads	Standard	4	7,000	-	1,000	1,000,000	10,000,000	4,000	-	-
ZUJI	Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
★★										
Allianz Australia	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	6,000	500
ANZ	International	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200



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Comprehensive Travel Insurance for Family Travelling to South Africa

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
Aussietravelcover	Basic - Super Plus	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
Aussietravelcover	Plan A - Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	8,000	250
BUPA Insurance	International - Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
CHI Travel Insurance	Basic - International	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
Covermore	Essentials - International	4	10,000	20,000	20,000,000	20,000,000	20,000,000	6,000	2,000	-
Flight Centre Travel Group Limit	International Options Plan I	4	10,000	50,000	Unlimited	Unlimited	Unlimited	30,000	10,000	400
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
GIO	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	4,000	500
NAB	Plan A - International	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	500
National Seniors	International Basic	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	500
National Seniors	International Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
RAA	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RAC	Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
RACQ	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Extra Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	8,000	4,000	400
RACV	Total Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	20,000	6,000	500
SGIC	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
SGIO	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500



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Comprehensive Travel Insurance for Family Travelling to South Africa

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
SureSave	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	4,000	250
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	24,000	5,000	250
Virgin Australia	Essentials	4	Unlimited	-	2,000	Unlimited	Unlimited	10,000	3,000	-
★										
HCF Insurance	Elements Plan	4	N/A	-	-	-	-	-	-	-
RAA	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RAC	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RACQ	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
Stella Travel Services	Elements	4	20,000	-	2,000	20,000,000	20,000,000	6,000	-	-
SureSave	Budget	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	250



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Comprehensive Travel Insurance for Family Travelling to Thailand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
AAMI	International Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
Budget Direct	Comprehensive	4	Unlimited	40,000	1,000	Unlimited	Unlimited	15,000	6,000	800
Budget Direct	Essential	4	25,000	-	1,000	Unlimited	Unlimited	10,000	4,000	500
Citibank	International - Essential	4	50,000	40,000	Unlimited	Unlimited	Unlimited	10,000	-	-
Good2Go	Essentials Travel Insurance	4	20,000	-	1,000	10,000,000	10,000,000	6,000	-	-
InsureandGo	Gold	4	Unlimited	130,000	2,000	Unlimited	Unlimited	32,000	4,000	2,000
InsureandGo	Silver	4	60,000	100,000	2,000	Unlimited	Unlimited	24,000	4,000	1,000
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	100,000	50,000	3,000	Unlimited	Unlimited	50,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	50,000	500	Unlimited	Unlimited	24,000	4,000	250
Virgin Money	Comprehensive	4	Unlimited	30,000	2,000	Unlimited	Unlimited	20,000	-	500
Virgin Money	Essentials	4	20,000	-	2,000	Unlimited	Unlimited	6,000	-	-
Woolworths	Basic	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
★★★★										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	30,000	5,000	500
American Express	Comprehensive - Single Trip Interna	4	Unlimited	60,000	Unlimited	Unlimited	Unlimited	30,000	3,000	500
AUSTRALIA POST	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	3,000	500
Citibank	International - Premium	4	100,000	50,000	Unlimited	Unlimited	Unlimited	20,000	3,000	400
Downunder Insurance	Plan C - Backpackers	4	5,000	30,000	1,500	Unlimited	Unlimited	4,000	-	500
Fastcover	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500



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Comprehensive Travel Insurance for Family Travelling to Thailand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★										
Fastcover	Plan E - Standard	4	Unlimited	30,000	1,000	Unlimited	Unlimited	10,000	-	-
Go Insurance	Go Plus - International	4	60,000	80,000	3,000	40,000,000	40,000,000	30,000	2,500	1,000
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
itrek	Pioneer	4	Unlimited	-	1,000	Unlimited	Unlimited	10,000	-	500
Kango Cover	L2 - Rock Wallaby Cover	4	20,000	-	1,000	40,000	10,000,000	6,000	-	-
Medibank	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	16,000	4,000	500
Priceline Protects	International - Premium	4	20,000	50,000	Unlimited	Unlimited	Unlimited	10,000	-	400
Real Insurance	Comprehensive - International	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
Southern Cross Travel Insurance	World incl. USA & Canada	4	100,000	50,000	3,000	Unlimited	Unlimited	50,000	5,000	500
Travel Insuranz	Classic	4	10,000	-	2,000	40,000,000	40,000,000	10,000	-	500
Travel Insuranz	Deluxe	4	20,000	40,000	2,000	40,000,000	40,000,000	14,000	1,500	600
Travel Insuranz	Premier	4	40,000	80,000	4,000	40,000,000	40,000,000	20,000	4,000	1,600
Woolworths	Comprehensive	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
Worldcare	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	6,000	250
★★★										
AIG	Silver (D12)	4	Unlimited	52,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
Allianz Australia	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	6,000	500
American Express	Essentials -Single Trip International	4	20,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
Aussietravelcover	Basic - Standard	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250



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Comprehensive Travel Insurance for Family Travelling to Thailand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Australian Unity	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	500
BUPA Insurance	International - Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CGU	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CHI Travel Insurance	Basic - International	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	16,000	3,000	250
Citibank	International - Elite	4	Unlimited	200,000	Unlimited	Unlimited	Unlimited	60,000	5,000	400
Columbus Direct Travel Insurance	Premier	4	30,000	150,000	4,000	40,000,000	40,000,000	15,000	4,000	2,000
Columbus Direct Travel Insurance	Standard	4	20,000	100,000	2,000	25,000,000	25,000,000	12,000	3,000	1,000
Covermore	Travelsure - International	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Downunder Insurance	Plan A - Comprehensive	4	20,000	60,000	750	Unlimited	Unlimited	10,000	-	500
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Flight Centre Travel Group Limit	International Options Plan I	4	10,000	50,000	Unlimited	Unlimited	Unlimited	30,000	10,000	400
Go Insurance	Go Basic - International	4	20,000	-	2,000	40,000,000	40,000,000	10,000	-	400
Greater Building Society	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	500
HBF Insurance	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
HBF Insurance	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
HCF Insurance	International Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	500
HSBC	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250



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Comprehensive Travel Insurance for Family Travelling to Thailand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Hume Bank	Plan A - Comprehensive	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
Hume Bank	Plan D - Snow Cover	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
insure4less	Excel	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	500
insure4less	Excel Plus	4	15,000	40,000	1,000	20,000,000	20,000,000	10,000	3,000	1,000
itrek	Adventurer	4	30,000	-	1,000	Unlimited	Unlimited	10,000	-	-
Kango Cover	L3 - Wallaby Cover	4	25,000	-	1,000	40,000	10,000,000	10,000	-	250
Kango Cover	L4 - Eastern Grey Cover	4	25,000	-	2,000	40,000	25,000,000	12,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	30,000	100,000	2,000	40,000	Unlimited	15,000	4,000	750
MyCover	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	250
NAB	Plan A - International	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	500
NRMA Insurance	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
NRMA Insurance	International Essentials	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Online Travel Insurance	Plan A - Comprehensive	4	50,000	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
Ouch Online Travel Insurance	B Travel Plan	4	Unlimited	36,000	Unlimited	Unlimited	Unlimited	30,000	3,000	-
People's Choice Credit Union	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
People's Choice Credit Union	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Priceline Protects	International - Essential	4	10,000	-	Unlimited	Unlimited	Unlimited	3,000	-	-
QANTAS	International Comprehensive	4	Unlimited	80,000	Unlimited	Unlimited	Unlimited	30,000	5,000	400



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Comprehensive Travel Insurance for Family Travelling to Thailand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
QBE	A Travel	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
QBE	B Travel	4	Unlimited	36,000	Unlimited	Unlimited	Unlimited	30,000	3,000	-
RACV	Total Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	20,000	6,000	500
Real Insurance	Basics - International	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
SGIC	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIC	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
SGIO	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIO	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Ski Insurance	Plan A - International	4	Unlimited	50,000	500	Unlimited	Unlimited	10,000	5,000	500
St.George Bank	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
St.George Bank	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Stella Travel Services	International Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	Yes	500
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
Virgin Australia	Comprehensive	4	Unlimited	50,000	-	Unlimited	Unlimited	10,000	3,000	500
Virgin Australia	Essentials	4	Unlimited	-	2,000	Unlimited	Unlimited	10,000	3,000	-
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	3,000	500
Webjet	Essentials - Plan B	4	10,000	30,000	2,000	10,000,000	10,000,000	3,000	1,000	500
Westpac	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Family Travelling to Thailand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
World Nomads	Explorer	4	Unlimited	25,000	1,000	Unlimited	Unlimited	20,000	3,000	250
World Nomads	Standard	4	7,000	-	1,000	1,000,000	10,000,000	4,000	-	-
ZUJI	Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
★★										
ANZ	International	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Aussietravelcover	Plan A - Standard	4	Unlimited	30,000	2,000	Unlimited	Unlimited	12,000	4,000	250
Australian Unity	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
Australian Unity	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
BUPA Insurance	International - Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
BUPA Insurance	International - Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
CGU	Standard	4	Unlimited	30,000	2,000	600,000	600,000	10,000	2,000	-
CGU	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Covermore	Essentials - International	4	10,000	20,000	20,000,000	20,000,000	20,000,000	6,000	2,000	-
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
GIO	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	4,000	500
HBF Insurance	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
insure4less	Essentials	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	-
National Seniors	International Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
OnePath	International Travel	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200



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Comprehensive Travel Insurance for Family Travelling to Thailand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
People's Choice Credit Union	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
QBE	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
RAA	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RAC	Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
RACQ	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Extra Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	8,000	4,000	400
St.George Bank	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
SureSave	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	4,000	250
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	24,000	5,000	250
★										
HCF Insurance	Elements Plan	4	N/A	-	-	-	-	-	-	-
National Seniors	International Basic	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	500
RAA	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RAC	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RACQ	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
Stella Travel Services	Elements	4	20,000	-	2,000	20,000,000	20,000,000	6,000	-	-
SureSave	Budget	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	250



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Comprehensive Travel Insurance for Family Travelling to UK

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
AAMI	International Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
Good2Go	Essentials Travel Insurance	4	20,000	-	1,000	10,000,000	10,000,000	6,000	-	-
InsureandGo	Gold	4	Unlimited	130,000	2,000	Unlimited	Unlimited	32,000	4,000	2,000
InsureandGo	Silver	4	60,000	100,000	2,000	Unlimited	Unlimited	24,000	4,000	1,000
Real Insurance	Comprehensive - International	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	100,000	50,000	3,000	Unlimited	Unlimited	50,000	5,000	500
Southern Cross Travel Insurance	World incl. USA & Canada	4	100,000	50,000	3,000	Unlimited	Unlimited	50,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	50,000	500	Unlimited	Unlimited	24,000	4,000	250
Virgin Money	Comprehensive	4	Unlimited	30,000	2,000	Unlimited	Unlimited	20,000	-	500
Virgin Money	Essentials	4	20,000	-	2,000	Unlimited	Unlimited	6,000	-	-
Woolworths	Basic	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
Worldcare	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	6,000	250
★★★★										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	30,000	5,000	500
AUSTRALIA POST	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	3,000	500
Budget Direct	Comprehensive	4	Unlimited	40,000	1,000	Unlimited	Unlimited	15,000	6,000	800
Budget Direct	Essential	4	25,000	-	1,000	Unlimited	Unlimited	10,000	4,000	500
Citibank	International - Essential	4	50,000	40,000	Unlimited	Unlimited	Unlimited	10,000	-	-
Downunder Insurance	Plan C - Backpackers	4	5,000	30,000	1,500	Unlimited	Unlimited	4,000	-	500



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Comprehensive Travel Insurance for Family Travelling to UK

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★										
Fastcover	Plan E - Standard	4	Unlimited	30,000	1,000	Unlimited	Unlimited	10,000	-	-
Go Insurance	Go Basic - International	4	20,000	-	2,000	40,000,000	40,000,000	10,000	-	400
Go Insurance	Go Plus - International	4	60,000	80,000	3,000	40,000,000	40,000,000	30,000	2,500	1,000
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
Greater Building Society	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	500
HCF Insurance	International Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	500
itrek	Pioneer	4	Unlimited	-	1,000	Unlimited	Unlimited	10,000	-	500
Medibank	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	16,000	4,000	500
Online Travel Insurance	Plan A - Comprehensive	4	50,000	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
Travel Insuranz	Classic	4	10,000	-	2,000	40,000,000	40,000,000	10,000	-	500
Travel Insuranz	Premier	4	40,000	80,000	4,000	40,000,000	40,000,000	20,000	4,000	1,600
Woolworths	Comprehensive	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
★★★										
AIG	Silver (D12)	4	Unlimited	52,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
Allianz Australia	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	6,000	500
American Express	Comprehensive - Single Trip Interna	4	Unlimited	60,000	Unlimited	Unlimited	Unlimited	30,000	3,000	500
Aussietravelcover	Basic - Standard	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
Australian Unity	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	500



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Comprehensive Travel Insurance for Family Travelling to UK

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
BUPA Insurance	International - Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CGU	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
CHI Travel Insurance	Basic - International	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	16,000	3,000	250
Citibank	International - Elite	4	Unlimited	200,000	Unlimited	Unlimited	Unlimited	60,000	5,000	400
Citibank	International - Premium	4	100,000	50,000	Unlimited	Unlimited	Unlimited	20,000	3,000	400
Columbus Direct Travel Insurance	Premier	4	30,000	150,000	4,000	40,000,000	40,000,000	15,000	4,000	2,000
Columbus Direct Travel Insurance	Standard	4	20,000	100,000	2,000	25,000,000	25,000,000	12,000	3,000	1,000
Covermore	Travelsure - International	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Downunder Insurance	Plan A - Comprehensive	4	20,000	60,000	750	Unlimited	Unlimited	10,000	-	500
Fastcover	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Flight Centre Travel Group Limit	International Options Plan I	4	10,000	50,000	Unlimited	Unlimited	Unlimited	30,000	10,000	400
HBF Insurance	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
HBF Insurance	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
HSBC	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Hume Bank	Plan A - Comprehensive	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
insure4less	Excel	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	500
insure4less	Excel Plus	4	15,000	40,000	1,000	20,000,000	20,000,000	10,000	3,000	1,000



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Comprehensive Travel Insurance for Family Travelling to UK

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
itrek	Adventurer	4	30,000	-	1,000	Unlimited	Unlimited	10,000	-	-
Kango Cover	L2 - Rock Wallaby Cover	4	20,000	-	1,000	40,000	10,000,000	6,000	-	-
Kango Cover	L3 - Wallaby Cover	4	25,000	-	1,000	40,000	10,000,000	10,000	-	250
Kango Cover	L4 - Eastern Grey Cover	4	25,000	-	2,000	40,000	25,000,000	12,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	30,000	100,000	2,000	40,000	Unlimited	15,000	4,000	750
MyCover	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	250
NAB	Plan A - International	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	500
NRMA Insurance	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
NRMA Insurance	International Essentials	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
Ouch Online Travel Insurance	B Travel Plan	4	Unlimited	36,000	Unlimited	Unlimited	Unlimited	30,000	3,000	-
People's Choice Credit Union	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Priceline Protects	International - Essential	4	10,000	-	Unlimited	Unlimited	Unlimited	3,000	-	-
Priceline Protects	International - Premium	4	20,000	50,000	Unlimited	Unlimited	Unlimited	10,000	-	400
QANTAS	International Comprehensive	4	Unlimited	80,000	Unlimited	Unlimited	Unlimited	30,000	5,000	400
QBE	A Travel	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	4,000	-
QBE	B Travel	4	Unlimited	36,000	Unlimited	Unlimited	Unlimited	30,000	3,000	-
RAA	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Total Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	20,000	6,000	500



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★★★										
Real Insurance	Basics - International	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
SGIC	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIC	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
SGIO	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIO	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Ski Insurance	Plan A - International	4	Unlimited	50,000	500	Unlimited	Unlimited	10,000	5,000	500
St.George Bank	Super	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	2,000	-
Stella Travel Services	International Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	Yes	500
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
Travel Insuranz	Deluxe	4	20,000	40,000	2,000	40,000,000	40,000,000	14,000	1,500	600
Virgin Australia	Comprehensive	4	Unlimited	50,000	-	Unlimited	Unlimited	10,000	3,000	500
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	3,000	500
Webjet	Essentials - Plan B	4	10,000	30,000	2,000	10,000,000	10,000,000	3,000	1,000	500
Westpac	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
World Nomads	Explorer	4	Unlimited	25,000	1,000	Unlimited	Unlimited	20,000	3,000	250
ZUJI	Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
★★										
American Express	Essentials -Single Trip International	4	20,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-



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Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
ANZ	International	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Aussietravelcover	Plan A - Standard	4	Unlimited	30,000	2,000	Unlimited	Unlimited	12,000	4,000	250
Australian Unity	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
BUPA Insurance	International - Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
CGU	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Covermore	Essentials - International	4	10,000	20,000	20,000,000	20,000,000	20,000,000	6,000	2,000	-
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
GIO	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	4,000	500
Hume Bank	Plan D - Snow Cover	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
insure4less	Essentials	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	-
National Seniors	International Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
OnePath	International Travel	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
People's Choice Credit Union	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
QBE	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
RAC	Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
RACQ	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Extra Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	8,000	4,000	400
St.George Bank	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-



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Comprehensive Travel Insurance for Family Travelling to UK

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
SureSave	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	4,000	250
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	24,000	5,000	250
Virgin Australia	Essentials	4	Unlimited	-	2,000	Unlimited	Unlimited	10,000	3,000	-
World Nomads	Standard	4	7,000	-	1,000	1,000,000	10,000,000	4,000	-	-
★										
HCF Insurance	Elements Plan	4	N/A	-	-	-	-	-	-	-
National Seniors	International Basic	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	500
RAA	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RAC	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RACQ	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
Stella Travel Services	Elements	4	20,000	-	2,000	20,000,000	20,000,000	6,000	-	-
SureSave	Budget	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	250



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Comprehensive Travel Insurance for Family Travelling to USA

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
AAMI	International Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
Budget Direct	Comprehensive	4	Unlimited	40,000	1,000	Unlimited	Unlimited	15,000	6,000	800
Citibank	International - Essential	4	50,000	40,000	Unlimited	Unlimited	Unlimited	10,000	-	-
Downunder Insurance	Plan C - Backpackers	4	5,000	30,000	1,500	Unlimited	Unlimited	4,000	-	500
InsureandGo	Gold	4	Unlimited	130,000	2,000	Unlimited	Unlimited	32,000	4,000	2,000
InsureandGo	Silver	4	60,000	100,000	2,000	Unlimited	Unlimited	24,000	4,000	1,000
Southern Cross Travel Insurance	World incl. USA & Canada	4	100,000	50,000	3,000	Unlimited	Unlimited	50,000	5,000	500
Travel Insuranz	Classic	4	10,000	-	2,000	40,000,000	40,000,000	10,000	-	500
Virgin Money	Comprehensive	4	Unlimited	30,000	2,000	Unlimited	Unlimited	20,000	-	500
Virgin Money	Essentials	4	20,000	-	2,000	Unlimited	Unlimited	6,000	-	-
Woolworths	Basic	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
★★★★										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	30,000	5,000	500
Budget Direct	Essential	4	25,000	-	1,000	Unlimited	Unlimited	10,000	4,000	500
Citibank	International - Premium	4	100,000	50,000	Unlimited	Unlimited	Unlimited	20,000	3,000	400
Downunder Insurance	Plan A - Comprehensive	4	20,000	60,000	750	Unlimited	Unlimited	10,000	-	500
Fastcover	Plan A - Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Fastcover	Plan E - Standard	4	Unlimited	30,000	1,000	Unlimited	Unlimited	10,000	-	-
Good2Go	Essentials Travel Insurance	4	20,000	-	1,000	10,000,000	10,000,000	6,000	-	-



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Comprehensive Travel Insurance for Family Travelling to USA

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★										
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
itrek	Pioneer	4	Unlimited	-	1,000	Unlimited	Unlimited	10,000	-	500
Priceline Protects	International - Premium	4	20,000	50,000	Unlimited	Unlimited	Unlimited	10,000	-	400
Real Insurance	Comprehensive - International	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	50,000	500	Unlimited	Unlimited	24,000	4,000	250
Travel Insuranz	Deluxe	4	20,000	40,000	2,000	40,000,000	40,000,000	14,000	1,500	600
Travel Insuranz	Premier	4	40,000	80,000	4,000	40,000,000	40,000,000	20,000	4,000	1,600
Woolworths	Comprehensive	4	24,000	24,000	Unlimited	Unlimited	Unlimited	20,000	5,000	500
Worldcare	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	6,000	250
★★★										
AIG	Platinum (F12)	4	Unlimited	52,000	4,000	Unlimited	Unlimited	30,000	4,000	1,000
American Express	Comprehensive - Single Trip Interna	4	Unlimited	60,000	Unlimited	Unlimited	Unlimited	30,000	3,000	500
American Express	Essentials -Single Trip International	4	20,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
AUSTRALIA POST	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	3,000	500
Australian Unity	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	500
BUPA Insurance	International - Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
CGU	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Citibank	International - Elite	4	Unlimited	200,000	Unlimited	Unlimited	Unlimited	60,000	5,000	400



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★★★										
Columbus Direct Travel Insurance	Premier	4	30,000	150,000	4,000	40,000,000	40,000,000	15,000	4,000	2,000
Columbus Direct Travel Insurance	Standard	4	20,000	100,000	2,000	25,000,000	25,000,000	12,000	3,000	1,000
Covermore	Travelsure - International	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	5,000	500
Go Insurance	Go Basic - International	4	20,000	-	2,000	40,000,000	40,000,000	10,000	-	400
Go Insurance	Go Plus - International	4	60,000	80,000	3,000	40,000,000	40,000,000	30,000	2,500	1,000
Greater Building Society	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	500
HBF Insurance	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
HCF Insurance	International Travel Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	5,000	500
HSBC	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250
Hume Bank	Plan A - Comprehensive	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
Hume Bank	Plan D - Snow Cover	4	Unlimited	30,000	500	Unlimited	Unlimited	15,000	3,000	500
insure4less	Essentials	4	5,000	-	1,000	20,000,000	20,000,000	5,000	-	-
insure4less	Excel	4	10,000	20,000	1,000	20,000,000	20,000,000	7,000	1,500	500
insure4less	Excel Plus	4	15,000	40,000	1,000	20,000,000	20,000,000	10,000	3,000	1,000
itrek	Adventurer	4	30,000	-	1,000	Unlimited	Unlimited	10,000	-	-
Kango Cover	L2 - Rock Wallaby Cover	4	20,000	-	1,000	40,000	10,000,000	6,000	-	-
Kango Cover	L3 - Wallaby Cover	4	25,000	-	1,000	40,000	10,000,000	10,000	-	250
Kango Cover	L4 - Eastern Grey Cover	4	25,000	-	2,000	40,000	25,000,000	12,000	4,000	500



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★ ★ ★										
Kango Cover	L5 - Big Red Cover	4	30,000	100,000	2,000	40,000	Unlimited	15,000	4,000	750
Medibank	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	16,000	4,000	500
MyCover	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	250
NRMA Insurance	International Comprehensive	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
NRMA Insurance	International Essentials	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Online Travel Insurance	Plan A - Comprehensive	4	50,000	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
People's Choice Credit Union	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Priceline Protects	International - Essential	4	10,000	-	Unlimited	Unlimited	Unlimited	3,000	-	-
QANTAS	International Comprehensive	4	Unlimited	80,000	Unlimited	Unlimited	Unlimited	30,000	5,000	400
QBE	Premier Plus Extras	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
RAA	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Total Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	20,000	6,000	500
Real Insurance	Basics - International	4	10,000	-	Unlimited	Unlimited	Unlimited	10,000	-	-
SGIC	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIC	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
SGIO	International Comprehensive Plan	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	24,000	4,000	400
SGIO	International Essentials Plan	4	Unlimited	20,000	20,000,000	20,000,000	20,000,000	6,000	-	-
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	6,000	250



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★ ★ ★										
Ski Insurance	Plan A - International	4	Unlimited	50,000	500	Unlimited	Unlimited	10,000	5,000	500
St. George Bank	Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	3,000	-
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
Virgin Australia	Comprehensive	4	Unlimited	50,000	-	Unlimited	Unlimited	10,000	3,000	500
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	3,000	500
Webjet	Essentials - Plan B	4	10,000	30,000	2,000	10,000,000	10,000,000	3,000	1,000	500
Westpac	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	2,000	500
World Nomads	Standard	4	7,000	-	1,000	1,000,000	10,000,000	4,000	-	-
ZUII	Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	10,000	3,000	500
★ ★										
Allianz Australia	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	6,000	500
ANZ	International	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
Aussietravelcover	Basic - Super Plus	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
Aussietravelcover	Plan A - Super Plus	4	Unlimited	50,000	2,000	Unlimited	Unlimited	20,000	8,000	250
CHI Travel Insurance	Basic - International	4	6,000	20,000	1,000	Unlimited	Unlimited	6,000	2,000	250
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	16,000	3,000	250
Covermore	Essentials - International	4	10,000	20,000	20,000,000	20,000,000	20,000,000	6,000	2,000	-
Flight Centre Travel Group Limit	International Options Plan I	4	10,000	50,000	Unlimited	Unlimited	Unlimited	30,000	10,000	400
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	10,000	40,000	Unlimited	Unlimited	Unlimited	12,000	3,000	200



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★★										
GIO	Holiday Travel Insurance	4	Unlimited	50,000	2,000	Unlimited	Unlimited	12,000	4,000	500
NAB	Plan A - International	4	Unlimited	50,000	500	Unlimited	Unlimited	15,000	3,000	500
National Seniors	International Basic	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	500
National Seniors	International Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
OnePath	International Travel	4	Unlimited	50,000	4,000	Unlimited	Unlimited	30,000	5,000	200
RAC	Premium	4	Unlimited	50,000	1,000	Unlimited	Unlimited	15,000	4,000	500
RACQ	Premium	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	15,000	4,000	500
RACV	Extra Travel Care	4	Unlimited	50,000	Unlimited	Unlimited	Unlimited	8,000	4,000	400
Stella Travel Services	International Comprehensive	4	Unlimited	50,000	2,000	Unlimited	Unlimited	24,000	Yes	500
SureSave	Comprehensive	4	Unlimited	50,000	1,000	Unlimited	Unlimited	24,000	4,000	250
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	24,000	5,000	250
Virgin Australia	Essentials	4	Unlimited	-	2,000	Unlimited	Unlimited	10,000	3,000	-
World Nomads	Explorer	4	Unlimited	25,000	1,000	Unlimited	Unlimited	20,000	3,000	250
★										
HCF Insurance	Elements Plan	4	N/A	-	-	-	-	-	-	-
RAA	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RAC	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
RACQ	Essentials	4	2,000	20,000	1,000	Unlimited	Unlimited	5,000	500	-
Stella Travel Services	Elements	4	20,000	-	2,000	20,000,000	20,000,000	6,000	-	-



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Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★ SureSave	Budget	4	10,000	-	1,000	Unlimited	Unlimited	10,000	-	250



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Comprehensive Travel Insurance for Single Travelling to Australia

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
Budget Direct	Domestic	4	7,500	15,000	-	-	-	5,000	4,000	250
Downunder Insurance	Plan B - Australia Only	4	10,000	30,000	-	-	-	5,000	-	500
Fastcover	Plan B - Domestic	4	Unlimited	25,000	-	-	-	7,500	5,000	-
Kango Cover	L2 - Rock Wallaby Cover	4	10,000	-	500	20,000	5,000,000	3,000	-	-
Kango Cover	L3 - Wallaby Cover	4	12,500	-	500	20,000	5,000,000	5,000	-	250
NRMA Insurance	Domestic Comprehensive	4	Unlimited	10,000	-	-	-	8,000	3,000	-
SGIC	Domestic Comprehensive	4	Unlimited	10,000	-	-	-	8,000	3,000	-
SGIO	Domestic Comprehensive	4	Unlimited	10,000	-	-	-	8,000	3,000	-
★★★★										
1Cover Direct Insurance	Plan D - Domestic	4	Unlimited	25,000	-	-	-	15,000	5,000	-
Citibank	Domestic - Essential	4	10,000	20,000	-	-	-	2,000	-	-
Go Insurance	Go Plus - Domestic	4	15,000	20,000	-	-	-	7,500	2,500	250
Good2Go	Domestic - Q12	4	10,000	10,000	-	-	-	3,000	4,000	-
InsureandGo	Domestic	4	10,000	15,000	-	-	-	5,000	4,000	250
Kango Cover	L4 - Eastern Grey Cover	4	12,500	-	1,000	20,000	12,500,000	6,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	15,000	50,000	1,000	20,000	Unlimited	7,500	4,000	750
Medibank	Domestic Plan	4	Unlimited	10,000	-	-	-	8,000	3,000	-
Simply Travel Insurance	Plan B - Australia Only	4	Unlimited	25,000	-	-	-	7,500	6,000	-
Travel Insurance Direct	Domestic	4	10,000	10,000	-	10,000	-	4,000	4,000	250



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★★★★										
Virgin Australia	Domestic	4	Unlimited	25,000	-	-	-	5,000	3,000	-
Woolworths	Basic - Domestic	4	5,000	-	-	-	-	5,000	-	-
Worldcare	Australia Only	4	Unlimited	25,000	-	-	-	5,000	6,000	-
★★★										
AIG	Bronze (E12)	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	4,000	500
AIG	Domestic (Q12)	4	10,000	10,000	-	-	-	3,000	4,000	-
Allianz Australia	Plan B - Australia Only	4	Unlimited	25,000	-	-	-	10,000	6,000	-
American Express	Domestic Single Trip	4	10,000	-	-	-	-	5,000	3,000	-
Aussietravelcover	Basic - Domestic	4	3,000	10,000	-	-	-	1,500	2,000	-
AUSTRALIA POST	Domestic	4	10,000	10,000	-	-	-	4,000	3,000	-
Big Sky Building Society	Plan B - Australia Only	4	Unlimited	25,000	-	-	-	7,500	6,000	-
CHI Travel Insurance	Basic - Australia Only	4	3,000	10,000	-	-	-	1,500	2,000	-
CHI Travel Insurance	Plan B - Australia Only	4	Unlimited	25,000	-	-	-	8,000	3,000	-
Citibank	Domestic - Elite	4	25,000	100,000	-	-	-	10,000	5,000	-
Citibank	Domestic - Premium	4	15,000	25,000	-	-	-	5,000	3,000	-
Columbus Direct Travel Insurance	Premier Domestic	4	7,500	75,000	-	-	-	3,500	4,000	250
Columbus Direct Travel Insurance	Standard Domestic	4	5,000	50,000	-	-	-	2,500	3,000	250
Covermore	Essentials - Domestic	4	1,500	10,000	-	-	-	3,000	2,000	-
Covermore	Travelsure - Domestic	4	10,000	10,000	-	-	-	3,000	4,000	-



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★★★										
GIO	Holiday Travel Insurance	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	4,000	250
Go Insurance	Go Basic - Domestic	4	5,000	-	-	-	-	2,500	-	100
Greater Building Society	Plan B - Australia Only	4	Unlimited	25,000	-	-	-	7,500	6,000	-
HCF Insurance	Australian Travel Plan	4	10,000	10,000	-	-	-	4,000	3,000	-
HSBC	Plan B - Australia Only	4	Unlimited	25,000	-	-	-	7,500	6,000	-
Hume Bank	Plan B - Domestic	4	Unlimited	15,000	-	-	-	5,000	-	-
Hume Bank	Plan D - Domestic Snow Cover	4	Unlimited	15,000	-	-	-	7,500	-	-
insure4less	Excel	4	5,000	10,000	500	10,000,000	10,000,000	3,500	1,500	250
insure4less	Excel Plus	4	7,500	20,000	500	10,000,000	10,000,000	5,000	3,000	500
MyCover	Plan B - Australia Only	4	Unlimited	25,000	-	-	-	7,500	3,000	-
NAB	Plan B - Domestic	4	Unlimited	25,000	-	-	-	7,500	3,000	-
Online Travel Insurance	Plan B - Australia Only	4	10,000	25,000	-	-	-	5,000	3,000	-
People's Choice Credit Union	Australian	4	Unlimited	10,000	-	-	-	2,500	2,000	-
Priceline Protects	Australia Only - Essential	4	2,500	-	-	-	-	1,000	-	-
Priceline Protects	Australia Only - Premium	4	5,000	25,000	-	-	-	3,500	-	-
Real Insurance	Basics - Domestic	4	5,000	-	-	-	-	5,000	-	-
Real Insurance	Comprehensive - Domestic	4	12,000	12,000	-	-	-	10,000	5,000	250
Ski Insurance	Plan B - Australia Only	4	Unlimited	25,000	-	-	-	5,000	5,000	-
St.George Bank	Australian	4	Unlimited	10,000	-	-	-	2,500	2,000	-



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★★★										
STA Travel	Basic - Domestic	4	10,000	10,000	-	-	-	3,000	5,000	-
STA Travel	Comprehensive - Domestic	4	10,000	10,000	-	-	-	6,000	5,000	-
STA Travel	Essentials - Domestic	4	10,000	10,000	-	-	-	3,000	5,000	-
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	2,000	250
Virgin Money	Australia Only	4	10,000	15,000	-	-	-	7,500	-	-
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	500	Unlimited	Unlimited	5,000	3,000	250
Westpac	Holiday Travel Insurance	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	2,000	250
Woolworths	Comprehensive - Domestic	4	12,000	12,000	-	-	-	10,000	5,000	250
★★										
ANZ	Australian	4	10,000	10,000	-	-	-	4,000	3,000	-
Aussietravelcover	Plan C - Domestic	4	20,000	10,000	-	-	-	2,000	4,000	-
Australian Unity	Australian	4	Unlimited	10,000	-	-	-	2,500	2,000	-
BUPA Insurance	Domestic	4	Unlimited	10,000	-	-	-	2,500	2,000	-
CGU	Australian	4	Unlimited	10,000	-	-	-	2,500	2,000	-
Flight Centre Travel Group Limit	Domestic Plan D	4	10,000	10,000	-	-	-	3,000	4,000	-
HBF Insurance	Australian Plan	4	Unlimited	10,000	-	-	-	2,500	2,000	-
insure4less	Essentials	4	2,500	-	500	10,000,000	10,000,000	2,500	-	-
National Seniors	Australia Only	4	10,000	10,000	-	-	-	4,000	4,000	250
OnePath	Australian Travel	4	10,000	10,000	-	5,000	-	4,000	3,000	-



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Single Travelling to Australia

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
QBE	Australian Basics	4	7,500	5,000	-	-	-	1,500	1,500	-
QBE	Australian Plus	4	10,000	10,000	-	-	-	4,000	3,000	-
Stella Travel Services	Australian Comprehensive	4	10,000	10,000	-	-	-	4,000	Yes	-
SureSave	Domestic	4	10,000	-	-	10,000	-	4,000	-	250
Travellers Choice	Comprehensive - Domestic	4	1,500	10,000	-	-	-	4,000	5,000	-
ZUJI	Australia Only	4	Unlimited	25,000	-	-	-	5,000	3,000	-
★										
QBE	Australian Cruising	4	10,000	10,000	-	-	-	3,000	2,000	-
RAA	Domestic	4	Unlimited	25,000	-	-	-	7,500	4,000	-
RAC	Domestic	4	Unlimited	25,000	-	-	-	7,500	4,000	-
RACQ	Domestic	4	Unlimited	25,000	-	-	-	7,500	4,000	-
RACV	Domestic	4	Unlimited	25,000	-	-	-	7,500	4,000	-



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Single Travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	15,000	5,000	250
American Express	Comprehensive - Single Trip Interna	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	3,000	250
Citibank	International - Essential	4	25,000	20,000	Unlimited	Unlimited	Unlimited	5,000	-	-
Downunder Insurance	Plan C - Backpackers	4	2,500	15,000	750	Unlimited	Unlimited	2,000	-	500
Good2Go	Essentials Travel Insurance	4	10,000	-	500	5,000,000	5,000,000	3,000	-	-
InsureandGo	Gold	4	Unlimited	50,000	500	Unlimited	Unlimited	8,000	4,000	500
InsureandGo	Silver	4	15,000	37,500	500	Unlimited	Unlimited	6,000	4,000	250
Real Insurance	Comprehensive - International	4	12,000	12,000	Unlimited	Unlimited	Unlimited	10,000	5,000	250
Southern Cross Travel Insurance	NZ/Indonesia/South Pacific	4	50,000	25,000	750	Unlimited	Unlimited	25,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	25,000	500	Unlimited	Unlimited	12,000	4,000	250
Woolworths	Basic	4	5,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
Woolworths	Comprehensive	4	12,000	12,000	Unlimited	Unlimited	Unlimited	10,000	5,000	250
Worldcare	Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	12,000	6,000	250
★★★★★										
AAMI	International Travel	4	Unlimited	10,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
AUSTRALIA POST	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	3,000	250
Budget Direct	Comprehensive	4	Unlimited	20,000	500	Unlimited	Unlimited	7,500	6,000	400
Budget Direct	Essential	4	12,500	-	500	Unlimited	Unlimited	5,000	4,000	250
Downunder Insurance	Plan A - Comprehensive	4	10,000	30,000	750	Unlimited	Unlimited	5,000	-	500



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Comprehensive Travel Insurance for Single Travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★										
Fastcover	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	5,000	250
Fastcover	Plan E - Standard	4	Unlimited	15,000	500	Unlimited	Unlimited	5,000	-	-
Go Insurance	Go Basic - International	4	5,000	-	500	10,000,000	10,000,000	2,500	-	100
Go Insurance	Go Plus - International	4	15,000	20,000	750	10,000,000	10,000,000	7,500	2,500	250
itrek	Adventurer	4	15,000	-	500	Unlimited	Unlimited	5,000	-	-
itrek	Pioneer	4	Unlimited	-	500	Unlimited	Unlimited	5,000	-	250
Kango Cover	L2 - Rock Wallaby Cover	4	10,000	-	500	20,000	5,000,000	3,000	-	-
Kango Cover	L3 - Wallaby Cover	4	12,500	-	500	20,000	5,000,000	5,000	-	250
Medibank	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	8,000	4,000	250
Priceline Protects	International - Premium	4	10,000	25,000	Unlimited	Unlimited	Unlimited	5,000	-	200
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	50,000	25,000	750	Unlimited	Unlimited	25,000	5,000	500
Travel Insuranz	Classic	4	2,500	-	500	10,000,000	10,000,000	2,500	-	125
Travel Insuranz	Deluxe	4	5,000	10,000	500	10,000,000	10,000,000	3,500	1,500	150
Travel Insuranz	Premier	4	10,000	20,000	1,000	10,000,000	10,000,000	5,000	4,000	400
Virgin Money	Comprehensive	4	Unlimited	15,000	1,000	Unlimited	Unlimited	10,000	-	250
Virgin Money	Essentials	4	10,000	-	1,000	Unlimited	Unlimited	3,000	-	-
★★★										
AIG	Bronze (E12)	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	4,000	500
Allianz Australia	Plan A - Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	6,000	250



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Comprehensive Travel Insurance for Single Travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
American Express	Essentials -Single Trip International	4	10,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
ANZ	International	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	5,000	200
Aussietravelcover	Basic - Economy	4	3,000	10,000	500	Unlimited	Unlimited	3,000	2,000	250
Aussietravelcover	Basic - NZ/Indonesia/Fiji	4	3,000	10,000	500	Unlimited	Unlimited	3,000	2,000	250
Aussietravelcover	Plan A - NZ/Indonesia/Fiji	4	Unlimited	10,000	1,000	Unlimited	Unlimited	5,000	4,000	250
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
CHI Travel Insurance	Basic - International	4	3,000	10,000	500	Unlimited	Unlimited	3,000	2,000	250
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	8,000	3,000	250
Citibank	International - Elite	4	Unlimited	100,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
Citibank	International - Premium	4	50,000	25,000	Unlimited	Unlimited	Unlimited	10,000	3,000	200
Columbus Direct Travel Insurance	Premier	4	15,000	75,000	2,000	20,000,000	20,000,000	7,500	4,000	1,000
Columbus Direct Travel Insurance	Standard	4	10,000	50,000	1,000	12,500,000	12,500,000	6,000	3,000	500
Covermore	Travelsure - International	4	5,000	20,000	Unlimited	Unlimited	Unlimited	6,000	3,000	100
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	5,000	250
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	4,000	500
Greater Building Society	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
HBF Insurance	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
HCF Insurance	International Travel Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	250
HSBC	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250



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Comprehensive Travel Insurance for Single Travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Hume Bank	Plan A - Comprehensive	4	Unlimited	15,000	500	Unlimited	Unlimited	7,500	3,000	250
Hume Bank	Plan D - Snow Cover	4	Unlimited	15,000	500	Unlimited	Unlimited	7,500	3,000	250
insure4less	Essentials	4	2,500	-	500	10,000,000	10,000,000	2,500	-	-
insure4less	Excel	4	5,000	10,000	500	10,000,000	10,000,000	3,500	1,500	250
insure4less	Excel Plus	4	7,500	20,000	500	10,000,000	10,000,000	5,000	3,000	500
Kango Cover	L4 - Eastern Grey Cover	4	12,500	-	1,000	20,000	12,500,000	6,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	15,000	50,000	1,000	20,000	Unlimited	7,500	4,000	750
MyCover	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
NAB	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
National Seniors	International Premium	4	Unlimited	25,000	1,000	Unlimited	Unlimited	7,500	4,000	250
NRMA Insurance	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
NRMA Insurance	International Essentials	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
OnePath	International Travel	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	5,000	200
Online Travel Insurance	Plan A - Comprehensive	4	25,000	25,000	1,000	Unlimited	Unlimited	5,000	3,000	250
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	4,000	-
Ouch Online Travel Insurance	B Travel Plan	4	Unlimited	18,000	Unlimited	Unlimited	Unlimited	15,000	3,000	-
Ouch Online Travel Insurance	C Travel Plan	4	Unlimited	10,000	Unlimited	Unlimited	Unlimited	15,000	2,000	-
People's Choice Credit Union	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
Priceline Protects	International - Essential	4	5,000	-	Unlimited	Unlimited	Unlimited	1,500	-	-



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Comprehensive Travel Insurance for Single Travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
QANTAS	International Comprehensive	4	Unlimited	40,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
QBE	A Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	4,000	-
QBE	B Travel	4	Unlimited	18,000	Unlimited	Unlimited	Unlimited	15,000	3,000	-
QBE	C Travel	4	Unlimited	10,000	Unlimited	Unlimited	Unlimited	15,000	-	-
RAA	Premium	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	4,000	250
RACQ	Premium	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	4,000	250
RACV	Extra Travel Care	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	4,000	4,000	200
RACV	Total Travel Care	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	10,000	6,000	250
Real Insurance	Basics - International	4	5,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
SGIC	International Comprehensive Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
SGIC	International Essentials Plan	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
SGIO	International Comprehensive Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
SGIO	International Essentials Plan	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
Ski Insurance	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	5,000	5,000	250
Southern Cross Travel Insurance	World incl. USA & Canada	4	50,000	25,000	750	Unlimited	Unlimited	25,000	5,000	500
St.George Bank	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
STA Travel	Basic - International	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
STA Travel	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	200



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Comprehensive Travel Insurance for Single Travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
STA Travel	Essentials - International	4	Unlimited	20,000	Unlimited	Unlimited	Unlimited	6,000	-	100
Stella Travel Services	International Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	Yes	250
SureSave	Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	4,000	250
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	250
Virgin Australia	Comprehensive	4	Unlimited	25,000	2,000	Unlimited	Unlimited	5,000	3,000	250
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	500	Unlimited	Unlimited	5,000	3,000	250
Webjet	Essentials - Plan B	4	5,000	15,000	1,000	5,000,000	5,000,000	1,500	1,000	250
World Nomads	Explorer	4	Unlimited	12,500	500	Unlimited	Unlimited	10,000	3,000	250
ZUJI	Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	5,000	3,000	250
★★										
Aussietravelcover	Plan A - Economy	4	Unlimited	10,000	1,000	Unlimited	Unlimited	5,000	4,000	250
Australian Unity	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
Australian Unity	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
BUPA Insurance	International - Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
BUPA Insurance	International - Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
CGU	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
CGU	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
Covermore	Essentials - International	4	5,000	10,000	10,000,000	10,000,000	10,000,000	3,000	2,000	-
Flight Centre Travel Group Limit	International Options Plan I	4	5,000	25,000	Unlimited	Unlimited	Unlimited	15,000	10,000	200



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Comprehensive Travel Insurance for Single Travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	5,000	20,000	Unlimited	Unlimited	Unlimited	6,000	3,000	100
HBF Insurance	Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
HBF Insurance	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
HCF Insurance	Elements Plan	4	10,000	-	10,000,000	10,000,000	10,000,000	3,000	-	-
National Seniors	International Basic	4	5,000	-	1,000	Unlimited	Unlimited	5,000	-	250
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
People's Choice Credit Union	Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
People's Choice Credit Union	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
QBE	Premier Plus Extras	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
RAA	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
RAC	Premium	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	4,000	250
St.George Bank	Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
St.George Bank	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	2,000	250
SureSave	Budget	4	5,000	-	1,000	Unlimited	Unlimited	5,000	-	250
Virgin Australia	Essentials	4	Unlimited	-	1,000	Unlimited	Unlimited	5,000	3,000	-
Westpac	Holiday Travel Insurance	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	2,000	250
World Nomads	Standard	4	3,500	-	500	500,000	5,000,000	2,000	-	-

★



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Comprehensive Travel Insurance for Single Travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★										
Australian Unity	Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
BUPA Insurance	International - Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
CGU	Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
GIO	Holiday Travel Insurance	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	4,000	250
RAC	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
RACQ	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
Stella Travel Services	Elements	4	10,000	-	1,000	10,000,000	10,000,000	3,000	-	-



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Comprehensive Travel Insurance for Single Travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
Budget Direct	Comprehensive	4	Unlimited	20,000	500	Unlimited	Unlimited	7,500	6,000	400
Budget Direct	Essential	4	12,500	-	500	Unlimited	Unlimited	5,000	4,000	250
Citibank	International - Essential	4	25,000	20,000	Unlimited	Unlimited	Unlimited	5,000	-	-
Go Insurance	Go Basic - International	4	5,000	-	500	10,000,000	10,000,000	2,500	-	100
Go Insurance	Go Plus - International	4	15,000	20,000	750	10,000,000	10,000,000	7,500	2,500	250
InsureandGo	Gold	4	Unlimited	50,000	500	Unlimited	Unlimited	8,000	4,000	500
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	50,000	25,000	750	Unlimited	Unlimited	25,000	5,000	500
Southern Cross Travel Insurance	World incl. USA & Canada	4	50,000	25,000	750	Unlimited	Unlimited	25,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	25,000	500	Unlimited	Unlimited	12,000	4,000	250
Travel Insuranz	Classic	4	2,500	-	500	10,000,000	10,000,000	2,500	-	125
Virgin Money	Comprehensive	4	Unlimited	15,000	1,000	Unlimited	Unlimited	10,000	-	250
Virgin Money	Essentials	4	10,000	-	1,000	Unlimited	Unlimited	3,000	-	-
★★★★										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	15,000	5,000	250
AAMI	International Travel	4	Unlimited	10,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
American Express	Comprehensive - Single Trip Interna	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	3,000	250
Citibank	International - Premium	4	50,000	25,000	Unlimited	Unlimited	Unlimited	10,000	3,000	200
Downunder Insurance	Plan A - Comprehensive	4	10,000	30,000	750	Unlimited	Unlimited	5,000	-	500
Downunder Insurance	Plan C - Backpackers	4	2,500	15,000	750	Unlimited	Unlimited	2,000	-	500



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Single Travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★										
Fastcover	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	5,000	250
Fastcover	Plan E - Standard	4	Unlimited	15,000	500	Unlimited	Unlimited	5,000	-	-
InsureandGo	Silver	4	15,000	37,500	500	Unlimited	Unlimited	6,000	4,000	250
itrek	Pioneer	4	Unlimited	-	500	Unlimited	Unlimited	5,000	-	250
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	4,000	-
Real Insurance	Comprehensive - International	4	12,000	12,000	Unlimited	Unlimited	Unlimited	10,000	5,000	250
STA Travel	Essentials - International	4	Unlimited	20,000	Unlimited	Unlimited	Unlimited	6,000	-	100
Travel Insuranz	Deluxe	4	5,000	10,000	500	10,000,000	10,000,000	3,500	1,500	150
Travel Insuranz	Premier	4	10,000	20,000	1,000	10,000,000	10,000,000	5,000	4,000	400
Woolworths	Basic	4	5,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
Woolworths	Comprehensive	4	12,000	12,000	Unlimited	Unlimited	Unlimited	10,000	5,000	250
Worldcare	Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	12,000	6,000	250
★★★										
AIG	Platinum (F12)	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	4,000	500
American Express	Essentials -Single Trip International	4	10,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
ANZ	International	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	5,000	200
Aussietravelcover	Plan A - Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	8,000	250
AUSTRALIA POST	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	3,000	250
Australian Unity	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-



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★★★										
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
BUPA Insurance	International - Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
CGU	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	8,000	3,000	250
Citibank	International - Elite	4	Unlimited	100,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
Columbus Direct Travel Insurance	Premier	4	15,000	75,000	2,000	20,000,000	20,000,000	7,500	4,000	1,000
Columbus Direct Travel Insurance	Standard	4	10,000	50,000	1,000	12,500,000	12,500,000	6,000	3,000	500
Covermore	Travelsure - International	4	5,000	20,000	Unlimited	Unlimited	Unlimited	6,000	3,000	100
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	5,000	250
Good2Go	Essentials Travel Insurance	4	10,000	-	500	5,000,000	5,000,000	3,000	-	-
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	4,000	500
Greater Building Society	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
HBF Insurance	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
HBF Insurance	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
HCF Insurance	International Travel Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	250
HSBC	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
Hume Bank	Plan A - Comprehensive	4	Unlimited	15,000	500	Unlimited	Unlimited	7,500	3,000	250
Hume Bank	Plan D - Snow Cover	4	Unlimited	15,000	500	Unlimited	Unlimited	7,500	3,000	250
insure4less	Essentials	4	2,500	-	500	10,000,000	10,000,000	2,500	-	-



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Comprehensive Travel Insurance for Single Travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
insure4less	Excel	4	5,000	10,000	500	10,000,000	10,000,000	3,500	1,500	250
insure4less	Excel Plus	4	7,500	20,000	500	10,000,000	10,000,000	5,000	3,000	500
itrek	Adventurer	4	15,000	-	500	Unlimited	Unlimited	5,000	-	-
Kango Cover	L2 - Rock Wallaby Cover	4	10,000	-	500	20,000	5,000,000	3,000	-	-
Kango Cover	L3 - Wallaby Cover	4	12,500	-	500	20,000	5,000,000	5,000	-	250
Kango Cover	L4 - Eastern Grey Cover	4	12,500	-	1,000	20,000	12,500,000	6,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	15,000	50,000	1,000	20,000	Unlimited	7,500	4,000	750
Medibank	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	8,000	4,000	250
MyCover	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
NAB	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
NRMA Insurance	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
NRMA Insurance	International Essentials	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
OnePath	International Travel	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	5,000	200
Online Travel Insurance	Plan A - Comprehensive	4	25,000	25,000	1,000	Unlimited	Unlimited	5,000	3,000	250
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
People's Choice Credit Union	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
People's Choice Credit Union	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
Priceline Protects	International - Essential	4	5,000	-	Unlimited	Unlimited	Unlimited	1,500	-	-
Priceline Protects	International - Premium	4	10,000	25,000	Unlimited	Unlimited	Unlimited	5,000	-	200



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Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★ ★ ★										
QANTAS	International Comprehensive	4	Unlimited	40,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
QBE	A Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	4,000	-
QBE	Premier Plus Extras	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
SGIC	International Comprehensive Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
SGIO	International Comprehensive Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
Ski Insurance	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	5,000	5,000	250
St.George Bank	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
St.George Bank	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
STA Travel	Basic - International	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
STA Travel	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	200
Stella Travel Services	International Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	Yes	250
Virgin Australia	Comprehensive	4	Unlimited	25,000	2,000	Unlimited	Unlimited	5,000	3,000	250
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	500	Unlimited	Unlimited	5,000	3,000	250
Webjet	Essentials - Plan B	4	5,000	15,000	1,000	5,000,000	5,000,000	1,500	1,000	250
World Nomads	Explorer	4	Unlimited	12,500	500	Unlimited	Unlimited	10,000	3,000	250
World Nomads	Standard	4	3,500	-	500	500,000	5,000,000	2,000	-	-
ZUJI	Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	5,000	3,000	250

★ ★



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★★										
Allianz Australia	Plan A - Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	6,000	250
Aussietravelcover	Basic - Super Plus	4	3,000	10,000	500	Unlimited	Unlimited	3,000	2,000	250
Australian Unity	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
BUPA Insurance	International - Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
CGU	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
CHI Travel Insurance	Basic - International	4	3,000	10,000	500	Unlimited	Unlimited	3,000	2,000	250
Covermore	Essentials - International	4	5,000	10,000	10,000,000	10,000,000	10,000,000	3,000	2,000	-
Flight Centre Travel Group Limit	International Options Plan I	4	5,000	25,000	Unlimited	Unlimited	Unlimited	15,000	10,000	200
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	5,000	20,000	Unlimited	Unlimited	Unlimited	6,000	3,000	100
GIO	Holiday Travel Insurance	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	4,000	250
National Seniors	International Premium	4	Unlimited	25,000	1,000	Unlimited	Unlimited	7,500	4,000	250
RAA	Premium	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	4,000	250
RAC	Premium	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	4,000	250
RACQ	Premium	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	4,000	250
RACV	Extra Travel Care	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	4,000	4,000	200
RACV	Total Travel Care	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	10,000	6,000	250
Real Insurance	Basics - International	4	5,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
SGIC	International Essentials Plan	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
SGIO	International Essentials Plan	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-



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Comprehensive Travel Insurance for Single Travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	2,000	250
SureSave	Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	4,000	250
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	250
Virgin Australia	Essentials	4	Unlimited	-	1,000	Unlimited	Unlimited	5,000	3,000	-
Westpac	Holiday Travel Insurance	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	2,000	250
★										
HCF Insurance	Elements Plan	4	10,000	-	10,000,000	10,000,000	10,000,000	3,000	-	-
National Seniors	International Basic	4	5,000	-	1,000	Unlimited	Unlimited	5,000	-	250
RAA	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
RAC	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
RACQ	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
Stella Travel Services	Elements	4	10,000	-	1,000	10,000,000	10,000,000	3,000	-	-
SureSave	Budget	4	5,000	-	1,000	Unlimited	Unlimited	5,000	-	250



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Comprehensive Travel Insurance for Single Travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	15,000	5,000	250
Budget Direct	Comprehensive	4	Unlimited	20,000	500	Unlimited	Unlimited	7,500	6,000	400
Budget Direct	Essential	4	12,500	-	500	Unlimited	Unlimited	5,000	4,000	250
Good2Go	Essentials Travel Insurance	4	10,000	-	500	5,000,000	5,000,000	3,000	-	-
InsureandGo	Gold	4	Unlimited	50,000	500	Unlimited	Unlimited	8,000	4,000	500
InsureandGo	Silver	4	15,000	37,500	500	Unlimited	Unlimited	6,000	4,000	250
Real Insurance	Comprehensive - International	4	12,000	12,000	Unlimited	Unlimited	Unlimited	10,000	5,000	250
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	50,000	25,000	750	Unlimited	Unlimited	25,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	25,000	500	Unlimited	Unlimited	12,000	4,000	250
Virgin Money	Comprehensive	4	Unlimited	15,000	1,000	Unlimited	Unlimited	10,000	-	250
Virgin Money	Essentials	4	10,000	-	1,000	Unlimited	Unlimited	3,000	-	-
Woolworths	Basic	4	5,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
Worldcare	Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	12,000	6,000	250
★★★★										
AAMI	International Travel	4	Unlimited	10,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
AUSTRALIA POST	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	3,000	250
Citibank	International - Essential	4	25,000	20,000	Unlimited	Unlimited	Unlimited	5,000	-	-
Downunder Insurance	Plan A - Comprehensive	4	10,000	30,000	750	Unlimited	Unlimited	5,000	-	500
Downunder Insurance	Plan C - Backpackers	4	2,500	15,000	750	Unlimited	Unlimited	2,000	-	500



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★★★★										
Fastcover	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	5,000	250
Fastcover	Plan E - Standard	4	Unlimited	15,000	500	Unlimited	Unlimited	5,000	-	-
Go Insurance	Go Plus - International	4	15,000	20,000	750	10,000,000	10,000,000	7,500	2,500	250
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	4,000	500
itrek	Pioneer	4	Unlimited	-	500	Unlimited	Unlimited	5,000	-	250
Kango Cover	L2 - Rock Wallaby Cover	4	10,000	-	500	20,000	5,000,000	3,000	-	-
Kango Cover	L3 - Wallaby Cover	4	12,500	-	500	20,000	5,000,000	5,000	-	250
Medibank	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	8,000	4,000	250
Online Travel Insurance	Plan A - Comprehensive	4	25,000	25,000	1,000	Unlimited	Unlimited	5,000	3,000	250
Southern Cross Travel Insurance	World incl. USA & Canada	4	50,000	25,000	750	Unlimited	Unlimited	25,000	5,000	500
STA Travel	Essentials - International	4	Unlimited	20,000	Unlimited	Unlimited	Unlimited	6,000	-	100
Travel Insuranz	Classic	4	2,500	-	500	10,000,000	10,000,000	2,500	-	125
Travel Insuranz	Deluxe	4	5,000	10,000	500	10,000,000	10,000,000	3,500	1,500	150
Woolworths	Comprehensive	4	12,000	12,000	Unlimited	Unlimited	Unlimited	10,000	5,000	250
★★★										
AIG	Silver (D12)	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	4,000	500
Allianz Australia	Plan A - Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	6,000	250
American Express	Comprehensive - Single Trip Interna	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	3,000	250
American Express	Essentials -Single Trip International	4	10,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-



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★★★										
ANZ	International	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	5,000	200
Aussietravelcover	Basic - Standard	4	3,000	10,000	500	Unlimited	Unlimited	3,000	2,000	250
Aussietravelcover	Plan A - Standard	4	Unlimited	15,000	1,000	Unlimited	Unlimited	6,000	4,000	250
Australian Unity	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
CGU	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
CHI Travel Insurance	Basic - International	4	3,000	10,000	500	Unlimited	Unlimited	3,000	2,000	250
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	8,000	3,000	250
Citibank	International - Elite	4	Unlimited	100,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
Citibank	International - Premium	4	50,000	25,000	Unlimited	Unlimited	Unlimited	10,000	3,000	200
Columbus Direct Travel Insurance	Premier	4	15,000	75,000	2,000	20,000,000	20,000,000	7,500	4,000	1,000
Columbus Direct Travel Insurance	Standard	4	10,000	50,000	1,000	12,500,000	12,500,000	6,000	3,000	500
Covermore	Essentials - International	4	5,000	10,000	10,000,000	10,000,000	10,000,000	3,000	2,000	-
Covermore	Travelsure - International	4	5,000	20,000	Unlimited	Unlimited	Unlimited	6,000	3,000	100
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	5,000	250
Go Insurance	Go Basic - International	4	5,000	-	500	10,000,000	10,000,000	2,500	-	100
Greater Building Society	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
HBF Insurance	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
HCF Insurance	International Travel Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	250



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Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
HSBC	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
Hume Bank	Plan A - Comprehensive	4	Unlimited	15,000	500	Unlimited	Unlimited	7,500	3,000	250
Hume Bank	Plan D - Snow Cover	4	Unlimited	15,000	500	Unlimited	Unlimited	7,500	3,000	250
insure4less	Excel	4	5,000	10,000	500	10,000,000	10,000,000	3,500	1,500	250
insure4less	Excel Plus	4	7,500	20,000	500	10,000,000	10,000,000	5,000	3,000	500
itrek	Adventurer	4	15,000	-	500	Unlimited	Unlimited	5,000	-	-
Kango Cover	L4 - Eastern Grey Cover	4	12,500	-	1,000	20,000	12,500,000	6,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	15,000	50,000	1,000	20,000	Unlimited	7,500	4,000	750
MyCover	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
NAB	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
NRMA Insurance	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
NRMA Insurance	International Essentials	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
OnePath	International Travel	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	5,000	200
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	4,000	-
Ouch Online Travel Insurance	B Travel Plan	4	Unlimited	18,000	Unlimited	Unlimited	Unlimited	15,000	3,000	-
People's Choice Credit Union	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
Priceline Protects	International - Essential	4	5,000	-	Unlimited	Unlimited	Unlimited	1,500	-	-
Priceline Protects	International - Premium	4	10,000	25,000	Unlimited	Unlimited	Unlimited	5,000	-	200
QANTAS	International Comprehensive	4	Unlimited	40,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Single Travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
QBE	A Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	4,000	-
QBE	B Travel	4	Unlimited	18,000	Unlimited	Unlimited	Unlimited	15,000	3,000	-
RAA	Premium	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	4,000	250
RACV	Extra Travel Care	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	4,000	4,000	200
RACV	Total Travel Care	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	10,000	6,000	250
Real Insurance	Basics - International	4	5,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
SGIC	International Comprehensive Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
SGIC	International Essentials Plan	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
SGIO	International Comprehensive Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
SGIO	International Essentials Plan	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
Ski Insurance	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	5,000	5,000	250
St.George Bank	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
STA Travel	Basic - International	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
STA Travel	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	200
Stella Travel Services	International Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	Yes	250
Travel Insuranz	Premier	4	10,000	20,000	1,000	10,000,000	10,000,000	5,000	4,000	400
Virgin Australia	Comprehensive	4	Unlimited	25,000	2,000	Unlimited	Unlimited	5,000	3,000	250
Virgin Australia	Essentials	4	Unlimited	-	1,000	Unlimited	Unlimited	5,000	3,000	-



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★★★										
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	500	Unlimited	Unlimited	5,000	3,000	250
Webjet	Essentials - Plan B	4	5,000	15,000	1,000	5,000,000	5,000,000	1,500	1,000	250
World Nomads	Explorer	4	Unlimited	12,500	500	Unlimited	Unlimited	10,000	3,000	250
World Nomads	Standard	4	3,500	-	500	500,000	5,000,000	2,000	-	-
ZUJI	Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	5,000	3,000	250
★★										
Australian Unity	Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
Australian Unity	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
BUPA Insurance	International - Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
CGU	Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
CGU	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
Flight Centre Travel Group Limit	International Options Plan I	4	5,000	25,000	Unlimited	Unlimited	Unlimited	15,000	10,000	200
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	5,000	20,000	Unlimited	Unlimited	Unlimited	6,000	3,000	100
HBF Insurance	Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
HBF Insurance	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
HCF Insurance	Elements Plan	4	10,000	-	10,000,000	10,000,000	10,000,000	3,000	-	-
insure4less	Essentials	4	2,500	-	500	10,000,000	10,000,000	2,500	-	-
National Seniors	International Basic	4	5,000	-	1,000	Unlimited	Unlimited	5,000	-	250
National Seniors	International Premium	4	Unlimited	25,000	1,000	Unlimited	Unlimited	7,500	4,000	250



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★★										
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
People's Choice Credit Union	Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
People's Choice Credit Union	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
QBE	Premier Plus Extras	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
RAC	Premium	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	4,000	250
RACQ	Premium	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	4,000	250
St.George Bank	Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
St.George Bank	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	2,000	250
SureSave	Budget	4	5,000	-	1,000	Unlimited	Unlimited	5,000	-	250
SureSave	Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	4,000	250
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	250
Westpac	Holiday Travel Insurance	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	2,000	250
★										
BUPA Insurance	International - Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
BUPA Insurance	International - Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
GIO	Holiday Travel Insurance	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	4,000	250
RAA	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
RAC	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-



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Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★										
RACQ	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
Stella Travel Services	Elements	4	10,000	-	1,000	10,000,000	10,000,000	3,000	-	-



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Comprehensive Travel Insurance for Single Travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	15,000	5,000	250
Budget Direct	Comprehensive	4	Unlimited	20,000	500	Unlimited	Unlimited	7,500	6,000	400
Budget Direct	Essential	4	12,500	-	500	Unlimited	Unlimited	5,000	4,000	250
Downunder Insurance	Plan C - Backpackers	4	2,500	15,000	750	Unlimited	Unlimited	2,000	-	500
Good2Go	Essentials Travel Insurance	4	10,000	-	500	5,000,000	5,000,000	3,000	-	-
InsureandGo	Gold	4	Unlimited	50,000	500	Unlimited	Unlimited	8,000	4,000	500
Real Insurance	Comprehensive - International	4	12,000	12,000	Unlimited	Unlimited	Unlimited	10,000	5,000	250
Southern Cross Travel Insurance	NZ/Indonesia/South Pacific	4	50,000	25,000	750	Unlimited	Unlimited	25,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	25,000	500	Unlimited	Unlimited	12,000	4,000	250
Virgin Money	Comprehensive	4	Unlimited	15,000	1,000	Unlimited	Unlimited	10,000	-	250
Virgin Money	Essentials	4	10,000	-	1,000	Unlimited	Unlimited	3,000	-	-
Woolworths	Basic	4	5,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
Woolworths	Comprehensive	4	12,000	12,000	Unlimited	Unlimited	Unlimited	10,000	5,000	250
★★★★										
AAMI	International Travel	4	Unlimited	10,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
American Express	Comprehensive - Single Trip Interna	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	3,000	250
AUSTRALIA POST	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	3,000	250
Citibank	International - Essential	4	25,000	20,000	Unlimited	Unlimited	Unlimited	5,000	-	-
Downunder Insurance	Plan A - Comprehensive	4	10,000	30,000	750	Unlimited	Unlimited	5,000	-	500



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Comprehensive Travel Insurance for Single Travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★										
Fastcover	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	5,000	250
Fastcover	Plan E - Standard	4	Unlimited	15,000	500	Unlimited	Unlimited	5,000	-	-
Go Insurance	Go Basic - International	4	5,000	-	500	10,000,000	10,000,000	2,500	-	100
Go Insurance	Go Plus - International	4	15,000	20,000	750	10,000,000	10,000,000	7,500	2,500	250
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	4,000	500
InsureandGo	Silver	4	15,000	37,500	500	Unlimited	Unlimited	6,000	4,000	250
itrek	Pioneer	4	Unlimited	-	500	Unlimited	Unlimited	5,000	-	250
Kango Cover	L2 - Rock Wallaby Cover	4	10,000	-	500	20,000	5,000,000	3,000	-	-
Medibank	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	8,000	4,000	250
Online Travel Insurance	Plan A - Comprehensive	4	25,000	25,000	1,000	Unlimited	Unlimited	5,000	3,000	250
Priceline Protects	International - Premium	4	10,000	25,000	Unlimited	Unlimited	Unlimited	5,000	-	200
QANTAS	International Comprehensive	4	Unlimited	40,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	50,000	25,000	750	Unlimited	Unlimited	25,000	5,000	500
Travel Insuranz	Classic	4	2,500	-	500	10,000,000	10,000,000	2,500	-	125
Travel Insuranz	Deluxe	4	5,000	10,000	500	10,000,000	10,000,000	3,500	1,500	150
Worldcare	Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	12,000	6,000	250
★★★										
AIG	Bronze (E12)	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	4,000	500
Allianz Australia	Plan A - Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	6,000	250



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★★★										
American Express	Essentials -Single Trip International	4	10,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
ANZ	International	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	5,000	200
Aussietravelcover	Basic - NZ/Indonesia/Fiji	4	3,000	10,000	500	Unlimited	Unlimited	3,000	2,000	250
Aussietravelcover	Plan A - NZ/Indonesia/Fiji	4	Unlimited	10,000	1,000	Unlimited	Unlimited	5,000	4,000	250
Australian Unity	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
CGU	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
CHI Travel Insurance	Basic - International	4	3,000	10,000	500	Unlimited	Unlimited	3,000	2,000	250
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	8,000	3,000	250
Citibank	International - Elite	4	Unlimited	100,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
Citibank	International - Premium	4	50,000	25,000	Unlimited	Unlimited	Unlimited	10,000	3,000	200
Columbus Direct Travel Insurance	Premier	4	15,000	75,000	2,000	20,000,000	20,000,000	7,500	4,000	1,000
Columbus Direct Travel Insurance	Standard	4	10,000	50,000	1,000	12,500,000	12,500,000	6,000	3,000	500
Covermore	Travelsure - International	4	5,000	20,000	Unlimited	Unlimited	Unlimited	6,000	3,000	100
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	5,000	250
Greater Building Society	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
HCF Insurance	Elements Plan	4	10,000	-	10,000,000	10,000,000	10,000,000	3,000	-	-
HCF Insurance	International Travel Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	250
HSBC	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250



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★★★										
Hume Bank	Plan A - Comprehensive	4	Unlimited	15,000	500	Unlimited	Unlimited	7,500	3,000	250
Hume Bank	Plan D - Snow Cover	4	Unlimited	15,000	500	Unlimited	Unlimited	7,500	3,000	250
insure4less	Essentials	4	2,500	-	500	10,000,000	10,000,000	2,500	-	-
insure4less	Excel	4	5,000	10,000	500	10,000,000	10,000,000	3,500	1,500	250
insure4less	Excel Plus	4	7,500	20,000	500	10,000,000	10,000,000	5,000	3,000	500
itrek	Adventurer	4	15,000	-	500	Unlimited	Unlimited	5,000	-	-
Kango Cover	L3 - Wallaby Cover	4	12,500	-	500	20,000	5,000,000	5,000	-	250
Kango Cover	L4 - Eastern Grey Cover	4	12,500	-	1,000	20,000	12,500,000	6,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	15,000	50,000	1,000	20,000	Unlimited	7,500	4,000	750
MyCover	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
NAB	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
National Seniors	International Premium	4	Unlimited	25,000	1,000	Unlimited	Unlimited	7,500	4,000	250
NRMA Insurance	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
NRMA Insurance	International Essentials	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
OnePath	International Travel	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	5,000	200
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	4,000	-
Ouch Online Travel Insurance	B Travel Plan	4	Unlimited	18,000	Unlimited	Unlimited	Unlimited	15,000	3,000	-
Ouch Online Travel Insurance	C Travel Plan	4	Unlimited	10,000	Unlimited	Unlimited	Unlimited	15,000	2,000	-
People's Choice Credit Union	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-



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★★★										
Priceline Protects	International - Essential	4	5,000	-	Unlimited	Unlimited	Unlimited	1,500	-	-
QBE	A Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	4,000	-
QBE	B Travel	4	Unlimited	18,000	Unlimited	Unlimited	Unlimited	15,000	3,000	-
QBE	C Travel	4	Unlimited	10,000	Unlimited	Unlimited	Unlimited	15,000	-	-
RAA	Premium	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	4,000	250
RACV	Extra Travel Care	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	4,000	4,000	200
RACV	Total Travel Care	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	10,000	6,000	250
Real Insurance	Basics - International	4	5,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
SGIC	International Comprehensive Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
SGIC	International Essentials Plan	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
SGIO	International Comprehensive Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
SGIO	International Essentials Plan	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
Ski Insurance	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	5,000	5,000	250
Southern Cross Travel Insurance	World incl. USA & Canada	4	50,000	25,000	750	Unlimited	Unlimited	25,000	5,000	500
St.George Bank	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
STA Travel	Basic - International	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
STA Travel	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	200
STA Travel	Essentials - International	4	Unlimited	20,000	Unlimited	Unlimited	Unlimited	6,000	-	100



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Comprehensive Travel Insurance for Single Travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Stella Travel Services	International Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	Yes	250
SureSave	Budget	4	5,000	-	1,000	Unlimited	Unlimited	5,000	-	250
SureSave	Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	4,000	250
Travel Insuranz	Premier	4	10,000	20,000	1,000	10,000,000	10,000,000	5,000	4,000	400
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	250
Virgin Australia	Comprehensive	4	Unlimited	25,000	2,000	Unlimited	Unlimited	5,000	3,000	250
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	500	Unlimited	Unlimited	5,000	3,000	250
Webjet	Essentials - Plan B	4	5,000	15,000	1,000	5,000,000	5,000,000	1,500	1,000	250
World Nomads	Explorer	4	Unlimited	12,500	500	Unlimited	Unlimited	10,000	3,000	250
World Nomads	Standard	4	3,500	-	500	500,000	5,000,000	2,000	-	-
ZUII	Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	5,000	3,000	250
★★										
Australian Unity	Economy	4	Unlimited	10,000	1,000	100,000	100,000	3,500	2,000	-
Australian Unity	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
BUPA Insurance	International - Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
BUPA Insurance	International - Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
CGU	Economy	4	Unlimited	10,000	1,000	100,000	100,000	3,500	2,000	-
CGU	Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
CGU	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Single Travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
Covermore	Essentials - International	4	5,000	10,000	10,000,000	10,000,000	10,000,000	3,000	2,000	-
Flight Centre Travel Group Limit	International Options Plan I	4	5,000	25,000	Unlimited	Unlimited	Unlimited	15,000	10,000	200
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	5,000	20,000	Unlimited	Unlimited	Unlimited	6,000	3,000	100
GIO	Holiday Travel Insurance	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	4,000	250
HBF Insurance	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
HBF Insurance	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
National Seniors	International Basic	4	5,000	-	1,000	Unlimited	Unlimited	5,000	-	250
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
People's Choice Credit Union	Economy	4	Unlimited	10,000	1,000	100,000	100,000	3,500	2,000	-
People's Choice Credit Union	Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
People's Choice Credit Union	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
QBE	Premier Plus Extras	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
RAA	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
RAC	Premium	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	4,000	250
RACQ	Premium	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	4,000	250
St.George Bank	Economy	4	Unlimited	10,000	1,000	100,000	100,000	3,500	2,000	-
St.George Bank	Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
St.George Bank	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
Stella Travel Services	Elements	4	10,000	-	1,000	10,000,000	10,000,000	3,000	-	-



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Comprehensive Travel Insurance for Single Travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	2,000	250
Westpac	Holiday Travel Insurance	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	2,000	250
★										
Australian Unity	Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
BUPA Insurance	International - Economy	4	Unlimited	10,000	1,000	100,000	100,000	3,500	2,000	-
BUPA Insurance	International - Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
HBF Insurance	Economy	4	Unlimited	10,000	1,000	100,000	100,000	3,500	2,000	-
HBF Insurance	Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
RAC	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
RACQ	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-



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Comprehensive Travel Insurance for Single Travelling to France

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	15,000	5,000	250
Budget Direct	Comprehensive	4	Unlimited	20,000	500	Unlimited	Unlimited	7,500	6,000	400
Citibank	International - Essential	4	25,000	20,000	Unlimited	Unlimited	Unlimited	5,000	-	-
Downunder Insurance	Plan C - Backpackers	4	2,500	15,000	750	Unlimited	Unlimited	2,000	-	500
Good2Go	Essentials Travel Insurance	4	10,000	-	500	5,000,000	5,000,000	3,000	-	-
InsureandGo	Gold	4	Unlimited	50,000	500	Unlimited	Unlimited	8,000	4,000	500
Online Travel Insurance	Plan A - Comprehensive	4	25,000	25,000	1,000	Unlimited	Unlimited	5,000	3,000	250
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	50,000	25,000	750	Unlimited	Unlimited	25,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	25,000	500	Unlimited	Unlimited	12,000	4,000	250
Virgin Money	Comprehensive	4	Unlimited	15,000	1,000	Unlimited	Unlimited	10,000	-	250
Virgin Money	Essentials	4	10,000	-	1,000	Unlimited	Unlimited	3,000	-	-
Worldcare	Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	12,000	6,000	250
★★★★										
AUSTRALIA POST	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	3,000	250
Budget Direct	Essential	4	12,500	-	500	Unlimited	Unlimited	5,000	4,000	250
Downunder Insurance	Plan A - Comprehensive	4	10,000	30,000	750	Unlimited	Unlimited	5,000	-	500
Fastcover	Plan E - Standard	4	Unlimited	15,000	500	Unlimited	Unlimited	5,000	-	-
Go Insurance	Go Plus - International	4	15,000	20,000	750	10,000,000	10,000,000	7,500	2,500	250
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	4,000	500



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Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★										
Greater Building Society	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
InsureandGo	Silver	4	15,000	37,500	500	Unlimited	Unlimited	6,000	4,000	250
itrek	Pioneer	4	Unlimited	-	500	Unlimited	Unlimited	5,000	-	250
Medibank	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	8,000	4,000	250
Real Insurance	Comprehensive - International	4	12,000	12,000	Unlimited	Unlimited	Unlimited	10,000	5,000	250
SGIC	International Comprehensive Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
SGIO	International Comprehensive Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
Southern Cross Travel Insurance	World incl. USA & Canada	4	50,000	25,000	750	Unlimited	Unlimited	25,000	5,000	500
Travel Insuranz	Classic	4	2,500	-	500	10,000,000	10,000,000	2,500	-	125
Woolworths	Basic	4	5,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
Woolworths	Comprehensive	4	12,000	12,000	Unlimited	Unlimited	Unlimited	10,000	5,000	250
★★★										
AAMI	International Travel	4	Unlimited	10,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
AIG	Gold (C12)	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	4,000	500
Allianz Australia	Plan A - Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	6,000	250
American Express	Comprehensive - Single Trip Interna	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	3,000	250
American Express	Essentials -Single Trip International	4	10,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
Aussietravelcover	Basic - Super	4	3,000	10,000	500	Unlimited	Unlimited	3,000	2,000	250



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★★★										
Aussietravelcover	Plan A - Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	8,000	4,000	250
Australian Unity	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
CGU	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
CHI Travel Insurance	Basic - International	4	3,000	10,000	500	Unlimited	Unlimited	3,000	2,000	250
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	8,000	3,000	250
Citibank	International - Elite	4	Unlimited	100,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
Citibank	International - Premium	4	50,000	25,000	Unlimited	Unlimited	Unlimited	10,000	3,000	200
Columbus Direct Travel Insurance	Premier	4	15,000	75,000	2,000	20,000,000	20,000,000	7,500	4,000	1,000
Columbus Direct Travel Insurance	Standard	4	10,000	50,000	1,000	12,500,000	12,500,000	6,000	3,000	500
Covermore	Essentials - International	4	5,000	10,000	10,000,000	10,000,000	10,000,000	3,000	2,000	-
Covermore	Travelsure - International	4	5,000	20,000	Unlimited	Unlimited	Unlimited	6,000	3,000	100
Fastcover	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	5,000	250
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	5,000	250
Go Insurance	Go Basic - International	4	5,000	-	500	10,000,000	10,000,000	2,500	-	100
HBF Insurance	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
HCF Insurance	International Travel Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	250
HSBC	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
Hume Bank	Plan A - Comprehensive	4	Unlimited	15,000	500	Unlimited	Unlimited	7,500	3,000	250



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Comprehensive Travel Insurance for Single Travelling to France

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★★★										
Hume Bank	Plan D - Snow Cover	4	Unlimited	15,000	500	Unlimited	Unlimited	7,500	3,000	250
insure4less	Essentials	4	2,500	-	500	10,000,000	10,000,000	2,500	-	-
insure4less	Excel	4	5,000	10,000	500	10,000,000	10,000,000	3,500	1,500	250
insure4less	Excel Plus	4	7,500	20,000	500	10,000,000	10,000,000	5,000	3,000	500
itrek	Adventurer	4	15,000	-	500	Unlimited	Unlimited	5,000	-	-
Kango Cover	L2 - Rock Wallaby Cover	4	10,000	-	500	20,000	5,000,000	3,000	-	-
Kango Cover	L3 - Wallaby Cover	4	12,500	-	500	20,000	5,000,000	5,000	-	250
Kango Cover	L4 - Eastern Grey Cover	4	12,500	-	1,000	20,000	12,500,000	6,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	15,000	50,000	1,000	20,000	Unlimited	7,500	4,000	750
MyCover	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
NAB	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
NRMA Insurance	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
NRMA Insurance	International Essentials	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	4,000	-
People's Choice Credit Union	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
Priceline Protects	International - Essential	4	5,000	-	Unlimited	Unlimited	Unlimited	1,500	-	-
Priceline Protects	International - Premium	4	10,000	25,000	Unlimited	Unlimited	Unlimited	5,000	-	200
QANTAS	International Comprehensive	4	Unlimited	40,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
QBE	A Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	4,000	-



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★★★										
RAA	Premium	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	4,000	250
RACV	Total Travel Care	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	10,000	6,000	250
Real Insurance	Basics - International	4	5,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
SGIC	International Essentials Plan	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
SGIO	International Essentials Plan	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
Ski Insurance	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	5,000	5,000	250
St.George Bank	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
STA Travel	Basic - International	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
STA Travel	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	200
STA Travel	Essentials - International	4	Unlimited	20,000	Unlimited	Unlimited	Unlimited	6,000	-	100
Stella Travel Services	International Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	Yes	250
Travel Insuranz	Deluxe	4	5,000	10,000	500	10,000,000	10,000,000	3,500	1,500	150
Travel Insuranz	Premier	4	10,000	20,000	1,000	10,000,000	10,000,000	5,000	4,000	400
Virgin Australia	Comprehensive	4	Unlimited	25,000	2,000	Unlimited	Unlimited	5,000	3,000	250
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	500	Unlimited	Unlimited	5,000	3,000	250
Webjet	Essentials - Plan B	4	5,000	15,000	1,000	5,000,000	5,000,000	1,500	1,000	250
World Nomads	Explorer	4	Unlimited	12,500	500	Unlimited	Unlimited	10,000	3,000	250
ZUJI	Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	5,000	3,000	250

★★



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★★										
ANZ	International	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	5,000	200
Australian Unity	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
BUPA Insurance	International - Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
BUPA Insurance	International - Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
CGU	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
Flight Centre Travel Group Limit	International Options Plan I	4	5,000	25,000	Unlimited	Unlimited	Unlimited	15,000	10,000	200
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	5,000	20,000	Unlimited	Unlimited	Unlimited	6,000	3,000	100
HBF Insurance	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
National Seniors	International Premium	4	Unlimited	25,000	1,000	Unlimited	Unlimited	7,500	4,000	250
OnePath	International Travel	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	5,000	200
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
People's Choice Credit Union	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
QBE	Premier Plus Extras	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
RAA	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
RAC	Premium	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	4,000	250
RACQ	Premium	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	4,000	250
RACV	Extra Travel Care	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	4,000	4,000	200
St.George Bank	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	2,000	250



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★★										
SureSave	Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	4,000	250
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	250
Virgin Australia	Essentials	4	Unlimited	-	1,000	Unlimited	Unlimited	5,000	3,000	-
Westpac	Holiday Travel Insurance	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	2,000	250
World Nomads	Standard	4	3,500	-	500	500,000	5,000,000	2,000	-	-
★										
GIO	Holiday Travel Insurance	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	4,000	250
HCF Insurance	Elements Plan	4	10,000	-	10,000,000	10,000,000	10,000,000	3,000	-	-
National Seniors	International Basic	4	5,000	-	1,000	Unlimited	Unlimited	5,000	-	250
RAC	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
RACQ	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
Stella Travel Services	Elements	4	10,000	-	1,000	10,000,000	10,000,000	3,000	-	-
SureSave	Budget	4	5,000	-	1,000	Unlimited	Unlimited	5,000	-	250



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Comprehensive Travel Insurance for Single Travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
Budget Direct	Comprehensive	4	Unlimited	20,000	500	Unlimited	Unlimited	7,500	6,000	400
Budget Direct	Essential	4	12,500	-	500	Unlimited	Unlimited	5,000	4,000	250
InsureandGo	Gold	4	Unlimited	50,000	500	Unlimited	Unlimited	8,000	4,000	500
InsureandGo	Silver	4	15,000	37,500	500	Unlimited	Unlimited	6,000	4,000	250
Real Insurance	Comprehensive - International	4	12,000	12,000	Unlimited	Unlimited	Unlimited	10,000	5,000	250
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	50,000	25,000	750	Unlimited	Unlimited	25,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	25,000	500	Unlimited	Unlimited	12,000	4,000	250
Virgin Money	Comprehensive	4	Unlimited	15,000	1,000	Unlimited	Unlimited	10,000	-	250
Virgin Money	Essentials	4	10,000	-	1,000	Unlimited	Unlimited	3,000	-	-
Woolworths	Basic	4	5,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
Worldcare	Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	12,000	6,000	250
★★★★★										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	15,000	5,000	250
AUSTRALIA POST	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	3,000	250
Citibank	International - Essential	4	25,000	20,000	Unlimited	Unlimited	Unlimited	5,000	-	-
Citibank	International - Premium	4	50,000	25,000	Unlimited	Unlimited	Unlimited	10,000	3,000	200
Go Insurance	Go Basic - International	4	5,000	-	500	10,000,000	10,000,000	2,500	-	100
Go Insurance	Go Plus - International	4	15,000	20,000	750	10,000,000	10,000,000	7,500	2,500	250
HCF Insurance	International Travel Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	250



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★★★★										
Medibank	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	8,000	4,000	250
NRMA Insurance	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
Online Travel Insurance	Plan A - Comprehensive	4	25,000	25,000	1,000	Unlimited	Unlimited	5,000	3,000	250
Priceline Protects	International - Premium	4	10,000	25,000	Unlimited	Unlimited	Unlimited	5,000	-	200
SGIC	International Comprehensive Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
SGIO	International Comprehensive Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
Southern Cross Travel Insurance	World incl. USA & Canada	4	50,000	25,000	750	Unlimited	Unlimited	25,000	5,000	500
Travel Insuranz	Classic	4	2,500	-	500	10,000,000	10,000,000	2,500	-	125
Travel Insuranz	Deluxe	4	5,000	10,000	500	10,000,000	10,000,000	3,500	1,500	150
Travel Insuranz	Premier	4	10,000	20,000	1,000	10,000,000	10,000,000	5,000	4,000	400
Woolworths	Comprehensive	4	12,000	12,000	Unlimited	Unlimited	Unlimited	10,000	5,000	250
★★★										
AAMI	International Travel	4	Unlimited	10,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
AIG	Gold (C12)	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	4,000	500
Allianz Australia	Plan A - Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	6,000	250
American Express	Comprehensive - Single Trip Interna	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	3,000	250
American Express	Essentials -Single Trip International	4	10,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
Aussietravelcover	Basic - Super	4	3,000	10,000	500	Unlimited	Unlimited	3,000	2,000	250
Aussietravelcover	Plan A - Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	8,000	4,000	250



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★★★										
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
CHI Travel Insurance	Basic - International	4	3,000	10,000	500	Unlimited	Unlimited	3,000	2,000	250
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	8,000	3,000	250
Citibank	International - Elite	4	Unlimited	100,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
Columbus Direct Travel Insurance	Premier	4	15,000	75,000	2,000	20,000,000	20,000,000	7,500	4,000	1,000
Columbus Direct Travel Insurance	Standard	4	10,000	50,000	1,000	12,500,000	12,500,000	6,000	3,000	500
Covermore	Essentials - International	4	5,000	10,000	10,000,000	10,000,000	10,000,000	3,000	2,000	-
Covermore	Travelsure - International	4	5,000	20,000	Unlimited	Unlimited	Unlimited	6,000	3,000	100
Downunder Insurance	Plan A - Comprehensive	4	10,000	30,000	750	Unlimited	Unlimited	5,000	-	500
Downunder Insurance	Plan C - Backpackers	4	2,500	15,000	750	Unlimited	Unlimited	2,000	-	500
Fastcover	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	5,000	250
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	5,000	250
Fastcover	Plan E - Standard	4	Unlimited	15,000	500	Unlimited	Unlimited	5,000	-	-
Good2Go	Essentials Travel Insurance	4	10,000	-	500	5,000,000	5,000,000	3,000	-	-
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	4,000	500
Greater Building Society	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
HSBC	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
Hume Bank	Plan A - Comprehensive	4	Unlimited	15,000	500	Unlimited	Unlimited	7,500	3,000	250
insure4less	Essentials	4	2,500	-	500	10,000,000	10,000,000	2,500	-	-



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Comprehensive Travel Insurance for Single Travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
insure4less	Excel	4	5,000	10,000	500	10,000,000	10,000,000	3,500	1,500	250
insure4less	Excel Plus	4	7,500	20,000	500	10,000,000	10,000,000	5,000	3,000	500
itrek	Adventurer	4	15,000	-	500	Unlimited	Unlimited	5,000	-	-
itrek	Pioneer	4	Unlimited	-	500	Unlimited	Unlimited	5,000	-	250
Kango Cover	L2 - Rock Wallaby Cover	4	10,000	-	500	20,000	5,000,000	3,000	-	-
Kango Cover	L3 - Wallaby Cover	4	12,500	-	500	20,000	5,000,000	5,000	-	250
Kango Cover	L5 - Big Red Cover	4	15,000	50,000	1,000	20,000	Unlimited	7,500	4,000	750
MyCover	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
NAB	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
NRMA Insurance	International Essentials	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	4,000	-
Priceline Protects	International - Essential	4	5,000	-	Unlimited	Unlimited	Unlimited	1,500	-	-
QANTAS	International Comprehensive	4	Unlimited	40,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
QBE	A Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	4,000	-
RAA	Premium	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	4,000	250
RACV	Total Travel Care	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	10,000	6,000	250
Real Insurance	Basics - International	4	5,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
SGIC	International Essentials Plan	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
SGIO	International Essentials Plan	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-



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Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
Ski Insurance	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	5,000	5,000	250
STA Travel	Basic - International	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
STA Travel	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	200
STA Travel	Essentials - International	4	Unlimited	20,000	Unlimited	Unlimited	Unlimited	6,000	-	100
Stella Travel Services	International Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	Yes	250
SureSave	Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	4,000	250
Virgin Australia	Comprehensive	4	Unlimited	25,000	2,000	Unlimited	Unlimited	5,000	3,000	250
Virgin Australia	Essentials	4	Unlimited	-	1,000	Unlimited	Unlimited	5,000	3,000	-
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	500	Unlimited	Unlimited	5,000	3,000	250
World Nomads	Explorer	4	Unlimited	12,500	500	Unlimited	Unlimited	10,000	3,000	250
World Nomads	Standard	4	3,500	-	500	500,000	5,000,000	2,000	-	-
ZUJI	Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	5,000	3,000	250
★★										
ANZ	International	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	5,000	200
Australian Unity	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
BUPA Insurance	International - Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
CGU	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
Flight Centre Travel Group Limit	International Options Plan I	4	5,000	25,000	Unlimited	Unlimited	Unlimited	15,000	10,000	200



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Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	5,000	20,000	Unlimited	Unlimited	Unlimited	6,000	3,000	100
HBF Insurance	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
HCF Insurance	Elements Plan	4	10,000	-	10,000,000	10,000,000	10,000,000	3,000	-	-
Hume Bank	Plan D - Snow Cover	4	Unlimited	15,000	500	Unlimited	Unlimited	7,500	3,000	250
Kango Cover	L4 - Eastern Grey Cover	4	12,500	-	1,000	20,000	12,500,000	6,000	4,000	500
National Seniors	International Basic	4	5,000	-	1,000	Unlimited	Unlimited	5,000	-	250
National Seniors	International Premium	4	Unlimited	25,000	1,000	Unlimited	Unlimited	7,500	4,000	250
OnePath	International Travel	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	5,000	200
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
People's Choice Credit Union	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
QBE	Premier Plus Extras	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
RAA	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
RACQ	Premium	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	4,000	250
RACV	Extra Travel Care	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	4,000	4,000	200
St. George Bank	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
SureSave	Budget	4	5,000	-	1,000	Unlimited	Unlimited	5,000	-	250
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	250
Webjet	Essentials - Plan B	4	5,000	15,000	1,000	5,000,000	5,000,000	1,500	1,000	250
Westpac	Holiday Travel Insurance	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	2,000	250



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★										
GIO	Holiday Travel Insurance	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	4,000	250
RAC	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
RAC	Premium	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	4,000	250
RACQ	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
Stella Travel Services	Elements	4	10,000	-	1,000	10,000,000	10,000,000	3,000	-	-
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	2,000	250



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Comprehensive Travel Insurance for Single Travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	15,000	5,000	250
Budget Direct	Comprehensive	4	Unlimited	20,000	500	Unlimited	Unlimited	7,500	6,000	400
Budget Direct	Essential	4	12,500	-	500	Unlimited	Unlimited	5,000	4,000	250
Good2Go	Essentials Travel Insurance	4	10,000	-	500	5,000,000	5,000,000	3,000	-	-
InsureandGo	Gold	4	Unlimited	50,000	500	Unlimited	Unlimited	8,000	4,000	500
QANTAS	International Comprehensive	4	Unlimited	40,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
Real Insurance	Comprehensive - International	4	12,000	12,000	Unlimited	Unlimited	Unlimited	10,000	5,000	250
Southern Cross Travel Insurance	NZ/Indonesia/South Pacific	4	50,000	25,000	750	Unlimited	Unlimited	25,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	25,000	500	Unlimited	Unlimited	12,000	4,000	250
Virgin Money	Comprehensive	4	Unlimited	15,000	1,000	Unlimited	Unlimited	10,000	-	250
Virgin Money	Essentials	4	10,000	-	1,000	Unlimited	Unlimited	3,000	-	-
Woolworths	Basic	4	5,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
Woolworths	Comprehensive	4	12,000	12,000	Unlimited	Unlimited	Unlimited	10,000	5,000	250
★★★★										
AAMI	International Travel	4	Unlimited	10,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
American Express	Comprehensive - Single Trip Interna	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	3,000	250
AUSTRALIA POST	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	3,000	250
Citibank	International - Essential	4	25,000	20,000	Unlimited	Unlimited	Unlimited	5,000	-	-
Downunder Insurance	Plan A - Comprehensive	4	10,000	30,000	750	Unlimited	Unlimited	5,000	-	500



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★★★★										
Downunder Insurance	Plan C - Backpackers	4	2,500	15,000	750	Unlimited	Unlimited	2,000	-	500
Fastcover	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	5,000	250
Fastcover	Plan E - Standard	4	Unlimited	15,000	500	Unlimited	Unlimited	5,000	-	-
Go Insurance	Go Basic - International	4	5,000	-	500	10,000,000	10,000,000	2,500	-	100
Go Insurance	Go Plus - International	4	15,000	20,000	750	10,000,000	10,000,000	7,500	2,500	250
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	4,000	500
HCF Insurance	International Travel Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	250
InsureandGo	Silver	4	15,000	37,500	500	Unlimited	Unlimited	6,000	4,000	250
itrek	Pioneer	4	Unlimited	-	500	Unlimited	Unlimited	5,000	-	250
Medibank	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	8,000	4,000	250
Online Travel Insurance	Plan A - Comprehensive	4	25,000	25,000	1,000	Unlimited	Unlimited	5,000	3,000	250
Priceline Protects	International - Premium	4	10,000	25,000	Unlimited	Unlimited	Unlimited	5,000	-	200
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	50,000	25,000	750	Unlimited	Unlimited	25,000	5,000	500
Travel Insuranz	Classic	4	2,500	-	500	10,000,000	10,000,000	2,500	-	125
Travel Insuranz	Deluxe	4	5,000	10,000	500	10,000,000	10,000,000	3,500	1,500	150
Worldcare	Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	12,000	6,000	250
★★★										
AIG	Bronze (E12)	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	4,000	500
Allianz Australia	Plan A - Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	6,000	250



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★★★										
American Express	Essentials -Single Trip International	4	10,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
ANZ	International	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	5,000	200
Aussietravelcover	Basic - NZ/Indonesia/Fiji	4	3,000	10,000	500	Unlimited	Unlimited	3,000	2,000	250
Aussietravelcover	Plan A - NZ/Indonesia/Fiji	4	Unlimited	10,000	1,000	Unlimited	Unlimited	5,000	4,000	250
Australian Unity	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
CGU	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
CHI Travel Insurance	Basic - International	4	3,000	10,000	500	Unlimited	Unlimited	3,000	2,000	250
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	8,000	3,000	250
Citibank	International - Elite	4	Unlimited	100,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
Citibank	International - Premium	4	50,000	25,000	Unlimited	Unlimited	Unlimited	10,000	3,000	200
Columbus Direct Travel Insurance	Premier	4	15,000	75,000	2,000	20,000,000	20,000,000	7,500	4,000	1,000
Columbus Direct Travel Insurance	Standard	4	10,000	50,000	1,000	12,500,000	12,500,000	6,000	3,000	500
Covermore	Travelsure - International	4	5,000	20,000	Unlimited	Unlimited	Unlimited	6,000	3,000	100
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	5,000	250
Greater Building Society	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
HCF Insurance	Elements Plan	4	10,000	-	10,000,000	10,000,000	10,000,000	3,000	-	-
HSBC	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
Hume Bank	Plan A - Comprehensive	4	Unlimited	15,000	500	Unlimited	Unlimited	7,500	3,000	250



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Single Travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Hume Bank	Plan D - Snow Cover	4	Unlimited	15,000	500	Unlimited	Unlimited	7,500	3,000	250
insure4less	Essentials	4	2,500	-	500	10,000,000	10,000,000	2,500	-	-
insure4less	Excel	4	5,000	10,000	500	10,000,000	10,000,000	3,500	1,500	250
insure4less	Excel Plus	4	7,500	20,000	500	10,000,000	10,000,000	5,000	3,000	500
itrek	Adventurer	4	15,000	-	500	Unlimited	Unlimited	5,000	-	-
Kango Cover	L2 - Rock Wallaby Cover	4	10,000	-	500	20,000	5,000,000	3,000	-	-
Kango Cover	L3 - Wallaby Cover	4	12,500	-	500	20,000	5,000,000	5,000	-	250
Kango Cover	L4 - Eastern Grey Cover	4	12,500	-	1,000	20,000	12,500,000	6,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	15,000	50,000	1,000	20,000	Unlimited	7,500	4,000	750
MyCover	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
NAB	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
National Seniors	International Premium	4	Unlimited	25,000	1,000	Unlimited	Unlimited	7,500	4,000	250
NRMA Insurance	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
NRMA Insurance	International Essentials	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
OnePath	International Travel	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	5,000	200
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	4,000	-
Ouch Online Travel Insurance	B Travel Plan	4	Unlimited	18,000	Unlimited	Unlimited	Unlimited	15,000	3,000	-
Ouch Online Travel Insurance	C Travel Plan	4	Unlimited	10,000	Unlimited	Unlimited	Unlimited	15,000	2,000	-
People's Choice Credit Union	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-



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★★★										
Priceline Protects	International - Essential	4	5,000	-	Unlimited	Unlimited	Unlimited	1,500	-	-
QBE	A Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	4,000	-
QBE	B Travel	4	Unlimited	18,000	Unlimited	Unlimited	Unlimited	15,000	3,000	-
QBE	C Travel	4	Unlimited	10,000	Unlimited	Unlimited	Unlimited	15,000	-	-
RAA	Premium	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	4,000	250
RACV	Extra Travel Care	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	4,000	4,000	200
RACV	Total Travel Care	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	10,000	6,000	250
Real Insurance	Basics - International	4	5,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
SGIC	International Comprehensive Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
SGIC	International Essentials Plan	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
SGIO	International Comprehensive Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
SGIO	International Essentials Plan	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
Ski Insurance	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	5,000	5,000	250
Southern Cross Travel Insurance	World incl. USA & Canada	4	50,000	25,000	750	Unlimited	Unlimited	25,000	5,000	500
St. George Bank	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
STA Travel	Basic - International	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
STA Travel	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	200
STA Travel	Essentials - International	4	Unlimited	20,000	Unlimited	Unlimited	Unlimited	6,000	-	100



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★★★										
Stella Travel Services	International Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	Yes	250
SureSave	Budget	4	5,000	-	1,000	Unlimited	Unlimited	5,000	-	250
SureSave	Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	4,000	250
Travel Insuranz	Premier	4	10,000	20,000	1,000	10,000,000	10,000,000	5,000	4,000	400
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	250
Virgin Australia	Comprehensive	4	Unlimited	25,000	2,000	Unlimited	Unlimited	5,000	3,000	250
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	500	Unlimited	Unlimited	5,000	3,000	250
Webjet	Essentials - Plan B	4	5,000	15,000	1,000	5,000,000	5,000,000	1,500	1,000	250
World Nomads	Explorer	4	Unlimited	12,500	500	Unlimited	Unlimited	10,000	3,000	250
World Nomads	Standard	4	3,500	-	500	500,000	5,000,000	2,000	-	-
ZUII	Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	5,000	3,000	250
★★										
Australian Unity	Economy	4	Unlimited	10,000	1,000	100,000	100,000	3,500	2,000	-
Australian Unity	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
BUPA Insurance	International - Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
BUPA Insurance	International - Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
CGU	Economy	4	Unlimited	10,000	1,000	100,000	100,000	3,500	2,000	-
CGU	Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
CGU	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-



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★★										
Covermore	Essentials - International	4	5,000	10,000	10,000,000	10,000,000	10,000,000	3,000	2,000	-
Flight Centre Travel Group Limit	International Options Plan I	4	5,000	25,000	Unlimited	Unlimited	Unlimited	15,000	10,000	200
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	5,000	20,000	Unlimited	Unlimited	Unlimited	6,000	3,000	100
GIO	Holiday Travel Insurance	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	4,000	250
HBF Insurance	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
HBF Insurance	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
National Seniors	International Basic	4	5,000	-	1,000	Unlimited	Unlimited	5,000	-	250
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
People's Choice Credit Union	Economy	4	Unlimited	10,000	1,000	100,000	100,000	3,500	2,000	-
People's Choice Credit Union	Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
People's Choice Credit Union	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
QBE	Premier Plus Extras	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
RAA	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
RAC	Premium	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	4,000	250
RACQ	Premium	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	4,000	250
St.George Bank	Economy	4	Unlimited	10,000	1,000	100,000	100,000	3,500	2,000	-
St.George Bank	Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
St.George Bank	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
Stella Travel Services	Elements	4	10,000	-	1,000	10,000,000	10,000,000	3,000	-	-



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★★										
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	2,000	250
Westpac	Holiday Travel Insurance	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	2,000	250
★										
Australian Unity	Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
BUPA Insurance	International - Economy	4	Unlimited	10,000	1,000	100,000	100,000	3,500	2,000	-
BUPA Insurance	International - Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
HBF Insurance	Economy	4	Unlimited	10,000	1,000	100,000	100,000	3,500	2,000	-
HBF Insurance	Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
RAC	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
RACQ	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-



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Comprehensive Travel Insurance for Single Travelling to South Africa

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★★★★★ "Outstanding Value"										
Budget Direct	Comprehensive	4	Unlimited	20,000	500	Unlimited	Unlimited	7,500	6,000	400
Downunder Insurance	Plan C - Backpackers	4	2,500	15,000	750	Unlimited	Unlimited	2,000	-	500
Good2Go	Essentials Travel Insurance	4	10,000	-	500	5,000,000	5,000,000	3,000	-	-
InsureandGo	Gold	4	Unlimited	50,000	500	Unlimited	Unlimited	8,000	4,000	500
InsureandGo	Silver	4	15,000	37,500	500	Unlimited	Unlimited	6,000	4,000	250
Real Insurance	Comprehensive - International	4	12,000	12,000	Unlimited	Unlimited	Unlimited	10,000	5,000	250
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	50,000	25,000	750	Unlimited	Unlimited	25,000	5,000	500
Southern Cross Travel Insurance	World incl. USA & Canada	4	50,000	25,000	750	Unlimited	Unlimited	25,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	25,000	500	Unlimited	Unlimited	12,000	4,000	250
Virgin Money	Comprehensive	4	Unlimited	15,000	1,000	Unlimited	Unlimited	10,000	-	250
Virgin Money	Essentials	4	10,000	-	1,000	Unlimited	Unlimited	3,000	-	-
Woolworths	Basic	4	5,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
★★★★										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	15,000	5,000	250
AAMI	International Travel	4	Unlimited	10,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
Budget Direct	Essential	4	12,500	-	500	Unlimited	Unlimited	5,000	4,000	250
Citibank	International - Essential	4	25,000	20,000	Unlimited	Unlimited	Unlimited	5,000	-	-
Citibank	International - Premium	4	50,000	25,000	Unlimited	Unlimited	Unlimited	10,000	3,000	200
Downunder Insurance	Plan A - Comprehensive	4	10,000	30,000	750	Unlimited	Unlimited	5,000	-	500



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★★★★										
Fastcover	Plan E - Standard	4	Unlimited	15,000	500	Unlimited	Unlimited	5,000	-	-
Go Insurance	Go Basic - International	4	5,000	-	500	10,000,000	10,000,000	2,500	-	100
Go Insurance	Go Plus - International	4	15,000	20,000	750	10,000,000	10,000,000	7,500	2,500	250
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	4,000	500
itrek	Pioneer	4	Unlimited	-	500	Unlimited	Unlimited	5,000	-	250
Kango Cover	L2 - Rock Wallaby Cover	4	10,000	-	500	20,000	5,000,000	3,000	-	-
Kango Cover	L3 - Wallaby Cover	4	12,500	-	500	20,000	5,000,000	5,000	-	250
Travel Insuranz	Classic	4	2,500	-	500	10,000,000	10,000,000	2,500	-	125
Travel Insuranz	Deluxe	4	5,000	10,000	500	10,000,000	10,000,000	3,500	1,500	150
Travel Insuranz	Premier	4	10,000	20,000	1,000	10,000,000	10,000,000	5,000	4,000	400
Woolworths	Comprehensive	4	12,000	12,000	Unlimited	Unlimited	Unlimited	10,000	5,000	250
Worldcare	Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	12,000	6,000	250
★★★										
AIG	Gold (C12)	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	4,000	500
American Express	Comprehensive - Single Trip Interna	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	3,000	250
American Express	Essentials -Single Trip International	4	10,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
ANZ	International	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	5,000	200
Aussietravelcover	Plan A - Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	8,000	250
AUSTRALIA POST	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	3,000	250



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★ ★ ★										
Australian Unity	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
BUPA Insurance	International - Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
CGU	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	8,000	3,000	250
Citibank	International - Elite	4	Unlimited	100,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
Columbus Direct Travel Insurance	Premier	4	15,000	75,000	2,000	20,000,000	20,000,000	7,500	4,000	1,000
Columbus Direct Travel Insurance	Standard	4	10,000	50,000	1,000	12,500,000	12,500,000	6,000	3,000	500
Covermore	Travelsure - International	4	5,000	20,000	Unlimited	Unlimited	Unlimited	6,000	3,000	100
Fastcover	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	5,000	250
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	5,000	250
Greater Building Society	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
HBF Insurance	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
HBF Insurance	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
HCF Insurance	International Travel Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	250
HSBC	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
Hume Bank	Plan A - Comprehensive	4	Unlimited	15,000	500	Unlimited	Unlimited	7,500	3,000	250
Hume Bank	Plan D - Snow Cover	4	Unlimited	15,000	500	Unlimited	Unlimited	7,500	3,000	250
insure4less	Essentials	4	2,500	-	500	10,000,000	10,000,000	2,500	-	-



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★★★										
insure4less	Excel	4	5,000	10,000	500	10,000,000	10,000,000	3,500	1,500	250
insure4less	Excel Plus	4	7,500	20,000	500	10,000,000	10,000,000	5,000	3,000	500
itrek	Adventurer	4	15,000	-	500	Unlimited	Unlimited	5,000	-	-
Kango Cover	L4 - Eastern Grey Cover	4	12,500	-	1,000	20,000	12,500,000	6,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	15,000	50,000	1,000	20,000	Unlimited	7,500	4,000	750
Medibank	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	8,000	4,000	250
MyCover	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
NAB	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
NRMA Insurance	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
NRMA Insurance	International Essentials	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
OnePath	International Travel	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	5,000	200
Online Travel Insurance	Plan A - Comprehensive	4	25,000	25,000	1,000	Unlimited	Unlimited	5,000	3,000	250
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	4,000	-
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
People's Choice Credit Union	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
People's Choice Credit Union	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
Priceline Protects	International - Essential	4	5,000	-	Unlimited	Unlimited	Unlimited	1,500	-	-
Priceline Protects	International - Premium	4	10,000	25,000	Unlimited	Unlimited	Unlimited	5,000	-	200
QANTAS	International Comprehensive	4	Unlimited	40,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200



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★★★										
QBE	A Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	4,000	-
QBE	Premier Plus Extras	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
Real Insurance	Basics - International	4	5,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
SGIC	International Comprehensive Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
SGIO	International Comprehensive Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
Ski Insurance	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	5,000	5,000	250
St.George Bank	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
St.George Bank	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
STA Travel	Essentials - International	4	Unlimited	20,000	Unlimited	Unlimited	Unlimited	6,000	-	100
Stella Travel Services	International Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	Yes	250
SureSave	Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	4,000	250
Virgin Australia	Comprehensive	4	Unlimited	25,000	2,000	Unlimited	Unlimited	5,000	3,000	250
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	500	Unlimited	Unlimited	5,000	3,000	250
Webjet	Essentials - Plan B	4	5,000	15,000	1,000	5,000,000	5,000,000	1,500	1,000	250
World Nomads	Explorer	4	Unlimited	12,500	500	Unlimited	Unlimited	10,000	3,000	250
World Nomads	Standard	4	3,500	-	500	500,000	5,000,000	2,000	-	-
ZUJI	Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	5,000	3,000	250

★★



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Single Travelling to South Africa

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
Allianz Australia	Plan A - Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	6,000	250
Aussietravelcover	Basic - Super Plus	4	3,000	10,000	500	Unlimited	Unlimited	3,000	2,000	250
Australian Unity	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
BUPA Insurance	International - Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
CGU	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
CHI Travel Insurance	Basic - International	4	3,000	10,000	500	Unlimited	Unlimited	3,000	2,000	250
Covermore	Essentials - International	4	5,000	10,000	10,000,000	10,000,000	10,000,000	3,000	2,000	-
Flight Centre Travel Group Limit	International Options Plan I	4	5,000	25,000	Unlimited	Unlimited	Unlimited	15,000	10,000	200
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	5,000	20,000	Unlimited	Unlimited	Unlimited	6,000	3,000	100
National Seniors	International Basic	4	5,000	-	1,000	Unlimited	Unlimited	5,000	-	250
National Seniors	International Premium	4	Unlimited	25,000	1,000	Unlimited	Unlimited	7,500	4,000	250
RAA	Premium	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	4,000	250
RACQ	Premium	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	4,000	250
RACV	Extra Travel Care	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	4,000	4,000	200
RACV	Total Travel Care	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	10,000	6,000	250
SGIC	International Essentials Plan	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
SGIO	International Essentials Plan	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
STA Travel	Basic - International	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
STA Travel	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	200



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Comprehensive Travel Insurance for Single Travelling to South Africa

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	2,000	250
SureSave	Budget	4	5,000	-	1,000	Unlimited	Unlimited	5,000	-	250
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	250
Virgin Australia	Essentials	4	Unlimited	-	1,000	Unlimited	Unlimited	5,000	3,000	-
Westpac	Holiday Travel Insurance	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	2,000	250
★										
GIO	Holiday Travel Insurance	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	4,000	250
HCF Insurance	Elements Plan	4	10,000	-	10,000,000	10,000,000	10,000,000	3,000	-	-
RAA	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
RAC	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
RAC	Premium	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	4,000	250
RACQ	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
Stella Travel Services	Elements	4	10,000	-	1,000	10,000,000	10,000,000	3,000	-	-



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Comprehensive Travel Insurance for Single Travelling to Thailand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	15,000	5,000	250
Budget Direct	Comprehensive	4	Unlimited	20,000	500	Unlimited	Unlimited	7,500	6,000	400
Budget Direct	Essential	4	12,500	-	500	Unlimited	Unlimited	5,000	4,000	250
Citibank	International - Essential	4	25,000	20,000	Unlimited	Unlimited	Unlimited	5,000	-	-
Good2Go	Essentials Travel Insurance	4	10,000	-	500	5,000,000	5,000,000	3,000	-	-
InsureandGo	Gold	4	Unlimited	50,000	500	Unlimited	Unlimited	8,000	4,000	500
InsureandGo	Silver	4	15,000	37,500	500	Unlimited	Unlimited	6,000	4,000	250
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	50,000	25,000	750	Unlimited	Unlimited	25,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	25,000	500	Unlimited	Unlimited	12,000	4,000	250
Virgin Money	Comprehensive	4	Unlimited	15,000	1,000	Unlimited	Unlimited	10,000	-	250
Virgin Money	Essentials	4	10,000	-	1,000	Unlimited	Unlimited	3,000	-	-
Woolworths	Basic	4	5,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
Worldcare	Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	12,000	6,000	250
★★★★										
AAMI	International Travel	4	Unlimited	10,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
American Express	Comprehensive - Single Trip Interna	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	3,000	250
AUSTRALIA POST	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	3,000	250
Citibank	International - Premium	4	50,000	25,000	Unlimited	Unlimited	Unlimited	10,000	3,000	200
Downunder Insurance	Plan A - Comprehensive	4	10,000	30,000	750	Unlimited	Unlimited	5,000	-	500



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Comprehensive Travel Insurance for Single Travelling to Thailand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★										
Downunder Insurance	Plan C - Backpackers	4	2,500	15,000	750	Unlimited	Unlimited	2,000	-	500
Fastcover	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	5,000	250
Fastcover	Plan E - Standard	4	Unlimited	15,000	500	Unlimited	Unlimited	5,000	-	-
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	4,000	500
itrek	Pioneer	4	Unlimited	-	500	Unlimited	Unlimited	5,000	-	250
Kango Cover	L2 - Rock Wallaby Cover	4	10,000	-	500	20,000	5,000,000	3,000	-	-
Medibank	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	8,000	4,000	250
Online Travel Insurance	Plan A - Comprehensive	4	25,000	25,000	1,000	Unlimited	Unlimited	5,000	3,000	250
Priceline Protects	International - Premium	4	10,000	25,000	Unlimited	Unlimited	Unlimited	5,000	-	200
Real Insurance	Comprehensive - International	4	12,000	12,000	Unlimited	Unlimited	Unlimited	10,000	5,000	250
Southern Cross Travel Insurance	World incl. USA & Canada	4	50,000	25,000	750	Unlimited	Unlimited	25,000	5,000	500
STA Travel	Essentials - International	4	Unlimited	20,000	Unlimited	Unlimited	Unlimited	6,000	-	100
Travel Insuranz	Classic	4	2,500	-	500	10,000,000	10,000,000	2,500	-	125
Woolworths	Comprehensive	4	12,000	12,000	Unlimited	Unlimited	Unlimited	10,000	5,000	250
★★★										
AIG	Silver (D12)	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	4,000	500
Allianz Australia	Plan A - Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	6,000	250
American Express	Essentials -Single Trip International	4	10,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
ANZ	International	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	5,000	200



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Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Aussietravelcover	Basic - Standard	4	3,000	10,000	500	Unlimited	Unlimited	3,000	2,000	250
Aussietravelcover	Plan A - Standard	4	Unlimited	15,000	1,000	Unlimited	Unlimited	6,000	4,000	250
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
CGU	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
CHI Travel Insurance	Basic - International	4	3,000	10,000	500	Unlimited	Unlimited	3,000	2,000	250
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	8,000	3,000	250
Citibank	International - Elite	4	Unlimited	100,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
Columbus Direct Travel Insurance	Premier	4	15,000	75,000	2,000	20,000,000	20,000,000	7,500	4,000	1,000
Columbus Direct Travel Insurance	Standard	4	10,000	50,000	1,000	12,500,000	12,500,000	6,000	3,000	500
Covermore	Essentials - International	4	5,000	10,000	10,000,000	10,000,000	10,000,000	3,000	2,000	-
Covermore	Travelsure - International	4	5,000	20,000	Unlimited	Unlimited	Unlimited	6,000	3,000	100
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	5,000	250
Go Insurance	Go Basic - International	4	5,000	-	500	10,000,000	10,000,000	2,500	-	100
Go Insurance	Go Plus - International	4	15,000	20,000	750	10,000,000	10,000,000	7,500	2,500	250
Greater Building Society	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
HBF Insurance	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
HCF Insurance	International Travel Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	250
HSBC	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
Hume Bank	Plan A - Comprehensive	4	Unlimited	15,000	500	Unlimited	Unlimited	7,500	3,000	250



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Comprehensive Travel Insurance for Single Travelling to Thailand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Hume Bank	Plan D - Snow Cover	4	Unlimited	15,000	500	Unlimited	Unlimited	7,500	3,000	250
insure4less	Excel	4	5,000	10,000	500	10,000,000	10,000,000	3,500	1,500	250
insure4less	Excel Plus	4	7,500	20,000	500	10,000,000	10,000,000	5,000	3,000	500
itrek	Adventurer	4	15,000	-	500	Unlimited	Unlimited	5,000	-	-
Kango Cover	L3 - Wallaby Cover	4	12,500	-	500	20,000	5,000,000	5,000	-	250
Kango Cover	L4 - Eastern Grey Cover	4	12,500	-	1,000	20,000	12,500,000	6,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	15,000	50,000	1,000	20,000	Unlimited	7,500	4,000	750
MyCover	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
NAB	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
NRMA Insurance	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
NRMA Insurance	International Essentials	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
OnePath	International Travel	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	5,000	200
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	4,000	-
Ouch Online Travel Insurance	B Travel Plan	4	Unlimited	18,000	Unlimited	Unlimited	Unlimited	15,000	3,000	-
People's Choice Credit Union	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
Priceline Protects	International - Essential	4	5,000	-	Unlimited	Unlimited	Unlimited	1,500	-	-
QANTAS	International Comprehensive	4	Unlimited	40,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
QBE	A Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	4,000	-
QBE	B Travel	4	Unlimited	18,000	Unlimited	Unlimited	Unlimited	15,000	3,000	-



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★★★										
RAA	Premium	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	4,000	250
RACV	Extra Travel Care	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	4,000	4,000	200
RACV	Total Travel Care	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	10,000	6,000	250
Real Insurance	Basics - International	4	5,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
SGIC	International Comprehensive Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
SGIC	International Essentials Plan	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
SGIO	International Comprehensive Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
SGIO	International Essentials Plan	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
Ski Insurance	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	5,000	5,000	250
St.George Bank	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
STA Travel	Basic - International	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
STA Travel	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	200
Stella Travel Services	International Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	Yes	250
Travel Insuranz	Deluxe	4	5,000	10,000	500	10,000,000	10,000,000	3,500	1,500	150
Travel Insuranz	Premier	4	10,000	20,000	1,000	10,000,000	10,000,000	5,000	4,000	400
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	250
Virgin Australia	Comprehensive	4	Unlimited	25,000	2,000	Unlimited	Unlimited	5,000	3,000	250
Virgin Australia	Essentials	4	Unlimited	-	1,000	Unlimited	Unlimited	5,000	3,000	-



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Comprehensive Travel Insurance for Single Travelling to Thailand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	500	Unlimited	Unlimited	5,000	3,000	250
Webjet	Essentials - Plan B	4	5,000	15,000	1,000	5,000,000	5,000,000	1,500	1,000	250
World Nomads	Explorer	4	Unlimited	12,500	500	Unlimited	Unlimited	10,000	3,000	250
World Nomads	Standard	4	3,500	-	500	500,000	5,000,000	2,000	-	-
ZUJI	Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	5,000	3,000	250
★★										
Australian Unity	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
Australian Unity	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
BUPA Insurance	International - Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
BUPA Insurance	International - Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
CGU	Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
CGU	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
Flight Centre Travel Group Limit	International Options Plan I	4	5,000	25,000	Unlimited	Unlimited	Unlimited	15,000	10,000	200
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	5,000	20,000	Unlimited	Unlimited	Unlimited	6,000	3,000	100
HBF Insurance	Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
HBF Insurance	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
HCF Insurance	Elements Plan	4	10,000	-	10,000,000	10,000,000	10,000,000	3,000	-	-
insure4less	Essentials	4	2,500	-	500	10,000,000	10,000,000	2,500	-	-
National Seniors	International Basic	4	5,000	-	1,000	Unlimited	Unlimited	5,000	-	250



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Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
National Seniors	International Premium	4	Unlimited	25,000	1,000	Unlimited	Unlimited	7,500	4,000	250
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
People's Choice Credit Union	Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
People's Choice Credit Union	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
QBE	Premier Plus Extras	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
RAC	Premium	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	4,000	250
RACQ	Premium	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	4,000	250
St.George Bank	Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
St.George Bank	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	2,000	250
SureSave	Budget	4	5,000	-	1,000	Unlimited	Unlimited	5,000	-	250
SureSave	Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	4,000	250
Westpac	Holiday Travel Insurance	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	2,000	250
★										
Australian Unity	Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
BUPA Insurance	International - Standard	4	Unlimited	15,000	1,000	300,000	300,000	5,000	2,000	-
GIO	Holiday Travel Insurance	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	4,000	250
RAA	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
RAC	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Single Travelling to Thailand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★										
RACQ	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
Stella Travel Services	Elements	4	10,000	-	1,000	10,000,000	10,000,000	3,000	-	-



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Single Travelling to UK

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
Budget Direct	Comprehensive	4	Unlimited	20,000	500	Unlimited	Unlimited	7,500	6,000	400
Downunder Insurance	Plan C - Backpackers	4	2,500	15,000	750	Unlimited	Unlimited	2,000	-	500
Good2Go	Essentials Travel Insurance	4	10,000	-	500	5,000,000	5,000,000	3,000	-	-
InsureandGo	Gold	4	Unlimited	50,000	500	Unlimited	Unlimited	8,000	4,000	500
Real Insurance	Comprehensive - International	4	12,000	12,000	Unlimited	Unlimited	Unlimited	10,000	5,000	250
Southern Cross Travel Insurance	Limited World excl. USA & Canada	4	50,000	25,000	750	Unlimited	Unlimited	25,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	25,000	500	Unlimited	Unlimited	12,000	4,000	250
Virgin Money	Comprehensive	4	Unlimited	15,000	1,000	Unlimited	Unlimited	10,000	-	250
Virgin Money	Essentials	4	10,000	-	1,000	Unlimited	Unlimited	3,000	-	-
Woolworths	Basic	4	5,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
Woolworths	Comprehensive	4	12,000	12,000	Unlimited	Unlimited	Unlimited	10,000	5,000	250
Worldcare	Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	12,000	6,000	250
★★★★★										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	15,000	5,000	250
AUSTRALIA POST	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	3,000	250
Budget Direct	Essential	4	12,500	-	500	Unlimited	Unlimited	5,000	4,000	250
Citibank	International - Essential	4	25,000	20,000	Unlimited	Unlimited	Unlimited	5,000	-	-
Downunder Insurance	Plan A - Comprehensive	4	10,000	30,000	750	Unlimited	Unlimited	5,000	-	500
Fastcover	Plan E - Standard	4	Unlimited	15,000	500	Unlimited	Unlimited	5,000	-	-



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for Single Travelling to UK

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★										
Go Insurance	Go Plus - International	4	15,000	20,000	750	10,000,000	10,000,000	7,500	2,500	250
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	4,000	500
Greater Building Society	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
HCF Insurance	International Travel Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	250
InsureandGo	Silver	4	15,000	37,500	500	Unlimited	Unlimited	6,000	4,000	250
itrek	Pioneer	4	Unlimited	-	500	Unlimited	Unlimited	5,000	-	250
Medibank	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	8,000	4,000	250
Online Travel Insurance	Plan A - Comprehensive	4	25,000	25,000	1,000	Unlimited	Unlimited	5,000	3,000	250
Ouch Online Travel Insurance	B Travel Plan	4	Unlimited	18,000	Unlimited	Unlimited	Unlimited	15,000	3,000	-
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
Southern Cross Travel Insurance	World incl. USA & Canada	4	50,000	25,000	750	Unlimited	Unlimited	25,000	5,000	500
STA Travel	Essentials - International	4	Unlimited	20,000	Unlimited	Unlimited	Unlimited	6,000	-	100
Travel Insuranz	Classic	4	2,500	-	500	10,000,000	10,000,000	2,500	-	125
★★★										
AAMI	International Travel	4	Unlimited	10,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
AIG	Silver (D12)	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	4,000	500
Allianz Australia	Plan A - Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	6,000	250
American Express	Comprehensive - Single Trip Interna	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	3,000	250
American Express	Essentials -Single Trip International	4	10,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-



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Comprehensive Travel Insurance for Single Travelling to UK

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★ ★ ★										
ANZ	International	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	5,000	200
Aussietravelcover	Basic - Standard	4	3,000	10,000	500	Unlimited	Unlimited	3,000	2,000	250
Aussietravelcover	Plan A - Standard	4	Unlimited	15,000	1,000	Unlimited	Unlimited	6,000	4,000	250
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
CGU	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
CHI Travel Insurance	Basic - International	4	3,000	10,000	500	Unlimited	Unlimited	3,000	2,000	250
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	8,000	3,000	250
Citibank	International - Elite	4	Unlimited	100,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
Citibank	International - Premium	4	50,000	25,000	Unlimited	Unlimited	Unlimited	10,000	3,000	200
Columbus Direct Travel Insurance	Premier	4	15,000	75,000	2,000	20,000,000	20,000,000	7,500	4,000	1,000
Columbus Direct Travel Insurance	Standard	4	10,000	50,000	1,000	12,500,000	12,500,000	6,000	3,000	500
Covermore	Travelsure - International	4	5,000	20,000	Unlimited	Unlimited	Unlimited	6,000	3,000	100
Fastcover	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	5,000	250
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	5,000	250
Go Insurance	Go Basic - International	4	5,000	-	500	10,000,000	10,000,000	2,500	-	100
HBF Insurance	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
HSBC	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
Hume Bank	Plan A - Comprehensive	4	Unlimited	15,000	500	Unlimited	Unlimited	7,500	3,000	250
Hume Bank	Plan D - Snow Cover	4	Unlimited	15,000	500	Unlimited	Unlimited	7,500	3,000	250



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Comprehensive Travel Insurance for Single Travelling to UK

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
insure4less	Excel	4	5,000	10,000	500	10,000,000	10,000,000	3,500	1,500	250
itrek	Adventurer	4	15,000	-	500	Unlimited	Unlimited	5,000	-	-
Kango Cover	L2 - Rock Wallaby Cover	4	10,000	-	500	20,000	5,000,000	3,000	-	-
Kango Cover	L3 - Wallaby Cover	4	12,500	-	500	20,000	5,000,000	5,000	-	250
Kango Cover	L4 - Eastern Grey Cover	4	12,500	-	1,000	20,000	12,500,000	6,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	15,000	50,000	1,000	20,000	Unlimited	7,500	4,000	750
MyCover	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
NAB	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
NRMA Insurance	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
NRMA Insurance	International Essentials	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
OnePath	International Travel	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	5,000	200
Ouch Online Travel Insurance	A Travel Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	4,000	-
People's Choice Credit Union	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
Priceline Protects	International - Essential	4	5,000	-	Unlimited	Unlimited	Unlimited	1,500	-	-
Priceline Protects	International - Premium	4	10,000	25,000	Unlimited	Unlimited	Unlimited	5,000	-	200
QANTAS	International Comprehensive	4	Unlimited	40,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
QBE	A Travel	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	4,000	-
QBE	B Travel	4	Unlimited	18,000	Unlimited	Unlimited	Unlimited	15,000	3,000	-
RAA	Premium	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	4,000	250



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Comprehensive Travel Insurance for Single Travelling to UK

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★										
RACV	Total Travel Care	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	10,000	6,000	250
Real Insurance	Basics - International	4	5,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
SGIC	International Comprehensive Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
SGIC	International Essentials Plan	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
SGIO	International Comprehensive Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
SGIO	International Essentials Plan	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
Ski Insurance	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	5,000	5,000	250
St.George Bank	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
STA Travel	Basic - International	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
STA Travel	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	200
Stella Travel Services	International Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	Yes	250
Travel Insuranz	Deluxe	4	5,000	10,000	500	10,000,000	10,000,000	3,500	1,500	150
Travel Insuranz	Premier	4	10,000	20,000	1,000	10,000,000	10,000,000	5,000	4,000	400
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	250
Virgin Australia	Comprehensive	4	Unlimited	25,000	2,000	Unlimited	Unlimited	5,000	3,000	250
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	500	Unlimited	Unlimited	5,000	3,000	250
Webjet	Essentials - Plan B	4	5,000	15,000	1,000	5,000,000	5,000,000	1,500	1,000	250
World Nomads	Explorer	4	Unlimited	12,500	500	Unlimited	Unlimited	10,000	3,000	250
ZUJI	Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	5,000	3,000	250



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Comprehensive Travel Insurance for Single Travelling to UK

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
Australian Unity	Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
Australian Unity	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
BUPA Insurance	International - Super	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	2,000	-
CGU	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
Covermore	Essentials - International	4	5,000	10,000	10,000,000	10,000,000	10,000,000	3,000	2,000	-
Flight Centre Travel Group Limit	International Options Plan I	4	5,000	25,000	Unlimited	Unlimited	Unlimited	15,000	10,000	200
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	5,000	20,000	Unlimited	Unlimited	Unlimited	6,000	3,000	100
HBF Insurance	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
HCF Insurance	Elements Plan	4	10,000	-	10,000,000	10,000,000	10,000,000	3,000	-	-
insure4less	Essentials	4	2,500	-	500	10,000,000	10,000,000	2,500	-	-
insure4less	Excel Plus	4	7,500	20,000	500	10,000,000	10,000,000	5,000	3,000	500
National Seniors	International Basic	4	5,000	-	1,000	Unlimited	Unlimited	5,000	-	250
National Seniors	International Premium	4	Unlimited	25,000	1,000	Unlimited	Unlimited	7,500	4,000	250
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
People's Choice Credit Union	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
QBE	Premier Plus Extras	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
RACQ	Premium	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	4,000	250
RACV	Extra Travel Care	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	4,000	4,000	200
St.George Bank	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-



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Comprehensive Travel Insurance for Single Travelling to UK

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★										
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	2,000	250
SureSave	Budget	4	5,000	-	1,000	Unlimited	Unlimited	5,000	-	250
SureSave	Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	4,000	250
Virgin Australia	Essentials	4	Unlimited	-	1,000	Unlimited	Unlimited	5,000	3,000	-
Westpac	Holiday Travel Insurance	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	2,000	250
World Nomads	Standard	4	3,500	-	500	500,000	5,000,000	2,000	-	-
★										
BUPA Insurance	International - Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
GIO	Holiday Travel Insurance	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	4,000	250
RAA	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
RAC	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
RAC	Premium	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	4,000	250
RACQ	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
Stella Travel Services	Elements	4	10,000	-	1,000	10,000,000	10,000,000	3,000	-	-



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Comprehensive Travel Insurance for Single Travelling to USA

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★★ "Outstanding Value"										
Budget Direct	Comprehensive	4	Unlimited	20,000	500	Unlimited	Unlimited	7,500	6,000	400
Citibank	International - Essential	4	25,000	20,000	Unlimited	Unlimited	Unlimited	5,000	-	-
Downunder Insurance	Plan C - Backpackers	4	2,500	15,000	750	Unlimited	Unlimited	2,000	-	500
Fastcover	Plan E - Standard	4	Unlimited	15,000	500	Unlimited	Unlimited	5,000	-	-
InsureandGo	Gold	4	Unlimited	50,000	500	Unlimited	Unlimited	8,000	4,000	500
InsureandGo	Silver	4	15,000	37,500	500	Unlimited	Unlimited	6,000	4,000	250
Southern Cross Travel Insurance	World incl. USA & Canada	4	50,000	25,000	750	Unlimited	Unlimited	25,000	5,000	500
Travel Insurance Direct	International	4	Unlimited	25,000	500	Unlimited	Unlimited	12,000	4,000	250
Virgin Money	Comprehensive	4	Unlimited	15,000	1,000	Unlimited	Unlimited	10,000	-	250
Virgin Money	Essentials	4	10,000	-	1,000	Unlimited	Unlimited	3,000	-	-
Woolworths	Basic	4	5,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
★★★★★										
1Cover Direct Insurance	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	15,000	5,000	250
AAMI	International Travel	4	Unlimited	10,000	Unlimited	Unlimited	Unlimited	12,000	2,000	-
American Express	Comprehensive - Single Trip Interna	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	3,000	250
Budget Direct	Essential	4	12,500	-	500	Unlimited	Unlimited	5,000	4,000	250
Citibank	International - Premium	4	50,000	25,000	Unlimited	Unlimited	Unlimited	10,000	3,000	200
Downunder Insurance	Plan A - Comprehensive	4	10,000	30,000	750	Unlimited	Unlimited	5,000	-	500
Fastcover	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	5,000	250



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Comprehensive Travel Insurance for Single Travelling to USA

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★★★★										
Good2Go	Essentials Travel Insurance	4	10,000	-	500	5,000,000	5,000,000	3,000	-	-
itrek	Adventurer	4	15,000	-	500	Unlimited	Unlimited	5,000	-	-
itrek	Pioneer	4	Unlimited	-	500	Unlimited	Unlimited	5,000	-	250
MyCover	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
Priceline Protects	International - Premium	4	10,000	25,000	Unlimited	Unlimited	Unlimited	5,000	-	200
Real Insurance	Comprehensive - International	4	12,000	12,000	Unlimited	Unlimited	Unlimited	10,000	5,000	250
Travel Insuranz	Classic	4	2,500	-	500	10,000,000	10,000,000	2,500	-	125
Travel Insuranz	Deluxe	4	5,000	10,000	500	10,000,000	10,000,000	3,500	1,500	150
Woolworths	Comprehensive	4	12,000	12,000	Unlimited	Unlimited	Unlimited	10,000	5,000	250
Worldcare	Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	12,000	6,000	250
★★★										
AIG	Platinum (F12)	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	4,000	500
American Express	Essentials -Single Trip International	4	10,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
Aussietravelcover	Plan A - Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	8,000	250
AUSTRALIA POST	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	3,000	250
Big Sky Building Society	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
CGU	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
CHI Travel Insurance	Basic - International	4	3,000	10,000	500	Unlimited	Unlimited	3,000	2,000	250
CHI Travel Insurance	Plan A - Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	8,000	3,000	250



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Comprehensive Travel Insurance for Single Travelling to USA

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit (\$)	Accidental Death (\$)	Overseas Emergency Dental (\$)	Repatriation and Evacuation Expenses (\$)	Overseas Medical and Hospital Expenses (\$)	Luggage and Personal Effects (\$)	Rental Vehicle Excess (\$)	Theft of Cash (\$)
★ ★ ★										
Citibank	International - Elite	4	Unlimited	100,000	Unlimited	Unlimited	Unlimited	30,000	5,000	200
Columbus Direct Travel Insurance	Premier	4	15,000	75,000	2,000	20,000,000	20,000,000	7,500	4,000	1,000
Columbus Direct Travel Insurance	Standard	4	10,000	50,000	1,000	12,500,000	12,500,000	6,000	3,000	500
Covermore	Travelsure - International	4	5,000	20,000	Unlimited	Unlimited	Unlimited	6,000	3,000	100
Fastcover	Plan D - Comprehensive with Snow	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	5,000	250
Go Insurance	Go Basic - International	4	5,000	-	500	10,000,000	10,000,000	2,500	-	100
Go Insurance	Go Plus - International	4	15,000	20,000	750	10,000,000	10,000,000	7,500	2,500	250
Good2Go	One-Trip Plans - F12, C12, D12, E12	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	4,000	500
Greater Building Society	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
HBF Insurance	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
HCF Insurance	International Travel Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	250
HSBC	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250
Hume Bank	Plan A - Comprehensive	4	Unlimited	15,000	500	Unlimited	Unlimited	7,500	3,000	250
Hume Bank	Plan D - Snow Cover	4	Unlimited	15,000	500	Unlimited	Unlimited	7,500	3,000	250
insure4less	Essentials	4	2,500	-	500	10,000,000	10,000,000	2,500	-	-
insure4less	Excel	4	5,000	10,000	500	10,000,000	10,000,000	3,500	1,500	250
insure4less	Excel Plus	4	7,500	20,000	500	10,000,000	10,000,000	5,000	3,000	500
Kango Cover	L2 - Rock Wallaby Cover	4	10,000	-	500	20,000	5,000,000	3,000	-	-
Kango Cover	L3 - Wallaby Cover	4	12,500	-	500	20,000	5,000,000	5,000	-	250



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★ ★ ★										
Kango Cover	L4 - Eastern Grey Cover	4	12,500	-	1,000	20,000	12,500,000	6,000	4,000	500
Kango Cover	L5 - Big Red Cover	4	15,000	50,000	1,000	20,000	Unlimited	7,500	4,000	750
Medibank	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	8,000	4,000	250
NAB	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	3,000	250
NRMA Insurance	International Comprehensive	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
NRMA Insurance	International Essentials	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
Online Travel Insurance	Plan A - Comprehensive	4	25,000	25,000	1,000	Unlimited	Unlimited	5,000	3,000	250
Ouch Online Travel Insurance	Premier Plus Extras	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
People's Choice Credit Union	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
Priceline Protects	International - Essential	4	5,000	-	Unlimited	Unlimited	Unlimited	1,500	-	-
QANTAS	International Comprehensive	4	Unlimited	40,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
QBE	Premier Plus Extras	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	15,000	5,000	200
RACV	Total Travel Care	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	10,000	6,000	250
Real Insurance	Basics - International	4	5,000	-	Unlimited	Unlimited	Unlimited	5,000	-	-
SGIC	International Comprehensive Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
SGIC	International Essentials Plan	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
SGIO	International Comprehensive Plan	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	4,000	200
SGIO	International Essentials Plan	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
Simply Travel Insurance	Plan A - Comprehensive	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	6,000	250



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★ ★ ★										
Ski Insurance	Plan A - International	4	Unlimited	25,000	500	Unlimited	Unlimited	5,000	5,000	250
St. George Bank	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
STA Travel	Essentials - International	4	Unlimited	20,000	Unlimited	Unlimited	Unlimited	6,000	-	100
Stella Travel Services	International Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	Yes	250
Travel Insuranz	Premier	4	10,000	20,000	1,000	10,000,000	10,000,000	5,000	4,000	400
Virgin Australia	Comprehensive	4	Unlimited	25,000	2,000	Unlimited	Unlimited	5,000	3,000	250
Virgin Australia	Essentials	4	Unlimited	-	1,000	Unlimited	Unlimited	5,000	3,000	-
Webjet	Comprehensive - Plan A	4	Unlimited	25,000	500	Unlimited	Unlimited	5,000	3,000	250
Webjet	Essentials - Plan B	4	5,000	15,000	1,000	5,000,000	5,000,000	1,500	1,000	250
World Nomads	Standard	4	3,500	-	500	500,000	5,000,000	2,000	-	-
ZUII	Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	5,000	3,000	250
★ ★										
Allianz Australia	Plan A - Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	10,000	6,000	250
ANZ	International	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	5,000	200
Aussietravelcover	Basic - Super Plus	4	3,000	10,000	500	Unlimited	Unlimited	3,000	2,000	250
Australian Unity	Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
BUPA Insurance	International - Super Plus	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	3,000	-
Covermore	Essentials - International	4	5,000	10,000	10,000,000	10,000,000	10,000,000	3,000	2,000	-
Flight Centre Travel Group Limit	International Options Plan I	4	5,000	25,000	Unlimited	Unlimited	Unlimited	15,000	10,000	200



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★★										
Flight Centre Travel Group Limit	International Travelsure Plan TI	4	5,000	20,000	Unlimited	Unlimited	Unlimited	6,000	3,000	100
GIO	Holiday Travel Insurance	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	4,000	250
National Seniors	International Premium	4	Unlimited	25,000	1,000	Unlimited	Unlimited	7,500	4,000	250
OnePath	International Travel	4	Unlimited	25,000	2,000	Unlimited	Unlimited	15,000	5,000	200
RAA	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
RAA	Premium	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	4,000	250
RAC	Premium	4	Unlimited	25,000	500	Unlimited	Unlimited	7,500	4,000	250
RACQ	Premium	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	7,500	4,000	250
RACV	Extra Travel Care	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	4,000	4,000	200
STA Travel	Basic - International	4	Unlimited	10,000	10,000,000	10,000,000	10,000,000	3,000	-	-
STA Travel	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	200
Suncorp Bank	Holiday Travel Insurance - Single Tri	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	2,000	250
SureSave	Comprehensive	4	Unlimited	25,000	1,000	Unlimited	Unlimited	12,000	4,000	250
Travellers Choice	Comprehensive - International	4	Unlimited	25,000	Unlimited	Unlimited	Unlimited	12,000	5,000	250
Westpac	Holiday Travel Insurance	4	Unlimited	25,000	1,000	Unlimited	Unlimited	6,000	2,000	250
World Nomads	Explorer	4	Unlimited	12,500	500	Unlimited	Unlimited	10,000	3,000	250
★										
HCF Insurance	Elements Plan	4	10,000	-	10,000,000	10,000,000	10,000,000	3,000	-	-
National Seniors	International Basic	4	5,000	-	1,000	Unlimited	Unlimited	5,000	-	250



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★										
RAC	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
RACQ	Essentials	4	1,000	10,000	500	Unlimited	Unlimited	2,500	500	-
Stella Travel Services	Elements	4	10,000	-	1,000	10,000,000	10,000,000	3,000	-	-
SureSave	Budget	4	5,000	-	1,000	Unlimited	Unlimited	5,000	-	250