



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Family travelling on a Domestic Cruise

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	✓	Unlimited	\$80,000	\$2,000	Unlimited	Unlimited	\$30,000	\$6,000	\$1,600
Budget Direct	Essential	✓	\$50,000	NA	\$2,000	Unlimited	Unlimited	\$20,000	\$4,000	\$1,000
Fastcover	Plan E - Standard- Cruise Pack	✓	Unlimited	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	NA
InsureandGo	Gold+ Cruise Pack	✓	Unlimited	\$130,000	\$2,000	Unlimited	Unlimited	\$32,000	\$4,000	\$2,000
Online Travel Insurance	Plan A - Comprehensive Cruise Pack	✓	\$50,000	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	\$3,000	\$500
World2Cover Travel Insurance	Essentials Cover	✓	\$50,000	NA	\$4,000	Unlimited	Unlimited	\$15,000	NA	NA
World2Cover Travel Insurance	Top Cover	✓	Unlimited	\$100,000	\$4,000	Unlimited	Unlimited	\$30,000	\$5,000	\$1,000
★★★★										
1300 Insurance	Plan C Australia Only- Cruise pack	✓	Unlimited	\$50,000	NA	NA	NA	\$15,000	NA	NA
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$30,000	\$5,000	\$500
Citi	Domestic - Essential	✓	\$2,000	\$42,000	NA	NA	NA	\$4,000	NA	NA
Fastcover	Plan A - Comprehensive- Cruise Pack	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
Fastcover	PlanD-Comp + Snow Cover-Cruise Pac	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
HSBC	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$6,000	\$250
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
InsureandGo	Silver+ Cruise Pack	✓	\$60,000	\$100,000	\$2,000	Unlimited	Unlimited	\$24,000	\$4,000	\$1,000
NRMA Insurance	Domestic Comprehensive	✓	Unlimited	\$20,000	NA	NA	NA	\$16,000	\$3,000	NA
SGIC	Domestic Comprehensive	✓	Unlimited	\$20,000	NA	NA	NA	\$16,000	\$3,000	NA



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Comprehensive Travel Insurance for a Family travelling on a Domestic Cruise

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	Domestic Comprehensive	✓	Unlimited	\$20,000	NA	NA	NA	\$16,000	\$3,000	NA
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Travel Insuranz	Classic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
Travel Insuranz	Deluxe	✓	\$10,000	\$20,000	\$1,000	Unlimited	Unlimited	\$7,000	\$1,500	\$800
Travel Insuranz	Premier	✓	\$20,000	\$40,000	\$2,000	Unlimited	Unlimited	\$10,000	\$4,000	\$800
Worldcare	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$6,000	\$250
★★★										
AAMI	International Travel	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$2,000	NA
AIG	Bronze (E12)	✓	Unlimited	\$52,000	\$4,000	Unlimited	Unlimited	\$30,000	\$4,000	\$1,000
American Express	Domestic	✓	\$20,000	NA	NA	NA	NA	\$10,000	\$3,000	NA
Aussietravelcover	Basic - Economy	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Aussietravelcover	Plan A - Economy	✓	Unlimited	\$20,000	\$2,000	Unlimited	Unlimited	\$10,000	\$4,000	\$250
Bank of Melbourne	Domestic Plan+ Cruise Pack	✓	Unlimited	\$50,000	NA	NA	NA	\$20,000	\$3,000	\$500
BankSA	Domestic Plan + cruise pack	✓	Unlimited	\$50,000	NA	NA	NA	\$20,000	\$3,000	\$500
CHI Travel Insurance	Basic - International	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$500
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$16,000	\$3,000	\$500
Citi	Domestic - Elite	✓	\$50,000	\$220,000	NA	NA	NA	\$20,000	\$5,000	NA
Citi	Domestic - Premium	✓	\$30,000	\$52,000	NA	NA	NA	\$10,000	\$3,000	NA



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Comprehensive Travel Insurance for a Family travelling on a Domestic Cruise

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
★★★										
Commonwealth Bank	Domestic Plan+ Cruise Pack	✓	Unlimited	\$50,000	NA	NA	NA	\$20,000	\$3,000	\$500
Covermore	Premium - International+Cruise Pack	✓	\$10,000	\$40,000	Unlimited	Unlimited	Unlimited	\$12,000	\$3,000	\$200
Flight Centre Travel Group Limit	International Options Plan I	✓	\$10,000	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$10,000	\$400
Flight Centre Travel Group Limit	International Travelsure Plan TI	✓	\$10,000	\$40,000	Unlimited	Unlimited	Unlimited	\$12,000	\$3,000	\$200
Hume Bank	Plan D - Snow Cover	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
multitrip	International - Premier Plus	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000
NAB	Plan A - International	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$3,000	\$500
National Seniors	International Premium	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
Online Travel Insurance	Plan B - Australia Only Cruise Pack	✓	\$20,000	\$50,000	NA	NA	NA	\$10,000	\$3,000	NA
QANTAS	Australian Comprehensive	✓	\$3,000	\$20,000	NA	NA	NA	\$8,000	\$3,000	NA
RAA	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
RAC	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
RACV	Extra Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$8,000	\$4,000	\$400
RACV	Total Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Real Insurance	Basics - Domestic	✓	\$10,000	NA	NA	NA	NA	\$10,000	NA	NA
Real Insurance	Comprehensive - Domestic	✓	\$24,000	\$24,000	NA	NA	NA	\$20,000	\$5,000	\$500
Ski Insurance	Ski Plus Domestic	✓	Unlimited	\$50,000	NA	NA	NA	\$10,000	\$5,000	NA
St.George Bank	Domestic Plan+ Cruise Pack	✓	Unlimited	\$50,000	NA	NA	NA	\$20,000	\$3,000	\$500
Travel Insurance Direct	Domestic	✓	\$20,000	\$20,000	NA	\$20,000	NA	\$8,000	\$4,000	\$250



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Comprehensive Travel Insurance for a Family travelling on a Domestic Cruise

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	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$250
Virgin Australia	Domestic	✓	Unlimited	\$50,000	NA	NA	NA	\$10,000	\$3,000	NA
Virgin Money	Australia Only	✓	\$20,000	\$30,000	NA	NA	NA	\$15,000	NA	NA
Webjet	Domestic Plan + Cruise Pack	✓	Unlimited	\$50,000	NA	NA	NA	\$1,000	NA	NA
Westpac	Domestic Plan+ Cruise Pack	✓	Unlimited	\$50,000	NA	NA	NA	\$20,000	\$3,000	\$500
Woolworths	Basic - Domestic- Cruise Pack	✓	\$10,000	NA	NA	NA	NA	\$10,000	NA	NA
Woolworths	Comprehensive-Domestic-Cruise Pack	✓	\$24,000	\$24,000	NA	NA	NA	\$20,000	\$5,000	\$500
ZUJI	Domestic Plan + Cruise Pack	✓	Unlimited	\$50,000	NA	NA	NA	\$1,000	NA	NA
★★										
Allianz Australia	Domestic Plan- Cruise Pack	✓	Unlimited	\$50,000	NA	NA	NA	\$20,000	\$6,000	\$500
ANZ	Australian	✓	\$20,000	\$20,000	NA	\$10,000	NA	\$8,000	\$3,000	NA
Big Sky Building Society	Domestic + Cruise Pack	✓	Unlimited	\$50,000	NA	NA	NA	\$15,000	\$6,000	NA
Go Insurance	Go Basic - Domestic	✓	\$20,000	NA	NA	NA	NA	\$10,000	NA	\$400
Go Insurance	Go Plus - Domestic	✓	\$60,000	\$80,000	NA	NA	NA	\$30,000	\$2,500	\$1,000
multitrip	International - Premier	✓	\$20,000	\$40,000	\$1,000	\$25,000	Unlimited	\$12,000	\$4,000	\$500
National Seniors	International Basic	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$500
RAA	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
RAC	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA



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Comprehensive Travel Insurance for a Family travelling on a Domestic Cruise

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	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
RACQ	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
Travel Insurance Saver	Australian Comprehensive	✓	\$20,000	\$20,000	NA	NA	NA	\$8,000	\$3,000	NA
★										
Australian Unity	Australian	✓	\$20,000	\$20,000	NA	NA	NA	\$8,000	\$5,000	NA
Citi	Domestic (SNR)	✓	\$30,000	\$52,000	NA	\$30,000	NA	\$10,000	\$3,000	NA
HCF Insurance	Australian Travel Plan	✓	\$20,000	\$20,000	NA	NA	NA	\$8,000	\$3,000	NA
QBE	Australian Cruising	✓	\$20,000	\$20,000	NA	\$20,000	NA	\$6,000	\$2,000	NA



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Comprehensive Travel Insurance for a Family travelling on a South-Pacific Cruise

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	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$30,000	\$5,000	\$500
Budget Direct	Comprehensive	✓	Unlimited	\$80,000	\$2,000	Unlimited	Unlimited	\$30,000	\$6,000	\$1,600
Budget Direct	Essential	✓	\$50,000	NA	\$2,000	Unlimited	Unlimited	\$20,000	\$4,000	\$1,000
Citi	International - Essential	✓	\$50,000	\$42,000	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
InsureandGo	Gold+ Cruise Pack	✓	Unlimited	\$130,000	\$2,000	Unlimited	Unlimited	\$32,000	\$4,000	\$2,000
Online Travel Insurance	Plan A - Comprehensive Cruise Pack	✓	\$50,000	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	\$3,000	\$500
Webjet	Comprehensive + Cruise Pack	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	NA	\$500
World2Cover Travel Insurance	Essentials Cover	✓	\$50,000	NA	\$4,000	Unlimited	Unlimited	\$15,000	NA	NA
World2Cover Travel Insurance	Top Cover	✓	Unlimited	\$100,000	\$4,000	Unlimited	Unlimited	\$30,000	\$5,000	\$1,000
ZUJI	Comprehensive + Cruise Pack	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	NA	\$500
★★★★										
1300 Insurance	Plan A Comprehensive -Cruise pack	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$15,000	NA	\$500
American Express	Comprehensive	✓	Unlimited	\$60,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	\$500
Big Sky Building Society	Comprehensive+ Cruise Pack	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Citi	International - Premium	✓	\$100,000	\$52,000	Unlimited	Unlimited	Unlimited	\$20,000	\$3,000	\$400
Commonwealth Bank	Comprehensive+ Cruise Pack	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Fastcover	Plan A - Comprehensive- Cruise Pack	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
Fastcover	Plan E - Standard- Cruise Pack	✓	Unlimited	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	NA



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Comprehensive Travel Insurance for a Family travelling on a South-Pacific Cruise

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	PlanD-Comp + Snow Cover-Cruise Pac	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
Go Insurance	Go Plus -International- Cruise Pack	✓	\$60,000	\$80,000	\$3,000	\$40,000,000	\$40,000,000	\$30,000	\$2,500	\$1,000
InsureandGo	Silver+ Cruise Pack	✓	\$60,000	\$100,000	\$2,000	Unlimited	Unlimited	\$24,000	\$4,000	\$1,000
Real Insurance	Basics - International	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Real Insurance	Comprehensive - International	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
Ski Insurance	Ski Plus Overseas	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$10,000	\$5,000	\$500
Travel Insurance Direct	International	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$250
Travel Insuranz	Classic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
Travel Insuranz	Deluxe	✓	\$10,000	\$20,000	\$1,000	Unlimited	Unlimited	\$7,000	\$1,500	\$800
Travel Insuranz	Premier	✓	\$20,000	\$40,000	\$2,000	Unlimited	Unlimited	\$10,000	\$4,000	\$800
Virgin Money	Comprehensive	✓	Unlimited	\$30,000	\$4,000	Unlimited	Unlimited	\$20,000	NA	\$500
Woolworths	Basic- Cruise Pack	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Woolworths	Comprehensive- Cruise Pack	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
Worldcare	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$6,000	\$250
★★★										
AAMI	International Travel	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$2,000	NA
AIG	Bronze (E12)	✓	Unlimited	\$52,000	\$4,000	Unlimited	Unlimited	\$30,000	\$4,000	\$1,000
Allianz Australia	Comprehensive Plan- Cruise Pack	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$6,000	\$500



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Comprehensive Travel Insurance for a Family travelling on a South-Pacific Cruise

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	Essential	✓	\$20,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
ANZ	International	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$30,000	\$5,000	\$200
Aussietravelcover	Basic - Economy	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Australian Unity	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Bank of Melbourne	Comprehensive + Cruise Pack	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
BankSA	Comprehensive + Cruise Pack	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
CHI Travel Insurance	Basic - International	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$500
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$16,000	\$3,000	\$500
Citi	International - Elite	✓	Unlimited	\$220,000	Unlimited	Unlimited	Unlimited	\$60,000	\$5,000	\$400
Covermore	Premium - International+Cruise Pack	✓	\$10,000	\$40,000	Unlimited	Unlimited	Unlimited	\$12,000	\$3,000	\$200
Downunder Insurance	Plan A - Comprehensive- Cruise Pack	✓	\$20,000	\$60,000	\$1,500	Unlimited	Unlimited	\$10,000	NA	\$500
Downunder Insurance	Plan A - Premier- Cruise Pack	✓	Unlimited	\$60,000	\$1,500	Unlimited	Unlimited	\$15,000	NA	\$500
Go Insurance	Go Basic-International- Cruise Pack	✓	\$20,000	NA	\$5,000	\$40,000,000	\$40,000,000	\$10,000	NA	\$400
HCF Insurance	International Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
HSBC	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$6,000	\$250
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
Hume Bank	Plan D - Snow Cover	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
multitrip	International - Premier Plus	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000
NAB	Plan A - International	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$3,000	\$500



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Comprehensive Travel Insurance for a Family travelling on a South-Pacific Cruise

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
★★★										
NRMA Insurance	International Comprehensive	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
NRMA Insurance	International Essentials	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
Ouch Online Travel Insurance	A Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
Ouch Online Travel Insurance	B Travel Plan	✓	Unlimited	\$36,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	NA
People's Choice Credit Union	Economy	✓	Unlimited	\$20,000	\$2,000	\$250,000	\$250,000	\$7,000	\$2,000	NA
QANTAS	International Comprehensive	✓	Unlimited	\$80,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$400
QBE	A Travel	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
QBE	B Travel	✓	Unlimited	\$36,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	NA
RAA	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
RAC	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
RACV	Extra Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$8,000	\$4,000	\$400
RACV	Total Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$6,000	\$500
SGIC	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
SGIC	International Essentials Plan	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
SGIO	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
SGIO	International Essentials Plan	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
St.George Bank	Comprehensive+ Cruise Pack	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Travel Insurance Saver	A Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA



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Comprehensive Travel Insurance for a Family travelling on a South-Pacific Cruise

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
★★★										
Travel Insurance Saver	B Travel Plan	✓	Unlimited	\$36,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	NA
Travel Insurance Saver	Bare Essentials	✓	\$10,000	\$10,000	Unlimited	\$500,000	Unlimited	\$4,000	NA	NA
Travel Insurance Saver	C Travel Plan	✓	Unlimited	\$20,000	Unlimited	Unlimited	Unlimited	\$30,000	\$2,000	NA
Travel Insurance Saver	Essentials	✓	\$30,000	\$20,000	Unlimited	\$1,000,000	Unlimited	\$10,000	\$2,000	NA
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$250
Virgin Australia	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	\$3,000	\$500
Virgin Australia	Essentials	✓	Unlimited	NA	\$4,000	Unlimited	Unlimited	\$10,000	\$3,000	NA
Westpac	Comprehensive+ Cruise Pack	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
World Nomads	Explorer	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
World Nomads	Standard	✓	\$7,000	NA	\$1,000	\$1,000,000	\$10,000,000	\$4,000	NA	NA
★★										
Aussietravelcover	Plan A - Economy	✓	Unlimited	\$20,000	\$2,000	Unlimited	Unlimited	\$10,000	\$4,000	\$250
Citi	New Zealand/Pacific Island (SNR)	✓	\$50,000	\$52,000	\$500,000	\$200,000	\$500,000	\$1,000	\$3,000	\$400
Flight Centre Travel Group Limit	International Options Plan I	✓	\$10,000	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$10,000	\$400
Flight Centre Travel Group Limit	International Travelsure Plan TI	✓	\$10,000	\$40,000	Unlimited	Unlimited	Unlimited	\$12,000	\$3,000	\$200
multitrip	International - Premier	✓	\$20,000	\$40,000	\$1,000	\$25,000	Unlimited	\$12,000	\$4,000	\$500
National Seniors	International Basic	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$500



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Family travelling on a South-Pacific Cruise

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	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
Ouch Online Travel Insurance	Premier Plus Extras	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
People's Choice Credit Union	Standard	✓	Unlimited	\$30,000	\$2,000	\$600,000	\$600,000	\$10,000	\$2,000	NA
People's Choice Credit Union	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
People's Choice Credit Union	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
QBE	C Travel	✓	Unlimited	\$20,000	Unlimited	Unlimited	Unlimited	\$30,000	NA	NA
RACQ	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
SureSave	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$500
Travel Insurance Saver	Premium Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$400
★										
Australian Unity Insurance	Elements Plan	✓	\$20,000	NA	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
QBE	Premier Plus Extras	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
RAA	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
RAC	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
RACQ	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
SureSave	Budget	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	\$4,000	\$500



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Comprehensive Travel Insurance for a 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"										
Budget Direct	Domestic	✓	\$30,000	\$60,000	NA	NA	NA	\$20,000	\$4,000	\$1,000
Go Insurance	Go Plus - Domestic	✓	\$60,000	\$80,000	NA	NA	NA	\$30,000	\$2,500	\$1,000
InsureandGo	Silver Domestic	✓	\$20,000	\$30,000	NA	NA	NA	\$10,000	\$4,000	\$500
NRMA Insurance	Domestic Comprehensive	✓	Unlimited	\$20,000	NA	NA	NA	\$16,000	\$3,000	NA
Online Travel Insurance	Plan B - Australia Only	✓	\$20,000	\$50,000	NA	NA	NA	\$10,000	\$3,000	NA
SGIC	Domestic Comprehensive	✓	Unlimited	\$20,000	NA	NA	NA	\$16,000	\$3,000	NA
SGIO	Domestic Comprehensive	✓	Unlimited	\$20,000	NA	NA	NA	\$16,000	\$3,000	NA
World2Cover Travel Insurance	Domestic	✓	\$1,500	\$10,000	NA	NA	NA	\$15,000	\$5,000	\$500
★★★★										
1300 Insurance	Plan C Australia Only	✓	Unlimited	\$50,000	NA	NA	NA	\$15,000	NA	NA
Commonwealth Bank	Domestic Plan	✓	Unlimited	\$50,000	NA	NA	NA	\$20,000	\$3,000	\$500
Fastcover	Plan B - Domestic	✓	Unlimited	\$50,000	NA	NA	NA	\$15,000	NA	NA
Go Insurance	Go Basic - Domestic	✓	\$20,000	NA	NA	NA	NA	\$10,000	NA	\$400
Good2Go	Comprehensive (Domestic)	✓	\$20,000	\$20,000	NA	NA	NA	\$6,000	\$4,000	NA
InsureandGo	Gold Domestic	✓	\$30,000	\$30,000	NA	NA	NA	\$15,000	\$4,000	\$1,000
Kango Cover	L4 - Eastern Grey Cover	✓	\$25,000	NA	\$2,000	\$40,000	\$25,000,000	\$12,000	\$4,000	\$500
Kango Cover	L5 - Big Red Cover	✓	\$30,000	\$100,000	\$2,000	\$40,000	Unlimited	\$15,000	\$4,000	\$750
MyCover	Plan B - Australia Only	✓	Unlimited	\$50,000	NA	NA	NA	\$15,000	\$3,000	NA



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Comprehensive Travel Insurance for a 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
★★★★										
Real Insurance	Comprehensive - Domestic	✓	\$24,000	\$24,000	NA	NA	NA	\$20,000	\$5,000	\$500
Simply Travel Insurance	Plan B - Australia Only	✓	Unlimited	\$50,000	NA	NA	NA	\$15,000	\$6,000	NA
Webjet	Domestic Plan	✓	Unlimited	\$50,000	NA	NA	NA	\$1,000	NA	NA
Woolworths	Comprehensive - Domestic	✓	\$24,000	\$24,000	NA	NA	NA	\$20,000	\$5,000	\$500
Worldcare	Australia Only	✓	Unlimited	\$50,000	NA	NA	NA	\$10,000	\$6,000	\$500
ZUJI	Domestic Plan	✓	Unlimited	\$50,000	NA	NA	NA	\$1,000	NA	NA
★★★										
1Cover Direct Insurance	Plan D - Domestic	✓	Unlimited	\$50,000	NA	NA	NA	\$30,000	\$5,000	NA
AIG	Domestic (Q12)	✓	\$20,000	\$20,000	NA	NA	NA	\$6,000	\$4,000	NA
Allianz Australia	Domestic Plan	✓	Unlimited	\$50,000	NA	NA	NA	\$20,000	\$6,000	\$500
American Express	Domestic	✓	\$20,000	NA	NA	NA	NA	\$10,000	\$3,000	NA
ANZ	Australian	✓	\$20,000	\$20,000	NA	\$10,000	NA	\$8,000	\$3,000	NA
Australia Post	Domestic	✓	\$20,000	\$20,000	NA	NA	NA	\$8,000	\$3,000	NA
Australian Unity	Australian	✓	\$20,000	\$20,000	NA	NA	NA	\$8,000	\$5,000	NA
Bank of Melbourne	Domestic Plan	✓	Unlimited	\$50,000	NA	NA	NA	\$20,000	\$3,000	\$500
BankSA	Domestic Plan	✓	Unlimited	\$50,000	NA	NA	NA	\$20,000	\$3,000	\$500
Big Sky Building Society	Domestic	✓	Unlimited	\$50,000	NA	NA	NA	\$15,000	\$6,000	NA
CGU	Australian	✓	Unlimited	\$20,000	NA	NA	NA	\$5,000	\$2,000	NA



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Comprehensive Travel Insurance for a 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
★★★										
Citi	Domestic - Elite	✓	\$50,000	\$220,000	NA	NA	NA	\$20,000	\$5,000	NA
Citi	Domestic - Essential	✓	\$2,000	\$42,000	NA	NA	NA	\$4,000	NA	NA
Citi	Domestic - Premium	✓	\$30,000	\$52,000	NA	NA	NA	\$10,000	\$3,000	NA
Columbus Direct Travel Insurance	Premier Domestic	✓	\$15,000	\$150,000	NA	NA	NA	\$7,000	\$4,000	\$500
Columbus Direct Travel Insurance	Standard Domestic	✓	\$10,000	\$100,000	NA	NA	NA	\$5,000	\$3,000	\$500
Covermore	Premium - Domestic	✓	\$10,000	\$20,000	NA	NA	NA	\$6,000	\$4,000	NA
Downunder Insurance	Plan B - Australia Only	✓	\$20,000	\$60,000	NA	NA	NA	\$10,000	NA	\$1,000
Flight Centre Travel Group Limit	Domestic Plan D	✓	\$10,000	\$20,000	NA	NA	NA	\$6,000	\$4,000	NA
GIO	Holiday Travel Insurance	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
HBF Insurance	Australian Plan	✓	Unlimited	\$20,000	NA	NA	NA	\$5,000	\$2,000	NA
HCF Insurance	Australian Travel Plan	✓	\$20,000	\$20,000	NA	NA	NA	\$8,000	\$3,000	NA
HSBC	Plan B - Australia Only	✓	Unlimited	\$50,000	NA	NA	NA	\$15,000	\$6,000	NA
Hume Bank	Plan B - Domestic	✓	Unlimited	\$30,000	NA	NA	NA	\$10,000	NA	NA
Hume Bank	Plan D - Domestic Snow Cover	✓	Unlimited	\$30,000	NA	NA	NA	\$15,000	NA	NA
insure4less	Excel	✗	\$10,000	\$20,000	\$1,000	\$20,000,000	\$20,000,000	\$7,000	\$1,500	\$500
insure4less	Excel Plus	✗	\$15,000	\$40,000	\$1,000	\$20,000,000	\$20,000,000	\$10,000	\$3,000	\$1,000
Kango Cover	L2 - Rock Wallaby Cover	✓	\$20,000	NA	\$1,000	\$40,000	\$10,000,000	\$6,000	NA	NA
Kango Cover	L3 - Wallaby Cover	✓	\$25,000	NA	\$1,000	\$40,000	\$10,000,000	\$10,000	NA	\$250
Medibank	Domestic Plan	✓	Unlimited	\$20,000	NA	NA	NA	\$16,000	\$3,000	NA



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Comprehensive Travel Insurance for a 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
★★★										
NAB	Plan B - Domestic	✓	Unlimited	\$50,000	NA	NA	NA	\$15,000	\$3,000	NA
People's Choice Credit Union	Australian	✓	Unlimited	\$20,000	NA	NA	NA	\$5,000	\$2,000	NA
Priceline Protects	Australia Only - Essential	✓	\$5,000	NA	NA	NA	NA	\$2,000	NA	NA
Priceline Protects	Australia Only - Premium	✓	\$10,000	\$52,000	NA	NA	NA	\$7,000	NA	NA
QANTAS	Australian Comprehensive	✓	\$3,000	\$20,000	NA	NA	NA	\$8,000	\$3,000	NA
Real Insurance	Basics - Domestic	✓	\$10,000	NA	NA	NA	NA	\$10,000	NA	NA
Ski Insurance	Ski Plus Domestic	✓	Unlimited	\$50,000	NA	NA	NA	\$10,000	\$5,000	NA
St.George Bank	Domestic Plan	✓	Unlimited	\$50,000	NA	NA	NA	\$20,000	\$3,000	\$500
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
Travel Insurance Direct	Domestic	✓	\$20,000	\$20,000	NA	\$20,000	NA	\$8,000	\$4,000	\$250
Travel Insurance Saver	Australian Comprehensive	✓	\$20,000	\$20,000	NA	NA	NA	\$8,000	\$3,000	NA
Virgin Australia	Domestic	✓	Unlimited	\$50,000	NA	NA	NA	\$10,000	\$3,000	NA
Virgin Money	Australia Only	✓	\$20,000	\$30,000	NA	NA	NA	\$15,000	NA	NA
Westpac	Domestic Plan	✓	Unlimited	\$50,000	NA	NA	NA	\$20,000	\$3,000	\$500
Woolworths	Basic - Domestic	✓	\$10,000	NA	NA	NA	NA	\$10,000	NA	NA
★★										
Aussietravelcover	Basic - Domestic	✓	\$6,000	\$20,000	NA	NA	NA	\$3,000	\$2,000	NA
Aussietravelcover	Plan C - Domestic	✓	\$40,000	\$20,000	NA	NA	NA	\$4,000	\$4,000	NA



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Comprehensive Travel Insurance for a 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
★★										
BUPA Insurance	Australian	✓	Unlimited	\$20,000	NA	NA	NA	\$5,000	\$2,000	NA
CHI Travel Insurance	Basic - Australia Only	✓	\$6,000	\$20,000	NA	NA	NA	\$3,000	\$2,000	NA
CHI Travel Insurance	Plan B - Australia Only	✓	Unlimited	\$50,000	NA	NA	NA	\$16,000	\$3,000	NA
Citi	Domestic (SNR)	✓	\$30,000	\$52,000	NA	\$30,000	NA	\$10,000	\$3,000	NA
insure4less	Essentials	✗	\$5,000	NA	\$1,000	\$20,000,000	\$20,000,000	\$5,000	NA	NA
multitrip	Domestic	✓	\$16,000	\$15,000	NA	NA	NA	\$8,000	\$4,000	\$500
National Seniors	Australia Only	✓	\$20,000	\$20,000	NA	NA	NA	\$8,000	\$4,000	\$500
RACV	Domestic	✓	Unlimited	\$50,000	NA	NA	NA	\$15,000	\$4,000	NA
SureSave	Domestic	✓	\$20,000	NA	NA	\$20,000	NA	\$8,000	\$4,000	\$500
Travellers Choice	Comprehensive - Domestic	✓	\$3,000	\$20,000	NA	NA	NA	\$8,000	\$5,000	NA
★										
QBE	Australian Basics	✓	\$15,000	\$10,000	NA	\$6,000	NA	\$3,000	\$1,500	NA
QBE	Australian Plus	✓	\$20,000	\$20,000	NA	\$10,000	NA	\$8,000	\$3,000	NA
RAA	Domestic	✓	Unlimited	\$20,000	NA	NA	NA	\$16,000	\$3,000	NA
RAC	Domestic	✓	Unlimited	\$50,000	NA	NA	NA	\$15,000	\$4,000	NA
RACQ	Domestic	✓	Unlimited	\$50,000	NA	NA	NA	\$15,000	\$3,000	NA



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Comprehensive Travel Insurance for a 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"										
Budget Direct	Comprehensive	✓	Unlimited	\$80,000	\$2,000	Unlimited	Unlimited	\$30,000	\$6,000	\$1,600
Citi	International - Essential	✓	\$50,000	\$42,000	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Fastcover	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
Fastcover	Plan E - Standard	✓	Unlimited	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	NA
Go Insurance	Go Basic - International	✓	\$20,000	NA	\$5,000	\$40,000,000	\$40,000,000	\$10,000	NA	\$400
Go Insurance	Go Plus - International	✓	\$60,000	\$80,000	\$3,000	\$40,000,000	\$40,000,000	\$30,000	\$2,500	\$1,000
InsureandGo	Gold	✓	Unlimited	\$130,000	\$2,000	Unlimited	Unlimited	\$32,000	\$4,000	\$2,000
InsureandGo	Silver	✓	\$60,000	\$100,000	\$2,000	Unlimited	Unlimited	\$24,000	\$4,000	\$1,000
itrek	Pioneer	✓	Unlimited	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$500
Online Travel Insurance	Plan A - Comprehensive	✓	\$50,000	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	\$3,000	\$500
Webjet	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	NA	\$500
World2Cover Travel Insurance	Essentials Cover	✓	\$50,000	NA	\$4,000	Unlimited	Unlimited	\$15,000	NA	NA
World2Cover Travel Insurance	Top Cover	✓	Unlimited	\$100,000	\$4,000	Unlimited	Unlimited	\$30,000	\$5,000	\$1,000
Worldcare	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$6,000	\$250
★★★★										
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$30,000	\$5,000	\$500
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$6,000	\$500
American Express	Comprehensive	✓	Unlimited	\$60,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	\$500



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Comprehensive Travel Insurance for a 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
★★★★										
Australia Post	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$500
Big Sky Building Society	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Budget Direct	Essential	✓	\$50,000	NA	\$2,000	Unlimited	Unlimited	\$20,000	\$4,000	\$1,000
Citi	International - Premium	✓	\$100,000	\$52,000	Unlimited	Unlimited	Unlimited	\$20,000	\$3,000	\$400
Columbus Direct Travel Insurance	Premier	✓	\$30,000	\$150,000	\$4,000	\$40,000,000	\$40,000,000	\$15,000	\$4,000	\$2,000
Good2Go	The Works	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$30,000	\$4,000	\$1,000
itrek	Adventurer	✓	\$30,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	NA
Kango Cover	L2 - Rock Wallaby Cover	✓	\$20,000	NA	\$1,000	\$40,000	\$10,000,000	\$6,000	NA	NA
Kango Cover	L3 - Wallaby Cover	✓	\$25,000	NA	\$1,000	\$40,000	\$10,000,000	\$10,000	NA	\$250
Kango Cover	L4 - Eastern Grey Cover	✓	\$25,000	NA	\$2,000	\$40,000	\$25,000,000	\$12,000	\$4,000	\$500
Kango Cover	L5 - Big Red Cover	✓	\$30,000	\$100,000	\$2,000	\$40,000	Unlimited	\$15,000	\$4,000	\$750
Ouch Online Travel Insurance	C Travel Plan	✓	Unlimited	\$20,000	Unlimited	Unlimited	Unlimited	\$30,000	\$2,000	NA
Priceline Protects	International - Premium	✓	\$20,000	\$52,000	Unlimited	Unlimited	Unlimited	\$20,000	NA	\$400
Real Insurance	Basics - International	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Real Insurance	Comprehensive - International	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Southern Cross Travel Insurance	Limited World excl. USA & Canada	✓	\$100,000	\$50,000	\$1,500	Unlimited	Unlimited	\$5,000	\$5,000	\$500
Travel Insurance Direct	International	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$250
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500



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Comprehensive Travel Insurance for a 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 Money	Comprehensive	✓	Unlimited	\$30,000	\$4,000	Unlimited	Unlimited	\$20,000	NA	\$500
Virgin Money	Essentials Plan	✓	\$20,000	NA	\$1,000	Unlimited	Unlimited	\$6,000	NA	NA
Webjet	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	NA	NA
Woolworths	Basic	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Woolworths	Comprehensive	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
ZUJI	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	NA	\$500
ZUJI	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	NA	NA
★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$15,000	NA	\$500
AAMI	International Travel	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$2,000	NA
AIG	Bronze (E12)	✓	Unlimited	\$52,000	\$4,000	Unlimited	Unlimited	\$30,000	\$4,000	\$1,000
American Express	Essential	✓	\$20,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
ANZ	International	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$30,000	\$5,000	\$200
Aussietravelcover	Basic - NZ/Indonesia/Fiji	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Aussietravelcover	Plan A - NZ/Indonesia/Fiji	✓	Unlimited	\$20,000	\$2,000	Unlimited	Unlimited	\$10,000	\$4,000	\$250
Australian Unity	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Bank of Melbourne	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Bank of Melbourne	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a 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
★★★										
BankSA	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
BankSA	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
CGU	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
Citi	International - Elite	✓	Unlimited	\$220,000	Unlimited	Unlimited	Unlimited	\$60,000	\$5,000	\$400
Columbus Direct Travel Insurance	Standard	✓	\$20,000	\$100,000	\$2,000	\$25,000,000	\$25,000,000	\$12,000	\$3,000	\$1,000
Commonwealth Bank	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Commonwealth Bank	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$6,000	NA
Covermore	Premium - International	✓	\$10,000	\$40,000	Unlimited	Unlimited	Unlimited	\$12,000	\$3,000	\$200
Downunder Insurance	Plan A - Comprehensive	✓	\$20,000	\$60,000	\$1,500	Unlimited	Unlimited	\$10,000	NA	\$500
Downunder Insurance	Plan A - Premier	✓	Unlimited	\$60,000	\$1,500	Unlimited	Unlimited	\$15,000	NA	\$500
Downunder Insurance	Plan C - Backpackers	✓	\$5,000	\$30,000	\$1,500	Unlimited	Unlimited	\$4,000	NA	\$1,000
Fastcover	Plan D - Comprehensive with Snow Cr	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
Flight Centre Travel Group Limit	International Options Plan I	✓	\$10,000	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$10,000	\$400
Flight Centre Travel Group Limit	International Travelsure Plan TI	✓	\$10,000	\$40,000	Unlimited	Unlimited	Unlimited	\$12,000	\$3,000	\$200
GIO	Holiday Travel Insurance	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
Good2Go	Essentials Travel Insurance	✓	\$20,000	NA	\$1,000	\$10,000,000	\$10,000,000	\$6,000	NA	NA
HBF Insurance	Standard	✓	Unlimited	\$30,000	\$2,000	\$600,000	\$600,000	\$10,000	\$2,000	NA
HBF Insurance	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
HCF Insurance	International Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a 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	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$6,000	\$250
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
Hume Bank	Plan D - Snow Cover	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
Medibank	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$16,000	\$4,000	\$500
multitrip	International - Premier Plus	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000
MyCover	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$3,000	\$250
NAB	Plan A - International	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$3,000	\$500
National Seniors	International Premium	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
NRMA Insurance	International Comprehensive	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
NRMA Insurance	International Essentials	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
Ouch Online Travel Insurance	A Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
Ouch Online Travel Insurance	B Travel Plan	✓	Unlimited	\$36,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	NA
Ouch Online Travel Insurance	Premier Plus Extras	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
People's Choice Credit Union	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
Priceline Protects	International - Essential	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$3,000	NA	NA
QANTAS	International Comprehensive	✓	Unlimited	\$80,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$400
QBE	A Travel	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
QBE	B Travel	✓	Unlimited	\$36,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	NA
RAA	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500



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Comprehensive Travel Insurance for a 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
★★★										
RAC	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
RACQ	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
RACV	Extra Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$8,000	\$4,000	\$400
RACV	Total Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$6,000	\$500
SGIC	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
SGIC	International Essentials Plan	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
SGIO	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
SGIO	International Essentials Plan	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
Ski Insurance	Ski Plus Overseas	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$10,000	\$5,000	\$500
St.George Bank	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
St.George Bank	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
Travel Insurance Saver	A Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
Travel Insurance Saver	B Travel Plan	✓	Unlimited	\$36,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	NA
Travel Insurance Saver	Bare Essentials	✓	\$10,000	\$10,000	Unlimited	\$500,000	Unlimited	\$4,000	NA	NA
Travel Insurance Saver	C Travel Plan	✓	Unlimited	\$20,000	Unlimited	Unlimited	Unlimited	\$30,000	\$2,000	NA
Travel Insurance Saver	Essentials	✓	\$30,000	\$20,000	Unlimited	\$1,000,000	Unlimited	\$10,000	\$2,000	NA
Travel Insurance Saver	Premium Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$400
Travel Insuranz	Classic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250



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Comprehensive Travel Insurance for a 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
★★★										
Travel Insuranz	Deluxe	✓	\$10,000	\$20,000	\$1,000	Unlimited	Unlimited	\$7,000	\$1,500	\$800
Travel Insuranz	Premier	✓	\$20,000	\$40,000	\$2,000	Unlimited	Unlimited	\$10,000	\$4,000	\$800
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$250
Westpac	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Westpac	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
World Nomads	Explorer	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
★★										
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$8,000	\$250
BUPA Insurance	International - Standard	✓	Unlimited	\$30,000	\$2,000	\$600,000	\$600,000	\$10,000	\$2,000	NA
BUPA Insurance	International - Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
BUPA Insurance	International - Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
CGU	Standard	✓	Unlimited	\$30,000	\$2,000	\$600,000	\$300,000	\$10,000	\$2,000	NA
CGU	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
CHI Travel Insurance	Basic - International	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$500
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$16,000	\$3,000	\$500
Citi	New Zealand/Pacific Island (SNR)	✓	\$50,000	\$52,000	\$500,000	\$200,000	\$500,000	\$1,000	\$3,000	\$400
HBF Insurance	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
insure4less	Essentials	✗	\$5,000	NA	\$1,000	\$20,000,000	\$20,000,000	\$5,000	NA	NA



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Comprehensive Travel Insurance for a 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
★★										
insure4less	Excel	✗	\$10,000	\$20,000	\$1,000	\$20,000,000	\$20,000,000	\$7,000	\$1,500	\$500
insure4less	Excel Plus	✗	\$15,000	\$40,000	\$1,000	\$20,000,000	\$20,000,000	\$10,000	\$3,000	\$1,000
National Seniors	International Basic	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$500
People's Choice Credit Union	Standard	✓	Unlimited	\$30,000	\$2,000	\$600,000	\$600,000	\$10,000	\$2,000	NA
People's Choice Credit Union	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
QBE	C Travel	✓	Unlimited	\$20,000	Unlimited	Unlimited	Unlimited	\$30,000	NA	NA
QBE	Premier Plus Extras	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
RAA	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
SureSave	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$500
Virgin Australia	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	\$3,000	\$500
World Nomads	Standard	✓	\$7,000	NA	\$1,000	\$1,000,000	\$10,000,000	\$4,000	NA	NA
★										
Aussietravelcover	Basic - Super Plus	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Australian Unity Insurance	Elements Plan	✓	\$20,000	NA	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
HCF Insurance	Elements Plan	✓	\$20,000	NA	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
multitrip	International - Premier	✓	\$20,000	\$40,000	\$1,000	\$25,000	Unlimited	\$12,000	\$4,000	\$500
RAC	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
RACQ	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA



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Comprehensive Travel Insurance for a 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
★										
SureSave	Budget	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	\$4,000	\$500
Virgin Australia	Essentials	✓	Unlimited	NA	\$4,000	Unlimited	Unlimited	\$10,000	\$3,000	NA



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Comprehensive Travel Insurance for a 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	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$2,000	NA
Budget Direct	Comprehensive	✓	Unlimited	\$80,000	\$2,000	Unlimited	Unlimited	\$30,000	\$6,000	\$1,600
Fastcover	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
Fastcover	Plan E - Standard	✓	Unlimited	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	NA
Go Insurance	Go Basic - International	✓	\$20,000	NA	\$5,000	\$40,000,000	\$40,000,000	\$10,000	NA	\$400
Go Insurance	Go Plus - International	✓	\$60,000	\$80,000	\$3,000	\$40,000,000	\$40,000,000	\$30,000	\$2,500	\$1,000
Good2Go	The Works	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$30,000	\$4,000	\$1,000
InsureandGo	Gold	✓	Unlimited	\$130,000	\$2,000	Unlimited	Unlimited	\$32,000	\$4,000	\$2,000
Online Travel Insurance	Plan A - Comprehensive	✓	\$50,000	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	\$3,000	\$500
Ouch Online Travel Insurance	A Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
Southern Cross Travel Insurance	Limited World excl. USA & Canada	✓	\$100,000	\$50,000	\$1,500	Unlimited	Unlimited	\$5,000	\$5,000	\$500
Travel Insuranz	Classic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
World2Cover Travel Insurance	Top Cover	✓	Unlimited	\$100,000	\$4,000	Unlimited	Unlimited	\$30,000	\$5,000	\$1,000
★★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$15,000	NA	\$500
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$30,000	\$5,000	\$500
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Big Sky Building Society	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500



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Comprehensive Travel Insurance for a 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
★★★★										
Budget Direct	Essential	✓	\$50,000	NA	\$2,000	Unlimited	Unlimited	\$20,000	\$4,000	\$1,000
Citi	International - Essential	✓	\$50,000	\$42,000	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Citi	International - Premium	✓	\$100,000	\$52,000	Unlimited	Unlimited	Unlimited	\$20,000	\$3,000	\$400
Downunder Insurance	Plan C - Backpackers	✓	\$5,000	\$30,000	\$1,500	Unlimited	Unlimited	\$4,000	NA	\$1,000
Fastcover	Plan D - Comprehensive with Snow C	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
Good2Go	Essentials Travel Insurance	✓	\$20,000	NA	\$1,000	\$10,000,000	\$10,000,000	\$6,000	NA	NA
InsureandGo	Silver	✓	\$60,000	\$100,000	\$2,000	Unlimited	Unlimited	\$24,000	\$4,000	\$1,000
itrek	Pioneer	✓	Unlimited	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$500
MyCover	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$3,000	\$250
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
Travel Insurance Direct	International	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$250
Travel Insurance Saver	A Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
Travel Insurance Saver	Essentials	✓	\$30,000	\$20,000	Unlimited	\$1,000,000	Unlimited	\$10,000	\$2,000	NA
Travel Insuranz	Deluxe	✓	\$10,000	\$20,000	\$1,000	Unlimited	Unlimited	\$7,000	\$1,500	\$800
Travel Insuranz	Premier	✓	\$20,000	\$40,000	\$2,000	Unlimited	Unlimited	\$10,000	\$4,000	\$800
Virgin Money	Comprehensive	✓	Unlimited	\$30,000	\$4,000	Unlimited	Unlimited	\$20,000	NA	\$500
Virgin Money	Essentials Plan	✓	\$20,000	NA	\$1,000	Unlimited	Unlimited	\$6,000	NA	NA
Webjet	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	NA	\$500



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Comprehensive Travel Insurance for a 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
★★★★										
World2Cover Travel Insurance	Essentials Cover	✓	\$50,000	NA	\$4,000	Unlimited	Unlimited	\$15,000	NA	NA
Worldcare	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$6,000	\$250
ZUJI	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	NA	\$500
★★★										
AIG	Platinum (F12)	✓	Unlimited	\$52,000	\$4,000	Unlimited	Unlimited	\$30,000	\$4,000	\$1,000
American Express	Comprehensive	✓	Unlimited	\$60,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	\$500
American Express	Essential	✓	\$20,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
ANZ	International	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$30,000	\$5,000	\$200
Australia Post	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$500
Australian Unity	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Bank of Melbourne	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
BankSA	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
BUPA Insurance	International - Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
CGU	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
CGU	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
Citi	International - Elite	✓	Unlimited	\$220,000	Unlimited	Unlimited	Unlimited	\$60,000	\$5,000	\$400
Columbus Direct Travel Insurance	Premier	✓	\$30,000	\$150,000	\$4,000	\$40,000,000	\$40,000,000	\$15,000	\$4,000	\$2,000
Columbus Direct Travel Insurance	Standard	✓	\$20,000	\$100,000	\$2,000	\$25,000,000	\$25,000,000	\$12,000	\$3,000	\$1,000



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a 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
★★★										
Commonwealth Bank	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Commonwealth Bank	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$6,000	NA
Covermore	Premium - International	✓	\$10,000	\$40,000	Unlimited	Unlimited	Unlimited	\$12,000	\$3,000	\$200
Downunder Insurance	Plan A - Comprehensive	✓	\$20,000	\$60,000	\$1,500	Unlimited	Unlimited	\$10,000	NA	\$500
Downunder Insurance	Plan A - Premier	✓	Unlimited	\$60,000	\$1,500	Unlimited	Unlimited	\$15,000	NA	\$500
Flight Centre Travel Group Limit	International Options Plan I	✓	\$10,000	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$10,000	\$400
Flight Centre Travel Group Limit	International Travelsure Plan TI	✓	\$10,000	\$40,000	Unlimited	Unlimited	Unlimited	\$12,000	\$3,000	\$200
GIO	Holiday Travel Insurance	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
HBF Insurance	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
HBF Insurance	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
HCF Insurance	International Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
HSBC	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$6,000	\$250
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
Hume Bank	Plan D - Snow Cover	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
insure4less	Essentials	✗	\$5,000	NA	\$1,000	\$20,000,000	\$20,000,000	\$5,000	NA	NA
insure4less	Excel	✗	\$10,000	\$20,000	\$1,000	\$20,000,000	\$20,000,000	\$7,000	\$1,500	\$500
insure4less	Excel Plus	✗	\$15,000	\$40,000	\$1,000	\$20,000,000	\$20,000,000	\$10,000	\$3,000	\$1,000
itrek	Adventurer	✓	\$30,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	NA
Kango Cover	L2 - Rock Wallaby Cover	✓	\$20,000	NA	\$1,000	\$40,000	\$10,000,000	\$6,000	NA	NA



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a 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
★★★										
Kango Cover	L3 - Wallaby Cover	✓	\$25,000	NA	\$1,000	\$40,000	\$10,000,000	\$10,000	NA	\$250
Kango Cover	L4 - Eastern Grey Cover	✓	\$25,000	NA	\$2,000	\$40,000	\$25,000,000	\$12,000	\$4,000	\$500
Kango Cover	L5 - Big Red Cover	✓	\$30,000	\$100,000	\$2,000	\$40,000	Unlimited	\$15,000	\$4,000	\$750
Medibank	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$16,000	\$4,000	\$500
multitrip	International - Premier Plus	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000
NAB	Plan A - International	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$3,000	\$500
NRMA Insurance	International Comprehensive	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
NRMA Insurance	International Essentials	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
Ouch Online Travel Insurance	Premier Plus Extras	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
People's Choice Credit Union	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
People's Choice Credit Union	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
Priceline Protects	International - Essential	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$3,000	NA	NA
Priceline Protects	International - Premium	✓	\$20,000	\$52,000	Unlimited	Unlimited	Unlimited	\$20,000	NA	\$400
QANTAS	International Comprehensive	✓	Unlimited	\$80,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$400
QBE	A Travel	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
RAA	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
RACV	Extra Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$8,000	\$4,000	\$400
RACV	Total Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Real Insurance	Basics - International	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a 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
★★★										
Real Insurance	Comprehensive - International	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
SGIC	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
SGIC	International Essentials Plan	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
SGIO	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
SGIO	International Essentials Plan	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
Ski Insurance	Ski Plus Overseas	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$10,000	\$5,000	\$500
St.George Bank	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Travel Insurance Saver	Bare Essentials	✓	\$10,000	\$10,000	Unlimited	\$500,000	Unlimited	\$4,000	NA	NA
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Travel Insurance Saver	Premium Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$400
Virgin Australia	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	\$3,000	\$500
Webjet	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	NA	NA
Westpac	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Woolworths	Basic	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Woolworths	Comprehensive	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
ZUJI	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	NA	NA
★★										
Aussietravelcover	Basic - Super Plus	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250



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Comprehensive Travel Insurance for a 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	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$8,000	\$250
Bank of Melbourne	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
BankSA	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
BUPA Insurance	International - Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
CHI Travel Insurance	Basic - International	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$500
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$16,000	\$3,000	\$500
Citi	Worldwide (SNR)	✓	\$100,000	\$52,000	\$1,000,000	\$1,000,000	\$1,000,000	\$20,000	\$3,000	\$400
multitrip	International - Premier	✓	\$20,000	\$40,000	\$1,000	\$25,000	Unlimited	\$12,000	\$4,000	\$500
National Seniors	International Premium	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
QBE	Premier Plus Extras	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
RAA	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
RAC	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
RACQ	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
St.George Bank	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$250
Virgin Australia	Essentials	✓	Unlimited	NA	\$4,000	Unlimited	Unlimited	\$10,000	\$3,000	NA
Westpac	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
World Nomads	Explorer	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
World Nomads	Standard	✓	\$7,000	NA	\$1,000	\$1,000,000	\$10,000,000	\$4,000	NA	NA



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a 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 Insurance	Elements Plan	✓	\$20,000	NA	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
HCF Insurance	Elements Plan	✓	\$20,000	NA	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
National Seniors	International Basic	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$500
RAC	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
RACQ	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
SureSave	Budget	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	\$4,000	\$500
SureSave	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$500



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Comprehensive Travel Insurance for a 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"										
Budget Direct	Comprehensive	✓	Unlimited	\$80,000	\$2,000	Unlimited	Unlimited	\$30,000	\$6,000	\$1,600
Budget Direct	Essential	✓	\$50,000	NA	\$2,000	Unlimited	Unlimited	\$20,000	\$4,000	\$1,000
Fastcover	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
Fastcover	Plan E - Standard	✓	Unlimited	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	NA
Go Insurance	Go Basic - International	✓	\$20,000	NA	\$5,000	\$40,000,000	\$40,000,000	\$10,000	NA	\$400
Go Insurance	Go Plus - International	✓	\$60,000	\$80,000	\$3,000	\$40,000,000	\$40,000,000	\$30,000	\$2,500	\$1,000
Online Travel Insurance	Plan A - Comprehensive	✓	\$50,000	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	\$3,000	\$500
Southern Cross Travel Insurance	Limited World excl. USA & Canada	✓	\$100,000	\$50,000	\$1,500	Unlimited	Unlimited	\$5,000	\$5,000	\$500
Virgin Money	Comprehensive	✓	Unlimited	\$30,000	\$4,000	Unlimited	Unlimited	\$20,000	NA	\$500
Virgin Money	Essentials Plan	✓	\$20,000	NA	\$1,000	Unlimited	Unlimited	\$6,000	NA	NA
Webjet	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	NA	\$500
World2Cover Travel Insurance	Essentials Cover	✓	\$50,000	NA	\$4,000	Unlimited	Unlimited	\$15,000	NA	NA
World2Cover Travel Insurance	Top Cover	✓	Unlimited	\$100,000	\$4,000	Unlimited	Unlimited	\$30,000	\$5,000	\$1,000
Worldcare	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$6,000	\$250
ZUJI	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	NA	\$500
★★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$15,000	NA	\$500
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$30,000	\$5,000	\$500



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Comprehensive Travel Insurance for a 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
★★★★										
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Big Sky Building Society	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Citi	International - Essential	✓	\$50,000	\$42,000	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Citi	International - Premium	✓	\$100,000	\$52,000	Unlimited	Unlimited	Unlimited	\$20,000	\$3,000	\$400
Downunder Insurance	Plan C - Backpackers	✓	\$5,000	\$30,000	\$1,500	Unlimited	Unlimited	\$4,000	NA	\$1,000
Good2Go	The Works	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$30,000	\$4,000	\$1,000
InsureandGo	Gold	✓	Unlimited	\$130,000	\$2,000	Unlimited	Unlimited	\$32,000	\$4,000	\$2,000
InsureandGo	Silver	✓	\$60,000	\$100,000	\$2,000	Unlimited	Unlimited	\$24,000	\$4,000	\$1,000
itrek	Pioneer	✓	Unlimited	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$500
Kango Cover	L2 - Rock Wallaby Cover	✓	\$20,000	NA	\$1,000	\$40,000	\$10,000,000	\$6,000	NA	NA
MyCover	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$3,000	\$250
Ouch Online Travel Insurance	A Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
Ouch Online Travel Insurance	B Travel Plan	✓	Unlimited	\$36,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	NA
Real Insurance	Comprehensive - International	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Travel Insurance Direct	International	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$250
Travel Insurance Saver	Bare Essentials	✓	\$10,000	\$10,000	Unlimited	\$500,000	Unlimited	\$4,000	NA	NA
Travel Insurance Saver	Essentials	✓	\$30,000	\$20,000	Unlimited	\$1,000,000	Unlimited	\$10,000	\$2,000	NA
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500



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Comprehensive Travel Insurance for a 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
★★★★										
Travel Insuranz	Classic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
Travel Insuranz	Deluxe	✓	\$10,000	\$20,000	\$1,000	Unlimited	Unlimited	\$7,000	\$1,500	\$800
Travel Insuranz	Premier	✓	\$20,000	\$40,000	\$2,000	Unlimited	Unlimited	\$10,000	\$4,000	\$800
Webjet	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	NA	NA
Woolworths	Comprehensive	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
ZUJI	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	NA	NA
★★★										
AAMI	International Travel	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$2,000	NA
AIG	Silver (D12)	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$30,000	\$4,000	\$1,000
American Express	Comprehensive	✓	Unlimited	\$60,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	\$500
ANZ	International	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$30,000	\$5,000	\$200
Aussietravelcover	Basic - Standard	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Australia Post	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$500
Australian Unity	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Bank of Melbourne	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Bank of Melbourne	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
BankSA	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
BankSA	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA



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Comprehensive Travel Insurance for a 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
★★★										
BUPA Insurance	International - Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
CGU	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
Citi	International - Elite	✓	Unlimited	\$220,000	Unlimited	Unlimited	Unlimited	\$60,000	\$5,000	\$400
Columbus Direct Travel Insurance	Premier	✓	\$30,000	\$150,000	\$4,000	\$40,000,000	\$40,000,000	\$15,000	\$4,000	\$2,000
Columbus Direct Travel Insurance	Standard	✓	\$20,000	\$100,000	\$2,000	\$25,000,000	\$25,000,000	\$12,000	\$3,000	\$1,000
Commonwealth Bank	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Commonwealth Bank	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$6,000	NA
Covermore	Premium - International	✓	\$10,000	\$40,000	Unlimited	Unlimited	Unlimited	\$12,000	\$3,000	\$200
Downunder Insurance	Plan A - Comprehensive	✓	\$20,000	\$60,000	\$1,500	Unlimited	Unlimited	\$10,000	NA	\$500
Downunder Insurance	Plan A - Premier	✓	Unlimited	\$60,000	\$1,500	Unlimited	Unlimited	\$15,000	NA	\$500
Fastcover	Plan D - Comprehensive with Snow Cr	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
Flight Centre Travel Group Limit	International Options Plan I	✓	\$10,000	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$10,000	\$400
Flight Centre Travel Group Limit	International Travelsure Plan TI	✓	\$10,000	\$40,000	Unlimited	Unlimited	Unlimited	\$12,000	\$3,000	\$200
GIO	Holiday Travel Insurance	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
Good2Go	Essentials Travel Insurance	✓	\$20,000	NA	\$1,000	\$10,000,000	\$10,000,000	\$6,000	NA	NA
HBF Insurance	Standard	✓	Unlimited	\$30,000	\$2,000	\$600,000	\$600,000	\$10,000	\$2,000	NA
HBF Insurance	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
HCF Insurance	International Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
HSBC	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$6,000	\$250



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a 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	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
Hume Bank	Plan D - Snow Cover	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
insure4less	Excel	✗	\$10,000	\$20,000	\$1,000	\$20,000,000	\$20,000,000	\$7,000	\$1,500	\$500
insure4less	Excel Plus	✗	\$15,000	\$40,000	\$1,000	\$20,000,000	\$20,000,000	\$10,000	\$3,000	\$1,000
itrek	Adventurer	✓	\$30,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	NA
Kango Cover	L3 - Wallaby Cover	✓	\$25,000	NA	\$1,000	\$40,000	\$10,000,000	\$10,000	NA	\$250
Kango Cover	L4 - Eastern Grey Cover	✓	\$25,000	NA	\$2,000	\$40,000	\$25,000,000	\$12,000	\$4,000	\$500
Kango Cover	L5 - Big Red Cover	✓	\$30,000	\$100,000	\$2,000	\$40,000	Unlimited	\$15,000	\$4,000	\$750
Medibank	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$16,000	\$4,000	\$500
multitrip	International - Premier Plus	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000
NAB	Plan A - International	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$3,000	\$500
NRMA Insurance	International Comprehensive	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
NRMA Insurance	International Essentials	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
Ouch Online Travel Insurance	Premier Plus Extras	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
People's Choice Credit Union	Standard	✓	Unlimited	\$30,000	\$2,000	\$600,000	\$600,000	\$10,000	\$2,000	NA
People's Choice Credit Union	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
People's Choice Credit Union	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
Priceline Protects	International - Essential	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$3,000	NA	NA
Priceline Protects	International - Premium	✓	\$20,000	\$52,000	Unlimited	Unlimited	Unlimited	\$20,000	NA	\$400



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a 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
★★★										
QANTAS	International Comprehensive	✓	Unlimited	\$80,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$400
QBE	A Travel	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
QBE	B Travel	✓	Unlimited	\$36,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	NA
RAA	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
RACV	Extra Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$8,000	\$4,000	\$400
RACV	Total Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Real Insurance	Basics - International	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
SGIC	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
SGIC	International Essentials Plan	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
SGIO	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
SGIO	International Essentials Plan	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
Ski Insurance	Ski Plus Overseas	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$10,000	\$5,000	\$500
St.George Bank	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
St.George Bank	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
Travel Insurance Saver	A Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
Travel Insurance Saver	B Travel Plan	✓	Unlimited	\$36,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	NA
Travel Insurance Saver	Premium Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$400
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$250



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a 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
★★★										
Virgin Australia	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	\$3,000	\$500
Westpac	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Westpac	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
Woolworths	Basic	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
★★										
American Express	Essential	✓	\$20,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Aussietravelcover	Basic - Super Plus	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Aussietravelcover	Plan A - Standard	✓	Unlimited	\$30,000	\$2,000	Unlimited	Unlimited	\$12,000	\$4,000	\$250
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$8,000	\$250
BUPA Insurance	International - Standard	✓	Unlimited	\$30,000	\$2,000	\$600,000	\$600,000	\$10,000	\$2,000	NA
BUPA Insurance	International - Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
CGU	Standard	✓	Unlimited	\$30,000	\$2,000	\$600,000	\$300,000	\$10,000	\$2,000	NA
CGU	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
CHI Travel Insurance	Basic - International	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$500
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$16,000	\$3,000	\$500
HBF Insurance	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
insure4less	Essentials	✗	\$5,000	NA	\$1,000	\$20,000,000	\$20,000,000	\$5,000	NA	NA
multitrip	International - Premier	✓	\$20,000	\$40,000	\$1,000	\$25,000	Unlimited	\$12,000	\$4,000	\$500



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Comprehensive Travel Insurance for a 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
★★										
National Seniors	International Basic	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$500
National Seniors	International Premium	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
QBE	Premier Plus Extras	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
RAA	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
RAC	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
RACQ	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
Virgin Australia	Essentials	✓	Unlimited	NA	\$4,000	Unlimited	Unlimited	\$10,000	\$3,000	NA
World Nomads	Explorer	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
World Nomads	Standard	✓	\$7,000	NA	\$1,000	\$1,000,000	\$10,000,000	\$4,000	NA	NA
★										
Australian Unity Insurance	Elements Plan	✓	\$20,000	NA	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
Citi	Worldwide ex America & Africa (SNR)	✓	\$100,000	\$52,000	\$1,000,000	\$1,000,000	\$1,000,000	\$20,000	\$3,000	\$400
HCF Insurance	Elements Plan	✓	\$20,000	NA	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
RAC	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
RACQ	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
SureSave	Budget	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	\$4,000	\$500
SureSave	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$500



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Comprehensive Travel Insurance for a 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
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★★★★★ "Outstanding Value"

Budget Direct	Comprehensive	✓	Unlimited	\$80,000	\$2,000	Unlimited	Unlimited	\$30,000	\$6,000	\$1,600
Budget Direct	Essential	✓	\$50,000	NA	\$2,000	Unlimited	Unlimited	\$20,000	\$4,000	\$1,000
Fastcover	Plan E - Standard	✓	Unlimited	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	NA
Go Insurance	Go Basic - International	✓	\$20,000	NA	\$5,000	\$40,000,000	\$40,000,000	\$10,000	NA	\$400
Go Insurance	Go Plus - International	✓	\$60,000	\$80,000	\$3,000	\$40,000,000	\$40,000,000	\$30,000	\$2,500	\$1,000
Good2Go	Essentials Travel Insurance	✓	\$20,000	NA	\$1,000	\$10,000,000	\$10,000,000	\$6,000	NA	NA
InsureandGo	Gold	✓	Unlimited	\$130,000	\$2,000	Unlimited	Unlimited	\$32,000	\$4,000	\$2,000
InsureandGo	Silver	✓	\$60,000	\$100,000	\$2,000	Unlimited	Unlimited	\$24,000	\$4,000	\$1,000
Online Travel Insurance	Plan A - Comprehensive	✓	\$50,000	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	\$3,000	\$500
Southern Cross Travel Insurance	NZ/Indonesia/South Pacific	✓	\$100,000	\$50,000	\$1,500	Unlimited	Unlimited	\$50,000	\$5,000	\$500
Virgin Money	Essentials Plan	✓	\$20,000	NA	\$1,000	Unlimited	Unlimited	\$6,000	NA	NA
Webjet	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	NA	\$500
World2Cover Travel Insurance	Essentials Cover	✓	\$50,000	NA	\$4,000	Unlimited	Unlimited	\$15,000	NA	NA
World2Cover Travel Insurance	Top Cover	✓	Unlimited	\$100,000	\$4,000	Unlimited	Unlimited	\$30,000	\$5,000	\$1,000
ZUJI	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	NA	\$500

★★★★

1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$15,000	NA	\$500
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$30,000	\$5,000	\$500



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Comprehensive Travel Insurance for a 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
★★★★										
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$6,000	\$500
American Express	Comprehensive	✓	Unlimited	\$60,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	\$500
Big Sky Building Society	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Citi	International - Essential	✓	\$50,000	\$42,000	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Citi	International - Premium	✓	\$100,000	\$52,000	Unlimited	Unlimited	Unlimited	\$20,000	\$3,000	\$400
Commonwealth Bank	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Downunder Insurance	Plan C - Backpackers	✓	\$5,000	\$30,000	\$1,500	Unlimited	Unlimited	\$4,000	NA	\$1,000
Fastcover	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
Good2Go	The Works	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$30,000	\$4,000	\$1,000
itrek	Adventurer	✓	\$30,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	NA
itrek	Pioneer	✓	Unlimited	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$500
Kango Cover	L2 - Rock Wallaby Cover	✓	\$20,000	NA	\$1,000	\$40,000	\$10,000,000	\$6,000	NA	NA
Kango Cover	L4 - Eastern Grey Cover	✓	\$25,000	NA	\$2,000	\$40,000	\$25,000,000	\$12,000	\$4,000	\$500
Ouch Online Travel Insurance	C Travel Plan	✓	Unlimited	\$20,000	Unlimited	Unlimited	Unlimited	\$30,000	\$2,000	NA
Priceline Protects	International - Premium	✓	\$20,000	\$52,000	Unlimited	Unlimited	Unlimited	\$20,000	NA	\$400
QANTAS	International Comprehensive	✓	Unlimited	\$80,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$400
Real Insurance	Comprehensive - International	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Travel Insurance Direct	International	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$250



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Comprehensive Travel Insurance for a 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
★★★★										
Travel Insuranz	Classic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
Travel Insuranz	Deluxe	✓	\$10,000	\$20,000	\$1,000	Unlimited	Unlimited	\$7,000	\$1,500	\$800
Travel Insuranz	Premier	✓	\$20,000	\$40,000	\$2,000	Unlimited	Unlimited	\$10,000	\$4,000	\$800
Virgin Money	Comprehensive	✓	Unlimited	\$30,000	\$4,000	Unlimited	Unlimited	\$20,000	NA	\$500
Webjet	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	NA	NA
Woolworths	Basic	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Woolworths	Comprehensive	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
Worldcare	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$6,000	\$250
ZUJI	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	NA	NA
★★★										
AAMI	International Travel	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$2,000	NA
AIG	Bronze (E12)	✓	Unlimited	\$52,000	\$4,000	Unlimited	Unlimited	\$30,000	\$4,000	\$1,000
American Express	Essential	✓	\$20,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
ANZ	International	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$30,000	\$5,000	\$200
Aussietravelcover	Basic - NZ/Indonesia/Fiji	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Aussietravelcover	Plan A - NZ/Indonesia/Fiji	✓	Unlimited	\$20,000	\$2,000	Unlimited	Unlimited	\$10,000	\$4,000	\$250
Australia Post	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$500
Australian Unity	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500



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Comprehensive Travel Insurance for a 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
★ ★ ★										
Bank of Melbourne	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Bank of Melbourne	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
BankSA	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
BankSA	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
CGU	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
CHI Travel Insurance	Basic - International	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$500
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$16,000	\$3,000	\$500
Citi	International - Elite	✓	Unlimited	\$220,000	Unlimited	Unlimited	Unlimited	\$60,000	\$5,000	\$400
Columbus Direct Travel Insurance	Premier	✓	\$30,000	\$150,000	\$4,000	\$40,000,000	\$40,000,000	\$15,000	\$4,000	\$2,000
Columbus Direct Travel Insurance	Standard	✓	\$20,000	\$100,000	\$2,000	\$25,000,000	\$25,000,000	\$12,000	\$3,000	\$1,000
Commonwealth Bank	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$6,000	NA
Covermore	Premium - International	✓	\$10,000	\$40,000	Unlimited	Unlimited	Unlimited	\$12,000	\$3,000	\$200
Downunder Insurance	Plan A - Comprehensive	✓	\$20,000	\$60,000	\$1,500	Unlimited	Unlimited	\$10,000	NA	\$500
Downunder Insurance	Plan A - Premier	✓	Unlimited	\$60,000	\$1,500	Unlimited	Unlimited	\$15,000	NA	\$500
Fastcover	Plan D - Comprehensive with Snow C	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
Flight Centre Travel Group Limit	International Options Plan I	✓	\$10,000	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$10,000	\$400
Flight Centre Travel Group Limit	International Travelsure Plan TI	✓	\$10,000	\$40,000	Unlimited	Unlimited	Unlimited	\$12,000	\$3,000	\$200
GIO	Holiday Travel Insurance	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
HBF Insurance	Economy	✓	Unlimited	\$20,000	\$2,000	\$250,000	\$250,000	\$7,000	\$2,000	NA



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Comprehensive Travel Insurance for a 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
★★★										
HBF Insurance	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
HCF Insurance	International Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
HSBC	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$6,000	\$250
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
Hume Bank	Plan D - Snow Cover	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
insure4less	Essentials	✗	\$5,000	NA	\$1,000	\$20,000,000	\$20,000,000	\$5,000	NA	NA
insure4less	Excel	✗	\$10,000	\$20,000	\$1,000	\$20,000,000	\$20,000,000	\$7,000	\$1,500	\$500
insure4less	Excel Plus	✗	\$15,000	\$40,000	\$1,000	\$20,000,000	\$20,000,000	\$10,000	\$3,000	\$1,000
Kango Cover	L3 - Wallaby Cover	✓	\$25,000	NA	\$1,000	\$40,000	\$10,000,000	\$10,000	NA	\$250
Kango Cover	L5 - Big Red Cover	✓	\$30,000	\$100,000	\$2,000	\$40,000	Unlimited	\$15,000	\$4,000	\$750
Medibank	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$16,000	\$4,000	\$500
multitrip	International - Premier Plus	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000
MyCover	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$3,000	\$250
NAB	Plan A - International	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$3,000	\$500
National Seniors	International Premium	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
NRMA Insurance	International Comprehensive	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
Ouch Online Travel Insurance	A Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
Ouch Online Travel Insurance	B Travel Plan	✓	Unlimited	\$36,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	NA
Ouch Online Travel Insurance	Premier Plus Extras	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200



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Comprehensive Travel Insurance for a 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	Economy	✓	Unlimited	\$20,000	\$2,000	\$250,000	\$250,000	\$7,000	\$2,000	NA
People's Choice Credit Union	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
Priceline Protects	International - Essential	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$3,000	NA	NA
QBE	A Travel	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
RAA	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
RAC	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
RACQ	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
RACV	Extra Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$8,000	\$4,000	\$400
RACV	Total Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Real Insurance	Basics - International	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
SGIC	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
SGIO	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
Ski Insurance	Ski Plus Overseas	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$10,000	\$5,000	\$500
St.George Bank	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
St.George Bank	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
Travel Insurance Saver	A Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
Travel Insurance Saver	B Travel Plan	✓	Unlimited	\$36,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	NA
Travel Insurance Saver	Bare Essentials	✓	\$10,000	\$10,000	Unlimited	\$500,000	Unlimited	\$4,000	NA	NA



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Comprehensive Travel Insurance for a 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
★★★										
Travel Insurance Saver	C Travel Plan	✓	Unlimited	\$20,000	Unlimited	Unlimited	Unlimited	\$30,000	\$2,000	NA
Travel Insurance Saver	Essentials	✓	\$30,000	\$20,000	Unlimited	\$1,000,000	Unlimited	\$10,000	\$2,000	NA
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Travel Insurance Saver	Premium Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$400
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$250
Virgin Australia	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	\$3,000	\$500
Virgin Australia	Essentials	✓	Unlimited	NA	\$4,000	Unlimited	Unlimited	\$10,000	\$3,000	NA
Westpac	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Westpac	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
World Nomads	Explorer	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
★★										
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$8,000	\$250
BUPA Insurance	International - Economy	✓	Unlimited	\$20,000	\$2,000	\$250,000	\$250,000	\$7,000	\$2,000	NA
BUPA Insurance	International - Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
BUPA Insurance	International - Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
CGU	Economy	✓	Unlimited	\$20,000	\$2,000	\$250,000	\$250,000	\$7,000	\$2,000	NA
CGU	Standard	✓	Unlimited	\$30,000	\$2,000	\$600,000	\$300,000	\$10,000	\$2,000	NA
CGU	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA



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Comprehensive Travel Insurance for a 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
★★										
Citi	New Zealand/Pacific Island (SNR)	✓	\$50,000	\$52,000	\$500,000	\$200,000	\$500,000	\$1,000	\$3,000	\$400
HBF Insurance	Standard	✓	Unlimited	\$30,000	\$2,000	\$600,000	\$600,000	\$10,000	\$2,000	NA
HBF Insurance	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
National Seniors	International Basic	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$500
NRMA Insurance	International Essentials	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
People's Choice Credit Union	Standard	✓	Unlimited	\$30,000	\$2,000	\$600,000	\$600,000	\$10,000	\$2,000	NA
People's Choice Credit Union	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
QBE	B Travel	✓	Unlimited	\$36,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	NA
QBE	C Travel	✓	Unlimited	\$20,000	Unlimited	Unlimited	Unlimited	\$30,000	NA	NA
QBE	Premier Plus Extras	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
RAA	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
SGIC	International Essentials Plan	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
SGIO	International Essentials Plan	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
SureSave	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$500
World Nomads	Standard	✓	\$7,000	NA	\$1,000	\$1,000,000	\$10,000,000	\$4,000	NA	NA
★										
Aussietravelcover	Basic - Super Plus	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Australian Unity Insurance	Elements Plan	✓	\$20,000	NA	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA



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Comprehensive Travel Insurance for a 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
★										
BUPA Insurance	International - Standard	✓	Unlimited	\$30,000	\$2,000	\$600,000	\$600,000	\$10,000	\$2,000	NA
HCF Insurance	Elements Plan	✓	\$20,000	NA	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
multitrip	International - Premier	✓	\$20,000	\$40,000	\$1,000	\$25,000	Unlimited	\$12,000	\$4,000	\$500
RAC	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
RACQ	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
SureSave	Budget	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	\$4,000	\$500



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Comprehensive Travel Insurance for a 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	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$2,000	NA
Budget Direct	Comprehensive	✓	Unlimited	\$80,000	\$2,000	Unlimited	Unlimited	\$30,000	\$6,000	\$1,600
Fastcover	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
Fastcover	Plan E - Standard	✓	Unlimited	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	NA
Go Insurance	Go Basic - International	✓	\$20,000	NA	\$5,000	\$40,000,000	\$40,000,000	\$10,000	NA	\$400
Go Insurance	Go Plus - International	✓	\$60,000	\$80,000	\$3,000	\$40,000,000	\$40,000,000	\$30,000	\$2,500	\$1,000
Good2Go	Essentials Travel Insurance	✓	\$20,000	NA	\$1,000	\$10,000,000	\$10,000,000	\$6,000	NA	NA
Online Travel Insurance	Plan A - Comprehensive	✓	\$50,000	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	\$3,000	\$500
Southern Cross Travel Insurance	Limited World excl. USA & Canada	✓	\$100,000	\$50,000	\$1,500	Unlimited	Unlimited	\$5,000	\$5,000	\$500
Virgin Money	Essentials Plan	✓	\$20,000	NA	\$1,000	Unlimited	Unlimited	\$6,000	NA	NA
Webjet	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	NA	\$500
World2Cover Travel Insurance	Essentials Cover	✓	\$50,000	NA	\$4,000	Unlimited	Unlimited	\$15,000	NA	NA
World2Cover Travel Insurance	Top Cover	✓	Unlimited	\$100,000	\$4,000	Unlimited	Unlimited	\$30,000	\$5,000	\$1,000
★★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$15,000	NA	\$500
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$30,000	\$5,000	\$500
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Australia Post	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$500



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Comprehensive Travel Insurance for a 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
★★★★										
Big Sky Building Society	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Budget Direct	Essential	✓	\$50,000	NA	\$2,000	Unlimited	Unlimited	\$20,000	\$4,000	\$1,000
Citi	International - Essential	✓	\$50,000	\$42,000	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Citi	International - Premium	✓	\$100,000	\$52,000	Unlimited	Unlimited	Unlimited	\$20,000	\$3,000	\$400
Commonwealth Bank	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Downunder Insurance	Plan C - Backpackers	✓	\$5,000	\$30,000	\$1,500	Unlimited	Unlimited	\$4,000	NA	\$1,000
Good2Go	The Works	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$30,000	\$4,000	\$1,000
InsureandGo	Gold	✓	Unlimited	\$130,000	\$2,000	Unlimited	Unlimited	\$32,000	\$4,000	\$2,000
InsureandGo	Silver	✓	\$60,000	\$100,000	\$2,000	Unlimited	Unlimited	\$24,000	\$4,000	\$1,000
itrek	Adventurer	✓	\$30,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	NA
itrek	Pioneer	✓	Unlimited	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$500
Ouch Online Travel Insurance	A Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Travel Insurance Direct	International	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$250
Travel Insurance Saver	Essentials	✓	\$30,000	\$20,000	Unlimited	\$1,000,000	Unlimited	\$10,000	\$2,000	NA
Travel Insuranz	Classic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
Travel Insuranz	Deluxe	✓	\$10,000	\$20,000	\$1,000	Unlimited	Unlimited	\$7,000	\$1,500	\$800
Travel Insuranz	Premier	✓	\$20,000	\$40,000	\$2,000	Unlimited	Unlimited	\$10,000	\$4,000	\$800
Virgin Money	Comprehensive	✓	Unlimited	\$30,000	\$4,000	Unlimited	Unlimited	\$20,000	NA	\$500



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Comprehensive Travel Insurance for a 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
★★★★										
Webjet	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	NA	NA
Worldcare	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$6,000	\$250
ZUJI	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	NA	\$500
ZUJI	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	NA	NA
★★★										
AIG	Gold (C12)	✓	Unlimited	\$52,000	\$4,000	Unlimited	Unlimited	\$30,000	\$4,000	\$1,000
American Express	Comprehensive	✓	Unlimited	\$60,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	\$500
ANZ	International	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$30,000	\$5,000	\$200
Australian Unity	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Bank of Melbourne	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Bank of Melbourne	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
BankSA	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
BankSA	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
BUPA Insurance	International - Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
CGU	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
Citi	International - Elite	✓	Unlimited	\$220,000	Unlimited	Unlimited	Unlimited	\$60,000	\$5,000	\$400
Columbus Direct Travel Insurance	Premier	✓	\$30,000	\$150,000	\$4,000	\$40,000,000	\$40,000,000	\$15,000	\$4,000	\$2,000
Columbus Direct Travel Insurance	Standard	✓	\$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 a 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
★★★										
Commonwealth Bank	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$6,000	NA
Covermore	Premium - International	✓	\$10,000	\$40,000	Unlimited	Unlimited	Unlimited	\$12,000	\$3,000	\$200
Downunder Insurance	Plan A - Comprehensive	✓	\$20,000	\$60,000	\$1,500	Unlimited	Unlimited	\$10,000	NA	\$500
Downunder Insurance	Plan A - Premier	✓	Unlimited	\$60,000	\$1,500	Unlimited	Unlimited	\$15,000	NA	\$500
Fastcover	Plan D - Comprehensive with Snow Ct	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
Flight Centre Travel Group Limit	International Options Plan I	✓	\$10,000	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$10,000	\$400
Flight Centre Travel Group Limit	International Travelsure Plan TI	✓	\$10,000	\$40,000	Unlimited	Unlimited	Unlimited	\$12,000	\$3,000	\$200
GIO	Holiday Travel Insurance	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
HBF Insurance	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
HCF Insurance	International Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
HSBC	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$6,000	\$250
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
Hume Bank	Plan D - Snow Cover	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
insure4less	Essentials	✗	\$5,000	NA	\$1,000	\$20,000,000	\$20,000,000	\$5,000	NA	NA
insure4less	Excel	✗	\$10,000	\$20,000	\$1,000	\$20,000,000	\$20,000,000	\$7,000	\$1,500	\$500
insure4less	Excel Plus	✗	\$15,000	\$40,000	\$1,000	\$20,000,000	\$20,000,000	\$10,000	\$3,000	\$1,000
Kango Cover	L2 - Rock Wallaby Cover	✓	\$20,000	NA	\$1,000	\$40,000	\$10,000,000	\$6,000	NA	NA
Kango Cover	L3 - Wallaby Cover	✓	\$25,000	NA	\$1,000	\$40,000	\$10,000,000	\$10,000	NA	\$250
Kango Cover	L4 - Eastern Grey Cover	✓	\$25,000	NA	\$2,000	\$40,000	\$25,000,000	\$12,000	\$4,000	\$500



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Comprehensive Travel Insurance for a 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
★★★										
Kango Cover	L5 - Big Red Cover	✓	\$30,000	\$100,000	\$2,000	\$40,000	Unlimited	\$15,000	\$4,000	\$750
Medibank	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$16,000	\$4,000	\$500
multitrip	International - Premier Plus	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000
MyCover	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$3,000	\$250
NAB	Plan A - International	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$3,000	\$500
NRMA Insurance	International Comprehensive	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
NRMA Insurance	International Essentials	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
Ouch Online Travel Insurance	Premier Plus Extras	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
People's Choice Credit Union	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
People's Choice Credit Union	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
Priceline Protects	International - Essential	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$3,000	NA	NA
Priceline Protects	International - Premium	✓	\$20,000	\$52,000	Unlimited	Unlimited	Unlimited	\$20,000	NA	\$400
QANTAS	International Comprehensive	✓	Unlimited	\$80,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$400
QBE	A Travel	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
RAA	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
RACV	Extra Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$8,000	\$4,000	\$400
RACV	Total Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Real Insurance	Basics - International	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Real Insurance	Comprehensive - International	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a 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
★★★										
SGIC	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
SGIC	International Essentials Plan	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
SGIO	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
SGIO	International Essentials Plan	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
Ski Insurance	Ski Plus Overseas	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$10,000	\$5,000	\$500
St.George Bank	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
St.George Bank	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
Travel Insurance Saver	A Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
Travel Insurance Saver	Bare Essentials	✓	\$10,000	\$10,000	Unlimited	\$500,000	Unlimited	\$4,000	NA	NA
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Travel Insurance Saver	Premium Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$400
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$250
Westpac	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Westpac	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
Woolworths	Basic	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Woolworths	Comprehensive	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500

★★



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Comprehensive Travel Insurance for a 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
★★										
American Express	Essential	✓	\$20,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Aussietravelcover	Basic - Super	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Aussietravelcover	Basic - Super Plus	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Aussietravelcover	Plan A - Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$16,000	\$4,000	\$250
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$8,000	\$250
BUPA Insurance	International - Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
CGU	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
CHI Travel Insurance	Basic - International	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$500
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$16,000	\$3,000	\$500
Citi	Worldwide ex America & Africa (SNR)	✓	\$100,000	\$52,000	\$1,000,000	\$1,000,000	\$1,000,000	\$20,000	\$3,000	\$400
HBF Insurance	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
National Seniors	International Basic	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$500
National Seniors	International Premium	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
QBE	Premier Plus Extras	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
RAA	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
RAC	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
RACQ	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
Virgin Australia	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	\$3,000	\$500
Virgin Australia	Essentials	✓	Unlimited	NA	\$4,000	Unlimited	Unlimited	\$10,000	\$3,000	NA



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Comprehensive Travel Insurance for a 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
★★										
World Nomads	Explorer	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
World Nomads	Standard	✓	\$7,000	NA	\$1,000	\$1,000,000	\$10,000,000	\$4,000	NA	NA
★										
Australian Unity Insurance	Elements Plan	✓	\$20,000	NA	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
HCF Insurance	Elements Plan	✓	\$20,000	NA	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
multitrip	International - Premier	✓	\$20,000	\$40,000	\$1,000	\$25,000	Unlimited	\$12,000	\$4,000	\$500
RAC	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
RACQ	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
SureSave	Budget	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	\$4,000	\$500
SureSave	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$500



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Comprehensive Travel Insurance for a 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	✓	Unlimited	\$80,000	\$2,000	Unlimited	Unlimited	\$30,000	\$6,000	\$1,600
Budget Direct	Essential	✓	\$50,000	NA	\$2,000	Unlimited	Unlimited	\$20,000	\$4,000	\$1,000
Go Insurance	Go Basic - International	✓	\$20,000	NA	\$5,000	\$40,000,000	\$40,000,000	\$10,000	NA	\$400
Go Insurance	Go Plus - International	✓	\$60,000	\$80,000	\$3,000	\$40,000,000	\$40,000,000	\$30,000	\$2,500	\$1,000
Online Travel Insurance	Plan A - Comprehensive	✓	\$50,000	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	\$3,000	\$500
Southern Cross Travel Insurance	Limited World excl. USA & Canada	✓	\$100,000	\$50,000	\$1,500	Unlimited	Unlimited	\$5,000	\$5,000	\$500
Virgin Money	Comprehensive	✓	Unlimited	\$30,000	\$4,000	Unlimited	Unlimited	\$20,000	NA	\$500
Virgin Money	Essentials Plan	✓	\$20,000	NA	\$1,000	Unlimited	Unlimited	\$6,000	NA	NA
Webjet	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	NA	\$500
World2Cover Travel Insurance	Essentials Cover	✓	\$50,000	NA	\$4,000	Unlimited	Unlimited	\$15,000	NA	NA
World2Cover Travel Insurance	Top Cover	✓	Unlimited	\$100,000	\$4,000	Unlimited	Unlimited	\$30,000	\$5,000	\$1,000
Worldcare	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$6,000	\$250
ZUJI	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	NA	\$500
★★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$15,000	NA	\$500
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Big Sky Building Society	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Citi	International - Essential	✓	\$50,000	\$42,000	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA



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Comprehensive Travel Insurance for a 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
★★★★										
Citi	International - Premium	✓	\$100,000	\$52,000	Unlimited	Unlimited	Unlimited	\$20,000	\$3,000	\$400
Commonwealth Bank	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Fastcover	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
Fastcover	Plan E - Standard	✓	Unlimited	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	NA
Good2Go	The Works	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$30,000	\$4,000	\$1,000
HCF Insurance	International Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
HSBC	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$6,000	\$250
InsureandGo	Gold	✓	Unlimited	\$130,000	\$2,000	Unlimited	Unlimited	\$32,000	\$4,000	\$2,000
InsureandGo	Silver	✓	\$60,000	\$100,000	\$2,000	Unlimited	Unlimited	\$24,000	\$4,000	\$1,000
MyCover	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$3,000	\$250
Ouch Online Travel Insurance	A Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
Real Insurance	Comprehensive - International	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Travel Insurance Direct	International	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$250
Travel Insurance Saver	Essentials	✓	\$30,000	\$20,000	Unlimited	\$1,000,000	Unlimited	\$10,000	\$2,000	NA
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Travel Insuranz	Classic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
Travel Insuranz	Deluxe	✓	\$10,000	\$20,000	\$1,000	Unlimited	Unlimited	\$7,000	\$1,500	\$800
Travel Insuranz	Premier	✓	\$20,000	\$40,000	\$2,000	Unlimited	Unlimited	\$10,000	\$4,000	\$800



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Comprehensive Travel Insurance for a 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
★★★★										
Webjet	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	NA	NA
Woolworths	Comprehensive	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
ZUJI	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	NA	NA
★★★										
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$30,000	\$5,000	\$500
AAMI	International Travel	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$2,000	NA
AIG	Gold (C12)	✓	Unlimited	\$52,000	\$4,000	Unlimited	Unlimited	\$30,000	\$4,000	\$1,000
American Express	Comprehensive	✓	Unlimited	\$60,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	\$500
ANZ	International	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$30,000	\$5,000	\$200
Aussietravelcover	Basic - Super	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Australia Post	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$500
Australian Unity	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Bank of Melbourne	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Bank of Melbourne	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
BankSA	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
BankSA	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
Citi	International - Elite	✓	Unlimited	\$220,000	Unlimited	Unlimited	Unlimited	\$60,000	\$5,000	\$400
Columbus Direct Travel Insurance	Premier	✓	\$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 a 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
★★★										
Columbus Direct Travel Insurance	Standard	✓	\$20,000	\$100,000	\$2,000	\$25,000,000	\$25,000,000	\$12,000	\$3,000	\$1,000
Commonwealth Bank	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$6,000	NA
Covermore	Premium - International	✓	\$10,000	\$40,000	Unlimited	Unlimited	Unlimited	\$12,000	\$3,000	\$200
Downunder Insurance	Plan A - Comprehensive	✓	\$20,000	\$60,000	\$1,500	Unlimited	Unlimited	\$10,000	NA	\$500
Downunder Insurance	Plan A - Premier	✓	Unlimited	\$60,000	\$1,500	Unlimited	Unlimited	\$15,000	NA	\$500
Downunder Insurance	Plan C - Backpackers	✓	\$5,000	\$30,000	\$1,500	Unlimited	Unlimited	\$4,000	NA	\$1,000
Fastcover	Plan D - Comprehensive with Snow Ct	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
Flight Centre Travel Group Limit	International Options Plan I	✓	\$10,000	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$10,000	\$400
Flight Centre Travel Group Limit	International Travelsure Plan TI	✓	\$10,000	\$40,000	Unlimited	Unlimited	Unlimited	\$12,000	\$3,000	\$200
GIO	Holiday Travel Insurance	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
Good2Go	Essentials Travel Insurance	✓	\$20,000	NA	\$1,000	\$10,000,000	\$10,000,000	\$6,000	NA	NA
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
Hume Bank	Plan D - Snow Cover	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
insure4less	Essentials	✗	\$5,000	NA	\$1,000	\$20,000,000	\$20,000,000	\$5,000	NA	NA
insure4less	Excel	✗	\$10,000	\$20,000	\$1,000	\$20,000,000	\$20,000,000	\$7,000	\$1,500	\$500
insure4less	Excel Plus	✗	\$15,000	\$40,000	\$1,000	\$20,000,000	\$20,000,000	\$10,000	\$3,000	\$1,000
itrek	Adventurer	✓	\$30,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	NA
itrek	Pioneer	✓	Unlimited	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$500
Kango Cover	L4 - Eastern Grey Cover	✓	\$25,000	NA	\$2,000	\$40,000	\$25,000,000	\$12,000	\$4,000	\$500



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Comprehensive Travel Insurance for a 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
★★★										
Kango Cover	L5 - Big Red Cover	✓	\$30,000	\$100,000	\$2,000	\$40,000	Unlimited	\$15,000	\$4,000	\$750
Medibank	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$16,000	\$4,000	\$500
multitrip	International - Premier Plus	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000
NAB	Plan A - International	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$3,000	\$500
National Seniors	International Premium	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
NRMA Insurance	International Comprehensive	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
NRMA Insurance	International Essentials	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
Ouch Online Travel Insurance	Premier Plus Extras	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
People's Choice Credit Union	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
Priceline Protects	International - Essential	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$3,000	NA	NA
Priceline Protects	International - Premium	✓	\$20,000	\$52,000	Unlimited	Unlimited	Unlimited	\$20,000	NA	\$400
QANTAS	International Comprehensive	✓	Unlimited	\$80,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$400
QBE	A Travel	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
RAA	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
RACV	Extra Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$8,000	\$4,000	\$400
RACV	Total Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Real Insurance	Basics - International	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
SGIC	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
SGIC	International Essentials Plan	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA



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Comprehensive Travel Insurance for a 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
★★★										
SGIO	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
SGIO	International Essentials Plan	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
Ski Insurance	Ski Plus Overseas	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$10,000	\$5,000	\$500
St.George Bank	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
St.George Bank	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
Travel Insurance Saver	A Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
Travel Insurance Saver	Bare Essentials	✓	\$10,000	\$10,000	Unlimited	\$500,000	Unlimited	\$4,000	NA	NA
Travel Insurance Saver	Premium Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$400
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$250
Virgin Australia	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	\$3,000	\$500
Westpac	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Westpac	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
Woolworths	Basic	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
★★										
American Express	Essential	✓	\$20,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Aussietravelcover	Basic - Super Plus	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Aussietravelcover	Plan A - Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$16,000	\$4,000	\$250



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a 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
★★										
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$8,000	\$250
BUPA Insurance	International - Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
CGU	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
CHI Travel Insurance	Basic - International	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$500
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$16,000	\$3,000	\$500
HBF Insurance	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
Kango Cover	L2 - Rock Wallaby Cover	✓	\$20,000	NA	\$1,000	\$40,000	\$10,000,000	\$6,000	NA	NA
Kango Cover	L3 - Wallaby Cover	✓	\$25,000	NA	\$1,000	\$40,000	\$10,000,000	\$10,000	NA	\$250
multitrip	International - Premier	✓	\$20,000	\$40,000	\$1,000	\$25,000	Unlimited	\$12,000	\$4,000	\$500
National Seniors	International Basic	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$500
QBE	Premier Plus Extras	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
RAA	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
RAC	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
RACQ	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
Virgin Australia	Essentials	✓	Unlimited	NA	\$4,000	Unlimited	Unlimited	\$10,000	\$3,000	NA
World Nomads	Explorer	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
World Nomads	Standard	✓	\$7,000	NA	\$1,000	\$1,000,000	\$10,000,000	\$4,000	NA	NA

★



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Comprehensive Travel Insurance for a 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
★										
Australian Unity Insurance	Elements Plan	✓	\$20,000	NA	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
Citi	Worldwide ex America & Africa (SNR)	✓	\$100,000	\$52,000	\$1,000,000	\$1,000,000	\$1,000,000	\$20,000	\$3,000	\$400
HCF Insurance	Elements Plan	✓	\$20,000	NA	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
RAC	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
RACQ	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
SureSave	Budget	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	\$4,000	\$500
SureSave	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$500



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Comprehensive Travel Insurance for a 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"										
Budget Direct	Comprehensive	✓	Unlimited	\$80,000	\$2,000	Unlimited	Unlimited	\$30,000	\$6,000	\$1,600
Budget Direct	Essential	✓	\$50,000	NA	\$2,000	Unlimited	Unlimited	\$20,000	\$4,000	\$1,000
Fastcover	Plan E - Standard	✓	Unlimited	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	NA
Go Insurance	Go Basic - International	✓	\$20,000	NA	\$5,000	\$40,000,000	\$40,000,000	\$10,000	NA	\$400
Go Insurance	Go Plus - International	✓	\$60,000	\$80,000	\$3,000	\$40,000,000	\$40,000,000	\$30,000	\$2,500	\$1,000
Good2Go	Essentials Travel Insurance	✓	\$20,000	NA	\$1,000	\$10,000,000	\$10,000,000	\$6,000	NA	NA
InsureandGo	Gold	✓	Unlimited	\$130,000	\$2,000	Unlimited	Unlimited	\$32,000	\$4,000	\$2,000
InsureandGo	Silver	✓	\$60,000	\$100,000	\$2,000	Unlimited	Unlimited	\$24,000	\$4,000	\$1,000
Online Travel Insurance	Plan A - Comprehensive	✓	\$50,000	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	\$3,000	\$500
Southern Cross Travel Insurance	NZ/Indonesia/South Pacific	✓	\$100,000	\$50,000	\$1,500	Unlimited	Unlimited	\$50,000	\$5,000	\$500
Virgin Money	Essentials Plan	✓	\$20,000	NA	\$1,000	Unlimited	Unlimited	\$6,000	NA	NA
Webjet	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	NA	\$500
World2Cover Travel Insurance	Essentials Cover	✓	\$50,000	NA	\$4,000	Unlimited	Unlimited	\$15,000	NA	NA
World2Cover Travel Insurance	Top Cover	✓	Unlimited	\$100,000	\$4,000	Unlimited	Unlimited	\$30,000	\$5,000	\$1,000
ZUJI	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	NA	\$500
★★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$15,000	NA	\$500
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$30,000	\$5,000	\$500



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Comprehensive Travel Insurance for a 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
★★★★										
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Australian Unity	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Bank of Melbourne	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
BankSA	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Big Sky Building Society	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Citi	International - Essential	✓	\$50,000	\$42,000	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Citi	International - Premium	✓	\$100,000	\$52,000	Unlimited	Unlimited	Unlimited	\$20,000	\$3,000	\$400
Commonwealth Bank	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Downunder Insurance	Plan C - Backpackers	✓	\$5,000	\$30,000	\$1,500	Unlimited	Unlimited	\$4,000	NA	\$1,000
Fastcover	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
Good2Go	The Works	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$30,000	\$4,000	\$1,000
HCF Insurance	International Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
itrek	Adventurer	✓	\$30,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	NA
itrek	Pioneer	✓	Unlimited	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$500
QANTAS	International Comprehensive	✓	Unlimited	\$80,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$400
Real Insurance	Comprehensive - International	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
St.George Bank	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Travel Insurance Direct	International	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$250
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500



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Comprehensive Travel Insurance for a 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
★★★★										
Travel Insuranz	Classic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
Travel Insuranz	Deluxe	✓	\$10,000	\$20,000	\$1,000	Unlimited	Unlimited	\$7,000	\$1,500	\$800
Travel Insuranz	Premier	✓	\$20,000	\$40,000	\$2,000	Unlimited	Unlimited	\$10,000	\$4,000	\$800
Virgin Money	Comprehensive	✓	Unlimited	\$30,000	\$4,000	Unlimited	Unlimited	\$20,000	NA	\$500
Webjet	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	NA	NA
Westpac	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Woolworths	Comprehensive	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
Worldcare	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$6,000	\$250
ZUJI	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	NA	NA
★★★										
AAMI	International Travel	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$2,000	NA
AIG	Bronze (E12)	✓	Unlimited	\$52,000	\$4,000	Unlimited	Unlimited	\$30,000	\$4,000	\$1,000
American Express	Comprehensive	✓	Unlimited	\$60,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	\$500
American Express	Essential	✓	\$20,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
ANZ	International	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$30,000	\$5,000	\$200
Aussietravelcover	Basic - NZ/Indonesia/Fiji	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Aussietravelcover	Plan A - NZ/Indonesia/Fiji	✓	Unlimited	\$20,000	\$2,000	Unlimited	Unlimited	\$10,000	\$4,000	\$250
Australia Post	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$500



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Comprehensive Travel Insurance for a 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
★★★										
Bank of Melbourne	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
BankSA	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
CGU	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
CHI Travel Insurance	Basic - International	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$500
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$16,000	\$3,000	\$500
Citi	International - Elite	✓	Unlimited	\$220,000	Unlimited	Unlimited	Unlimited	\$60,000	\$5,000	\$400
Columbus Direct Travel Insurance	Premier	✓	\$30,000	\$150,000	\$4,000	\$40,000,000	\$40,000,000	\$15,000	\$4,000	\$2,000
Columbus Direct Travel Insurance	Standard	✓	\$20,000	\$100,000	\$2,000	\$25,000,000	\$25,000,000	\$12,000	\$3,000	\$1,000
Commonwealth Bank	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$6,000	NA
Covermore	Premium - International	✓	\$10,000	\$40,000	Unlimited	Unlimited	Unlimited	\$12,000	\$3,000	\$200
Downunder Insurance	Plan A - Comprehensive	✓	\$20,000	\$60,000	\$1,500	Unlimited	Unlimited	\$10,000	NA	\$500
Downunder Insurance	Plan A - Premier	✓	Unlimited	\$60,000	\$1,500	Unlimited	Unlimited	\$15,000	NA	\$500
Fastcover	Plan D - Comprehensive with Snow C	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
Flight Centre Travel Group Limit	International Options Plan I	✓	\$10,000	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$10,000	\$400
Flight Centre Travel Group Limit	International Travelsure Plan TI	✓	\$10,000	\$40,000	Unlimited	Unlimited	Unlimited	\$12,000	\$3,000	\$200
GIO	Holiday Travel Insurance	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
HBF Insurance	Economy	✓	Unlimited	\$20,000	\$2,000	\$250,000	\$250,000	\$7,000	\$2,000	NA
HBF Insurance	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
HSBC	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$6,000	\$250



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Comprehensive Travel Insurance for a 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 A - Comprehensive	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
Hume Bank	Plan D - Snow Cover	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
insure4less	Essentials	✗	\$5,000	NA	\$1,000	\$20,000,000	\$20,000,000	\$5,000	NA	NA
insure4less	Excel	✗	\$10,000	\$20,000	\$1,000	\$20,000,000	\$20,000,000	\$7,000	\$1,500	\$500
insure4less	Excel Plus	✗	\$15,000	\$40,000	\$1,000	\$20,000,000	\$20,000,000	\$10,000	\$3,000	\$1,000
Kango Cover	L2 - Rock Wallaby Cover	✓	\$20,000	NA	\$1,000	\$40,000	\$10,000,000	\$6,000	NA	NA
Kango Cover	L3 - Wallaby Cover	✓	\$25,000	NA	\$1,000	\$40,000	\$10,000,000	\$10,000	NA	\$250
Kango Cover	L4 - Eastern Grey Cover	✓	\$25,000	NA	\$2,000	\$40,000	\$25,000,000	\$12,000	\$4,000	\$500
Kango Cover	L5 - Big Red Cover	✓	\$30,000	\$100,000	\$2,000	\$40,000	Unlimited	\$15,000	\$4,000	\$750
Medibank	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$16,000	\$4,000	\$500
multitrip	International - Premier Plus	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000
MyCover	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$3,000	\$250
NAB	Plan A - International	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$3,000	\$500
National Seniors	International Premium	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
NRMA Insurance	International Comprehensive	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
Ouch Online Travel Insurance	A Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
Ouch Online Travel Insurance	B Travel Plan	✓	Unlimited	\$36,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	NA
Ouch Online Travel Insurance	C Travel Plan	✓	Unlimited	\$20,000	Unlimited	Unlimited	Unlimited	\$30,000	\$2,000	NA
Ouch Online Travel Insurance	Premier Plus Extras	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200



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Comprehensive Travel Insurance for a 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
★★★										
People's Choice Credit Union	Economy	✓	Unlimited	\$20,000	\$2,000	\$250,000	\$250,000	\$7,000	\$2,000	NA
People's Choice Credit Union	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
Priceline Protects	International - Essential	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$3,000	NA	NA
Priceline Protects	International - Premium	✓	\$20,000	\$52,000	Unlimited	Unlimited	Unlimited	\$20,000	NA	\$400
QBE	A Travel	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
RAA	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
RAC	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
RACQ	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
RACV	Extra Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$8,000	\$4,000	\$400
RACV	Total Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Real Insurance	Basics - International	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
SGIC	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
SGIO	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Ski Insurance	Ski Plus Overseas	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$10,000	\$5,000	\$500
St.George Bank	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
Travel Insurance Saver	A Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
Travel Insurance Saver	B Travel Plan	✓	Unlimited	\$36,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	NA



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Comprehensive Travel Insurance for a 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
★★★										
Travel Insurance Saver	Bare Essentials	✓	\$10,000	\$10,000	Unlimited	\$500,000	Unlimited	\$4,000	NA	NA
Travel Insurance Saver	C Travel Plan	✓	Unlimited	\$20,000	Unlimited	Unlimited	Unlimited	\$30,000	\$2,000	NA
Travel Insurance Saver	Essentials	✓	\$30,000	\$20,000	Unlimited	\$1,000,000	Unlimited	\$10,000	\$2,000	NA
Travel Insurance Saver	Premium Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$400
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$250
Virgin Australia	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	\$3,000	\$500
Virgin Australia	Essentials	✓	Unlimited	NA	\$4,000	Unlimited	Unlimited	\$10,000	\$3,000	NA
Westpac	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
Woolworths	Basic	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
World Nomads	Explorer	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
★★										
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$8,000	\$250
BUPA Insurance	International - Economy	✓	Unlimited	\$20,000	\$2,000	\$250,000	\$250,000	\$7,000	\$2,000	NA
BUPA Insurance	International - Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
BUPA Insurance	International - Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
CGU	Economy	✓	Unlimited	\$20,000	\$2,000	\$250,000	\$250,000	\$7,000	\$2,000	NA
CGU	Standard	✓	Unlimited	\$30,000	\$2,000	\$600,000	\$300,000	\$10,000	\$2,000	NA
CGU	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA



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Comprehensive Travel Insurance for a 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
★★										
Citi	New Zealand/Pacific Island (SNR)	✓	\$50,000	\$52,000	\$500,000	\$200,000	\$500,000	\$1,000	\$3,000	\$400
HBF Insurance	Standard	✓	Unlimited	\$30,000	\$2,000	\$600,000	\$600,000	\$10,000	\$2,000	NA
HBF Insurance	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
National Seniors	International Basic	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$500
NRMA Insurance	International Essentials	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
People's Choice Credit Union	Standard	✓	Unlimited	\$30,000	\$2,000	\$600,000	\$600,000	\$10,000	\$2,000	NA
People's Choice Credit Union	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
QBE	B Travel	✓	Unlimited	\$36,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	NA
QBE	C Travel	✓	Unlimited	\$20,000	Unlimited	Unlimited	Unlimited	\$30,000	NA	NA
QBE	Premier Plus Extras	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
RAA	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
SGIC	International Essentials Plan	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
SGIO	International Essentials Plan	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
SureSave	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$500
World Nomads	Standard	✓	\$7,000	NA	\$1,000	\$1,000,000	\$10,000,000	\$4,000	NA	NA
★										
Aussietravelcover	Basic - Super Plus	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Australian Unity Insurance	Elements Plan	✓	\$20,000	NA	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA



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Comprehensive Travel Insurance for a 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
★										
BUPA Insurance	International - Standard	✓	Unlimited	\$30,000	\$2,000	\$600,000	\$600,000	\$10,000	\$2,000	NA
HCF Insurance	Elements Plan	✓	\$20,000	NA	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
multitrip	International - Premier	✓	\$20,000	\$40,000	\$1,000	\$25,000	Unlimited	\$12,000	\$4,000	\$500
RAC	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
RACQ	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
SureSave	Budget	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	\$4,000	\$500



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Comprehensive Travel Insurance for a 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"										
Budget Direct	Comprehensive	✓	Unlimited	\$80,000	\$2,000	Unlimited	Unlimited	\$30,000	\$6,000	\$1,600
Budget Direct	Essential	✓	\$50,000	NA	\$2,000	Unlimited	Unlimited	\$20,000	\$4,000	\$1,000
Fastcover	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
Fastcover	Plan E - Standard	✓	Unlimited	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	NA
Go Insurance	Go Basic - International	✓	\$20,000	NA	\$5,000	\$40,000,000	\$40,000,000	\$10,000	NA	\$400
Go Insurance	Go Plus - International	✓	\$60,000	\$80,000	\$3,000	\$40,000,000	\$40,000,000	\$30,000	\$2,500	\$1,000
Good2Go	Essentials Travel Insurance	✓	\$20,000	NA	\$1,000	\$10,000,000	\$10,000,000	\$6,000	NA	NA
Good2Go	The Works	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$30,000	\$4,000	\$1,000
InsureandGo	Gold	✓	Unlimited	\$130,000	\$2,000	Unlimited	Unlimited	\$32,000	\$4,000	\$2,000
Online Travel Insurance	Plan A - Comprehensive	✓	\$50,000	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	\$3,000	\$500
Southern Cross Travel Insurance	Limited World excl. USA & Canada	✓	\$100,000	\$50,000	\$1,500	Unlimited	Unlimited	\$5,000	\$5,000	\$500
World2Cover Travel Insurance	Essentials Cover	✓	\$50,000	NA	\$4,000	Unlimited	Unlimited	\$15,000	NA	NA
World2Cover Travel Insurance	Top Cover	✓	Unlimited	\$100,000	\$4,000	Unlimited	Unlimited	\$30,000	\$5,000	\$1,000
★★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$15,000	NA	\$500
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$30,000	\$5,000	\$500
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Big Sky Building Society	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500



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Comprehensive Travel Insurance for a 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
★★★★										
Citi	International - Essential	✓	\$50,000	\$42,000	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Citi	International - Premium	✓	\$100,000	\$52,000	Unlimited	Unlimited	Unlimited	\$20,000	\$3,000	\$400
Downunder Insurance	Plan C - Backpackers	✓	\$5,000	\$30,000	\$1,500	Unlimited	Unlimited	\$4,000	NA	\$1,000
Fastcover	Plan D - Comprehensive with Snow Ct	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
InsureandGo	Silver	✓	\$60,000	\$100,000	\$2,000	Unlimited	Unlimited	\$24,000	\$4,000	\$1,000
itrek	Pioneer	✓	Unlimited	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$500
Kango Cover	L2 - Rock Wallaby Cover	✓	\$20,000	NA	\$1,000	\$40,000	\$10,000,000	\$6,000	NA	NA
MyCover	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$3,000	\$250
Ouch Online Travel Insurance	A Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
Real Insurance	Comprehensive - International	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Travel Insurance Direct	International	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$250
Travel Insurance Saver	A Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
Travel Insurance Saver	Essentials	✓	\$30,000	\$20,000	Unlimited	\$1,000,000	Unlimited	\$10,000	\$2,000	NA
Travel Insuranz	Classic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
Travel Insuranz	Deluxe	✓	\$10,000	\$20,000	\$1,000	Unlimited	Unlimited	\$7,000	\$1,500	\$800
Travel Insuranz	Premier	✓	\$20,000	\$40,000	\$2,000	Unlimited	Unlimited	\$10,000	\$4,000	\$800
Virgin Money	Comprehensive	✓	Unlimited	\$30,000	\$4,000	Unlimited	Unlimited	\$20,000	NA	\$500
Virgin Money	Essentials Plan	✓	\$20,000	NA	\$1,000	Unlimited	Unlimited	\$6,000	NA	NA



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Comprehensive Travel Insurance for a 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
★★★★										
Webjet	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	NA	\$500
Woolworths	Comprehensive	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
Worldcare	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$6,000	\$250
ZUII	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	NA	\$500
★★★										
AAMI	International Travel	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$2,000	NA
AIG	Gold (C12)	✓	Unlimited	\$52,000	\$4,000	Unlimited	Unlimited	\$30,000	\$4,000	\$1,000
American Express	Comprehensive	✓	Unlimited	\$60,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	\$500
American Express	Essential	✓	\$20,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
ANZ	International	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$30,000	\$5,000	\$200
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$8,000	\$250
Australia Post	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$500
Australian Unity	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Bank of Melbourne	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
BankSA	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
BUPA Insurance	International - Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
CGU	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
CGU	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA



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Comprehensive Travel Insurance for a 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
★★★										
Citi	International - Elite	✓	Unlimited	\$220,000	Unlimited	Unlimited	Unlimited	\$60,000	\$5,000	\$400
Columbus Direct Travel Insurance	Premier	✓	\$30,000	\$150,000	\$4,000	\$40,000,000	\$40,000,000	\$15,000	\$4,000	\$2,000
Columbus Direct Travel Insurance	Standard	✓	\$20,000	\$100,000	\$2,000	\$25,000,000	\$25,000,000	\$12,000	\$3,000	\$1,000
Commonwealth Bank	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Commonwealth Bank	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$6,000	NA
Covermore	Premium - International	✓	\$10,000	\$40,000	Unlimited	Unlimited	Unlimited	\$12,000	\$3,000	\$200
Downunder Insurance	Plan A - Comprehensive	✓	\$20,000	\$60,000	\$1,500	Unlimited	Unlimited	\$10,000	NA	\$500
Downunder Insurance	Plan A - Premier	✓	Unlimited	\$60,000	\$1,500	Unlimited	Unlimited	\$15,000	NA	\$500
Flight Centre Travel Group Limit	International Options Plan I	✓	\$10,000	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$10,000	\$400
Flight Centre Travel Group Limit	International Travelsure Plan TI	✓	\$10,000	\$40,000	Unlimited	Unlimited	Unlimited	\$12,000	\$3,000	\$200
GIO	Holiday Travel Insurance	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
HBF Insurance	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
HBF Insurance	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
HCF Insurance	International Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
HSBC	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$6,000	\$250
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
Hume Bank	Plan D - Snow Cover	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
insure4less	Essentials	✗	\$5,000	NA	\$1,000	\$20,000,000	\$20,000,000	\$5,000	NA	NA
insure4less	Excel	✗	\$10,000	\$20,000	\$1,000	\$20,000,000	\$20,000,000	\$7,000	\$1,500	\$500



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Comprehensive Travel Insurance for a 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	Excel Plus	✗	\$15,000	\$40,000	\$1,000	\$20,000,000	\$20,000,000	\$10,000	\$3,000	\$1,000
itrek	Adventurer	✓	\$30,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	NA
Kango Cover	L3 - Wallaby Cover	✓	\$25,000	NA	\$1,000	\$40,000	\$10,000,000	\$10,000	NA	\$250
Kango Cover	L4 - Eastern Grey Cover	✓	\$25,000	NA	\$2,000	\$40,000	\$25,000,000	\$12,000	\$4,000	\$500
Kango Cover	L5 - Big Red Cover	✓	\$30,000	\$100,000	\$2,000	\$40,000	Unlimited	\$15,000	\$4,000	\$750
Medibank	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$16,000	\$4,000	\$500
multitrip	International - Premier Plus	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000
NAB	Plan A - International	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$3,000	\$500
National Seniors	International Premium	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
NRMA Insurance	International Comprehensive	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
NRMA Insurance	International Essentials	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
Ouch Online Travel Insurance	Premier Plus Extras	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
People's Choice Credit Union	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
People's Choice Credit Union	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
Priceline Protects	International - Essential	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$3,000	NA	NA
Priceline Protects	International - Premium	✓	\$20,000	\$52,000	Unlimited	Unlimited	Unlimited	\$20,000	NA	\$400
QANTAS	International Comprehensive	✓	Unlimited	\$80,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$400
QBE	A Travel	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
RAA	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500



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Comprehensive Travel Insurance for a 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
★★★										
RACV	Extra Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$8,000	\$4,000	\$400
RACV	Total Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Real Insurance	Basics - International	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
SGIC	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
SGIC	International Essentials Plan	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
SGIO	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
SGIO	International Essentials Plan	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
Ski Insurance	Ski Plus Overseas	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$10,000	\$5,000	\$500
St.George Bank	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
Travel Insurance Saver	Bare Essentials	✓	\$10,000	\$10,000	Unlimited	\$500,000	Unlimited	\$4,000	NA	NA
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Travel Insurance Saver	Premium Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$400
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$250
Westpac	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Woolworths	Basic	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
★★										
Aussietravelcover	Basic - Super Plus	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250



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Comprehensive Travel Insurance for a 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
★★										
Bank of Melbourne	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
BankSA	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
BUPA Insurance	International - Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
CHI Travel Insurance	Basic - International	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$500
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$16,000	\$3,000	\$500
National Seniors	International Basic	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$500
QBE	Premier Plus Extras	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
RAA	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
RAC	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
RACQ	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
St.George Bank	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
SureSave	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$500
Virgin Australia	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	\$3,000	\$500
Virgin Australia	Essentials	✓	Unlimited	NA	\$4,000	Unlimited	Unlimited	\$10,000	\$3,000	NA
Webjet	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	NA	NA
Westpac	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
World Nomads	Explorer	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
World Nomads	Standard	✓	\$7,000	NA	\$1,000	\$1,000,000	\$10,000,000	\$4,000	NA	NA
ZUJI	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	NA	NA



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a 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
★										
Australian Unity Insurance	Elements Plan	✓	\$20,000	NA	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
Citi	Worldwide (SNR)	✓	\$100,000	\$52,000	\$1,000,000	\$1,000,000	\$1,000,000	\$20,000	\$3,000	\$400
HCF Insurance	Elements Plan	✓	\$20,000	NA	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
multitrip	International - Premier	✓	\$20,000	\$40,000	\$1,000	\$25,000	Unlimited	\$12,000	\$4,000	\$500
RAC	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
RACQ	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
SureSave	Budget	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	\$4,000	\$500



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Comprehensive Travel Insurance for a 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"										
Big Sky Building Society	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Budget Direct	Comprehensive	✓	Unlimited	\$80,000	\$2,000	Unlimited	Unlimited	\$30,000	\$6,000	\$1,600
Budget Direct	Essential	✓	\$50,000	NA	\$2,000	Unlimited	Unlimited	\$20,000	\$4,000	\$1,000
Fastcover	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
Fastcover	Plan E - Standard	✓	Unlimited	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	NA
Go Insurance	Go Plus - International	✓	\$60,000	\$80,000	\$3,000	\$40,000,000	\$40,000,000	\$30,000	\$2,500	\$1,000
Online Travel Insurance	Plan A - Comprehensive	✓	\$50,000	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	\$3,000	\$500
Priceline Protects	International - Premium	✓	\$20,000	\$52,000	Unlimited	Unlimited	Unlimited	\$20,000	NA	\$400
Southern Cross Travel Insurance	Limited World excl. USA & Canada	✓	\$100,000	\$50,000	\$1,500	Unlimited	Unlimited	\$5,000	\$5,000	\$500
Virgin Money	Comprehensive	✓	Unlimited	\$30,000	\$4,000	Unlimited	Unlimited	\$20,000	NA	\$500
Virgin Money	Essentials Plan	✓	\$20,000	NA	\$1,000	Unlimited	Unlimited	\$6,000	NA	NA
Webjet	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	NA	\$500
World2Cover Travel Insurance	Essentials Cover	✓	\$50,000	NA	\$4,000	Unlimited	Unlimited	\$15,000	NA	NA
World2Cover Travel Insurance	Top Cover	✓	Unlimited	\$100,000	\$4,000	Unlimited	Unlimited	\$30,000	\$5,000	\$1,000
★★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$15,000	NA	\$500
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$30,000	\$5,000	\$500
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$6,000	\$500



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Comprehensive Travel Insurance for a 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
★★★★										
Citi	International - Essential	✓	\$50,000	\$42,000	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Citi	International - Premium	✓	\$100,000	\$52,000	Unlimited	Unlimited	Unlimited	\$20,000	\$3,000	\$400
Downunder Insurance	Plan C - Backpackers	✓	\$5,000	\$30,000	\$1,500	Unlimited	Unlimited	\$4,000	NA	\$1,000
Go Insurance	Go Basic - International	✓	\$20,000	NA	\$5,000	\$40,000,000	\$40,000,000	\$10,000	NA	\$400
Good2Go	Essentials Travel Insurance	✓	\$20,000	NA	\$1,000	\$10,000,000	\$10,000,000	\$6,000	NA	NA
Good2Go	The Works	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$30,000	\$4,000	\$1,000
InsureandGo	Gold	✓	Unlimited	\$130,000	\$2,000	Unlimited	Unlimited	\$32,000	\$4,000	\$2,000
itrek	Pioneer	✓	Unlimited	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$500
Kango Cover	L2 - Rock Wallaby Cover	✓	\$20,000	NA	\$1,000	\$40,000	\$10,000,000	\$6,000	NA	NA
Ouch Online Travel Insurance	A Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
Ouch Online Travel Insurance	B Travel Plan	✓	Unlimited	\$36,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	NA
Priceline Protects	International - Essential	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$3,000	NA	NA
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Travel Insurance Direct	International	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$250
Travel Insurance Saver	Bare Essentials	✓	\$10,000	\$10,000	Unlimited	\$500,000	Unlimited	\$4,000	NA	NA
Travel Insurance Saver	Essentials	✓	\$30,000	\$20,000	Unlimited	\$1,000,000	Unlimited	\$10,000	\$2,000	NA
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Travel Insuranz	Classic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
Travel Insuranz	Deluxe	✓	\$10,000	\$20,000	\$1,000	Unlimited	Unlimited	\$7,000	\$1,500	\$800



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Comprehensive Travel Insurance for a 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
★★★★										
Travel Insuranz	Premier	✓	\$20,000	\$40,000	\$2,000	Unlimited	Unlimited	\$10,000	\$4,000	\$800
Webjet	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	NA	NA
Woolworths	Comprehensive	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
Worldcare	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$6,000	\$250
ZUJI	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	NA	\$500
ZUJI	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	NA	NA
★★★										
AAMI	International Travel	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$2,000	NA
AIG	Silver (D12)	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$30,000	\$4,000	\$1,000
American Express	Comprehensive	✓	Unlimited	\$60,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	\$500
American Express	Essential	✓	\$20,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
ANZ	International	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$30,000	\$5,000	\$200
Aussietravelcover	Basic - Standard	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Australia Post	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$500
Australian Unity	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Bank of Melbourne	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Bank of Melbourne	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
BankSA	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500



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Comprehensive Travel Insurance for a 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
★★★										
BankSA	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
BUPA Insurance	International - Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
CGU	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
Citi	International - Elite	✓	Unlimited	\$220,000	Unlimited	Unlimited	Unlimited	\$60,000	\$5,000	\$400
Columbus Direct Travel Insurance	Premier	✓	\$30,000	\$150,000	\$4,000	\$40,000,000	\$40,000,000	\$15,000	\$4,000	\$2,000
Columbus Direct Travel Insurance	Standard	✓	\$20,000	\$100,000	\$2,000	\$25,000,000	\$25,000,000	\$12,000	\$3,000	\$1,000
Commonwealth Bank	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Commonwealth Bank	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$6,000	NA
Covermore	Premium - International	✓	\$10,000	\$40,000	Unlimited	Unlimited	Unlimited	\$12,000	\$3,000	\$200
Downunder Insurance	Plan A - Comprehensive	✓	\$20,000	\$60,000	\$1,500	Unlimited	Unlimited	\$10,000	NA	\$500
Downunder Insurance	Plan A - Premier	✓	Unlimited	\$60,000	\$1,500	Unlimited	Unlimited	\$15,000	NA	\$500
Fastcover	Plan D - Comprehensive with Snow Cr	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
Flight Centre Travel Group Limit	International Options Plan I	✓	\$10,000	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$10,000	\$400
Flight Centre Travel Group Limit	International Travelsure Plan TI	✓	\$10,000	\$40,000	Unlimited	Unlimited	Unlimited	\$12,000	\$3,000	\$200
GIO	Holiday Travel Insurance	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
HBF Insurance	Standard	✓	Unlimited	\$30,000	\$2,000	\$600,000	\$600,000	\$10,000	\$2,000	NA
HBF Insurance	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
HCF Insurance	International Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
HSBC	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$6,000	\$250



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Comprehensive Travel Insurance for a 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	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
Hume Bank	Plan D - Snow Cover	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
insure4less	Excel	✗	\$10,000	\$20,000	\$1,000	\$20,000,000	\$20,000,000	\$7,000	\$1,500	\$500
insure4less	Excel Plus	✗	\$15,000	\$40,000	\$1,000	\$20,000,000	\$20,000,000	\$10,000	\$3,000	\$1,000
InsureandGo	Silver	✓	\$60,000	\$100,000	\$2,000	Unlimited	Unlimited	\$24,000	\$4,000	\$1,000
itrek	Adventurer	✓	\$30,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	NA
Kango Cover	L3 - Wallaby Cover	✓	\$25,000	NA	\$1,000	\$40,000	\$10,000,000	\$10,000	NA	\$250
Kango Cover	L4 - Eastern Grey Cover	✓	\$25,000	NA	\$2,000	\$40,000	\$25,000,000	\$12,000	\$4,000	\$500
Kango Cover	L5 - Big Red Cover	✓	\$30,000	\$100,000	\$2,000	\$40,000	Unlimited	\$15,000	\$4,000	\$750
Medibank	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$16,000	\$4,000	\$500
multitrip	International - Premier Plus	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000
MyCover	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$3,000	\$250
NAB	Plan A - International	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$3,000	\$500
NRMA Insurance	International Comprehensive	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
NRMA Insurance	International Essentials	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
Ouch Online Travel Insurance	Premier Plus Extras	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
People's Choice Credit Union	Standard	✓	Unlimited	\$30,000	\$2,000	\$600,000	\$600,000	\$10,000	\$2,000	NA
People's Choice Credit Union	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
QANTAS	International Comprehensive	✓	Unlimited	\$80,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$400



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Comprehensive Travel Insurance for a 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	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
QBE	B Travel	✓	Unlimited	\$36,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	NA
RAA	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
RACV	Extra Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$8,000	\$4,000	\$400
RACV	Total Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Real Insurance	Basics - International	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Real Insurance	Comprehensive - International	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
SGIC	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
SGIC	International Essentials Plan	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
SGIO	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
SGIO	International Essentials Plan	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
Ski Insurance	Ski Plus Overseas	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$10,000	\$5,000	\$500
St.George Bank	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
St.George Bank	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
Travel Insurance Saver	A Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
Travel Insurance Saver	B Travel Plan	✓	Unlimited	\$36,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	NA
Travel Insurance Saver	Premium Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$400
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$250



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Comprehensive Travel Insurance for a 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
★★★										
Virgin Australia	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	\$3,000	\$500
Westpac	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Westpac	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
Woolworths	Basic	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
★★										
Aussietravelcover	Basic - Super Plus	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Aussietravelcover	Plan A - Standard	✓	Unlimited	\$30,000	\$2,000	Unlimited	Unlimited	\$12,000	\$4,000	\$250
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$8,000	\$250
BUPA Insurance	International - Standard	✓	Unlimited	\$30,000	\$2,000	\$600,000	\$600,000	\$10,000	\$2,000	NA
BUPA Insurance	International - Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
CGU	Standard	✓	Unlimited	\$30,000	\$2,000	\$600,000	\$300,000	\$10,000	\$2,000	NA
CGU	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
CHI Travel Insurance	Basic - International	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$500
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$16,000	\$3,000	\$500
Citi	South East Asia (SNR)	✓	\$50,000	\$52,000	\$1,000,000	\$500,000	\$1,000,000	\$20,000	\$3,000	\$400
HBF Insurance	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
insure4less	Essentials	✗	\$5,000	NA	\$1,000	\$20,000,000	\$20,000,000	\$5,000	NA	NA
multitrip	International - Premier	✓	\$20,000	\$40,000	\$1,000	\$25,000	Unlimited	\$12,000	\$4,000	\$500



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Comprehensive Travel Insurance for a 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
★★										
National Seniors	International Premium	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
People's Choice Credit Union	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
QBE	Premier Plus Extras	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
RAC	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
RACQ	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
Virgin Australia	Essentials	✓	Unlimited	NA	\$4,000	Unlimited	Unlimited	\$10,000	\$3,000	NA
World Nomads	Explorer	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
World Nomads	Standard	✓	\$7,000	NA	\$1,000	\$1,000,000	\$10,000,000	\$4,000	NA	NA
★										
Australian Unity Insurance	Elements Plan	✓	\$20,000	NA	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
HCF Insurance	Elements Plan	✓	\$20,000	NA	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
National Seniors	International Basic	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$500
RAA	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
RAC	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
RACQ	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
SureSave	Budget	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	\$4,000	\$500
SureSave	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$500



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Family travelling to the 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	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$2,000	NA
Budget Direct	Comprehensive	✓	Unlimited	\$80,000	\$2,000	Unlimited	Unlimited	\$30,000	\$6,000	\$1,600
Fastcover	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
Fastcover	Plan E - Standard	✓	Unlimited	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	NA
Go Insurance	Go Basic - International	✓	\$20,000	NA	\$5,000	\$40,000,000	\$40,000,000	\$10,000	NA	\$400
Go Insurance	Go Plus - International	✓	\$60,000	\$80,000	\$3,000	\$40,000,000	\$40,000,000	\$30,000	\$2,500	\$1,000
Good2Go	Essentials Travel Insurance	✓	\$20,000	NA	\$1,000	\$10,000,000	\$10,000,000	\$6,000	NA	NA
Online Travel Insurance	Plan A - Comprehensive	✓	\$50,000	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	\$3,000	\$500
Southern Cross Travel Insurance	Limited World excl. USA & Canada	✓	\$100,000	\$50,000	\$1,500	Unlimited	Unlimited	\$5,000	\$5,000	\$500
Virgin Money	Essentials Plan	✓	\$20,000	NA	\$1,000	Unlimited	Unlimited	\$6,000	NA	NA
Webjet	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	NA	\$500
World2Cover Travel Insurance	Essentials Cover	✓	\$50,000	NA	\$4,000	Unlimited	Unlimited	\$15,000	NA	NA
World2Cover Travel Insurance	Top Cover	✓	Unlimited	\$100,000	\$4,000	Unlimited	Unlimited	\$30,000	\$5,000	\$1,000
★★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$15,000	NA	\$500
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$30,000	\$5,000	\$500
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Australia Post	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$500



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Comprehensive Travel Insurance for a Family travelling to the 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
★★★★										
Big Sky Building Society	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Budget Direct	Essential	✓	\$50,000	NA	\$2,000	Unlimited	Unlimited	\$20,000	\$4,000	\$1,000
Citi	International - Essential	✓	\$50,000	\$42,000	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Citi	International - Premium	✓	\$100,000	\$52,000	Unlimited	Unlimited	Unlimited	\$20,000	\$3,000	\$400
Downunder Insurance	Plan C - Backpackers	✓	\$5,000	\$30,000	\$1,500	Unlimited	Unlimited	\$4,000	NA	\$1,000
Good2Go	The Works	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$30,000	\$4,000	\$1,000
InsureandGo	Gold	✓	Unlimited	\$130,000	\$2,000	Unlimited	Unlimited	\$32,000	\$4,000	\$2,000
InsureandGo	Silver	✓	\$60,000	\$100,000	\$2,000	Unlimited	Unlimited	\$24,000	\$4,000	\$1,000
itrek	Pioneer	✓	Unlimited	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$500
Ouch Online Travel Insurance	A Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
Ouch Online Travel Insurance	B Travel Plan	✓	Unlimited	\$36,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	NA
Real Insurance	Comprehensive - International	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
Travel Insurance Direct	International	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$250
Travel Insurance Saver	Bare Essentials	✓	\$10,000	\$10,000	Unlimited	\$500,000	Unlimited	\$4,000	NA	NA
Travel Insurance Saver	Essentials	✓	\$30,000	\$20,000	Unlimited	\$1,000,000	Unlimited	\$10,000	\$2,000	NA
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Travel Insuranz	Classic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
Travel Insuranz	Premier	✓	\$20,000	\$40,000	\$2,000	Unlimited	Unlimited	\$10,000	\$4,000	\$800
Virgin Money	Comprehensive	✓	Unlimited	\$30,000	\$4,000	Unlimited	Unlimited	\$20,000	NA	\$500



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Comprehensive Travel Insurance for a Family travelling to the 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
★★★★										
Webjet	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	NA	NA
Woolworths	Comprehensive	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
Worldcare	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$6,000	\$250
ZUII	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	NA	\$500
ZUII	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	NA	NA
★★★										
AIG	Gold (C12)	✓	Unlimited	\$52,000	\$4,000	Unlimited	Unlimited	\$30,000	\$4,000	\$1,000
American Express	Comprehensive	✓	Unlimited	\$60,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	\$500
ANZ	International	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$30,000	\$5,000	\$200
Aussietravelcover	Basic - Standard	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Australian Unity	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Bank of Melbourne	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Bank of Melbourne	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
BankSA	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
BankSA	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
BUPA Insurance	International - Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
CGU	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
Citi	International - Elite	✓	Unlimited	\$220,000	Unlimited	Unlimited	Unlimited	\$60,000	\$5,000	\$400



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Comprehensive Travel Insurance for a Family travelling to the 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
★★★										
Columbus Direct Travel Insurance	Premier	✓	\$30,000	\$150,000	\$4,000	\$40,000,000	\$40,000,000	\$15,000	\$4,000	\$2,000
Columbus Direct Travel Insurance	Standard	✓	\$20,000	\$100,000	\$2,000	\$25,000,000	\$25,000,000	\$12,000	\$3,000	\$1,000
Commonwealth Bank	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Commonwealth Bank	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$6,000	NA
Covermore	Premium - International	✓	\$10,000	\$40,000	Unlimited	Unlimited	Unlimited	\$12,000	\$3,000	\$200
Downunder Insurance	Plan A - Comprehensive	✓	\$20,000	\$60,000	\$1,500	Unlimited	Unlimited	\$10,000	NA	\$500
Downunder Insurance	Plan A - Premier	✓	Unlimited	\$60,000	\$1,500	Unlimited	Unlimited	\$15,000	NA	\$500
Fastcover	Plan D - Comprehensive with Snow Cr	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
Flight Centre Travel Group Limit	International Options Plan I	✓	\$10,000	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$10,000	\$400
Flight Centre Travel Group Limit	International Travelsure Plan TI	✓	\$10,000	\$40,000	Unlimited	Unlimited	Unlimited	\$12,000	\$3,000	\$200
GIO	Holiday Travel Insurance	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
HBF Insurance	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
HCF Insurance	International Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
HSBC	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$6,000	\$250
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
Hume Bank	Plan D - Snow Cover	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
insure4less	Excel	✗	\$10,000	\$20,000	\$1,000	\$20,000,000	\$20,000,000	\$7,000	\$1,500	\$500
insure4less	Excel Plus	✗	\$15,000	\$40,000	\$1,000	\$20,000,000	\$20,000,000	\$10,000	\$3,000	\$1,000
itrek	Adventurer	✓	\$30,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	NA



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Comprehensive Travel Insurance for a Family travelling to the 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
★★★										
Kango Cover	L2 - Rock Wallaby Cover	✓	\$20,000	NA	\$1,000	\$40,000	\$10,000,000	\$6,000	NA	NA
Kango Cover	L3 - Wallaby Cover	✓	\$25,000	NA	\$1,000	\$40,000	\$10,000,000	\$10,000	NA	\$250
Kango Cover	L4 - Eastern Grey Cover	✓	\$25,000	NA	\$2,000	\$40,000	\$25,000,000	\$12,000	\$4,000	\$500
Kango Cover	L5 - Big Red Cover	✓	\$30,000	\$100,000	\$2,000	\$40,000	Unlimited	\$15,000	\$4,000	\$750
multitrip	International - Premier Plus	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000
MyCover	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$3,000	\$250
NAB	Plan A - International	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$3,000	\$500
National Seniors	International Premium	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
NRMA Insurance	International Comprehensive	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
NRMA Insurance	International Essentials	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
Ouch Online Travel Insurance	Premier Plus Extras	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
People's Choice Credit Union	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
People's Choice Credit Union	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
Priceline Protects	International - Essential	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$3,000	NA	NA
Priceline Protects	International - Premium	✓	\$20,000	\$52,000	Unlimited	Unlimited	Unlimited	\$20,000	NA	\$400
QANTAS	International Comprehensive	✓	Unlimited	\$80,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$400
QBE	A Travel	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
QBE	B Travel	✓	Unlimited	\$36,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	NA
RAA	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500



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Comprehensive Travel Insurance for a Family travelling to the 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	Extra Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$8,000	\$4,000	\$400
RACV	Total Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Real Insurance	Basics - International	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
SGIC	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
SGIC	International Essentials Plan	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
SGIO	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
SGIO	International Essentials Plan	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Ski Insurance	Ski Plus Overseas	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$10,000	\$5,000	\$500
St.George Bank	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
St.George Bank	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
Travel Insurance Saver	A Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
Travel Insurance Saver	B Travel Plan	✓	Unlimited	\$36,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	NA
Travel Insurance Saver	Premium Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$400
Travel Insuranz	Deluxe	✓	\$10,000	\$20,000	\$1,000	Unlimited	Unlimited	\$7,000	\$1,500	\$800
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$250
Westpac	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Westpac	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA



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Comprehensive Travel Insurance for a Family travelling to the 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
★★★										
Woolworths	Basic	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
★★										
American Express	Essential	✓	\$20,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Aussietravelcover	Basic - Super Plus	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Aussietravelcover	Plan A - Standard	✓	Unlimited	\$30,000	\$2,000	Unlimited	Unlimited	\$12,000	\$4,000	\$250
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$8,000	\$250
BUPA Insurance	International - Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
CGU	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
CHI Travel Insurance	Basic - International	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$500
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$16,000	\$3,000	\$500
Citi	Worldwide ex America & Africa (SNR)	✓	\$100,000	\$52,000	\$1,000,000	\$1,000,000	\$1,000,000	\$20,000	\$3,000	\$400
HBF Insurance	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
insure4less	Essentials	✗	\$5,000	NA	\$1,000	\$20,000,000	\$20,000,000	\$5,000	NA	NA
Medibank	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$16,000	\$4,000	\$500
National Seniors	International Basic	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$500
QBE	Premier Plus Extras	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
RAA	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
RAC	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500



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Comprehensive Travel Insurance for a Family travelling to the 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	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
Virgin Australia	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	\$3,000	\$500
Virgin Australia	Essentials	✓	Unlimited	NA	\$4,000	Unlimited	Unlimited	\$10,000	\$3,000	NA
World Nomads	Explorer	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
World Nomads	Standard	✓	\$7,000	NA	\$1,000	\$1,000,000	\$10,000,000	\$4,000	NA	NA
★										
Australian Unity Insurance	Elements Plan	✓	\$20,000	NA	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
HCF Insurance	Elements Plan	✓	\$20,000	NA	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
multitrip	International - Premier	✓	\$20,000	\$40,000	\$1,000	\$25,000	Unlimited	\$12,000	\$4,000	\$500
RAC	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
RACQ	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
SureSave	Budget	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	\$4,000	\$500
SureSave	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$500



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a 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"										
Budget Direct	Comprehensive	✓	Unlimited	\$80,000	\$2,000	Unlimited	Unlimited	\$30,000	\$6,000	\$1,600
Downunder Insurance	Plan C - Backpackers	✓	\$5,000	\$30,000	\$1,500	Unlimited	Unlimited	\$4,000	NA	\$1,000
Fastcover	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
Fastcover	Plan E - Standard	✓	Unlimited	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	NA
Go Insurance	Go Plus - International	✓	\$60,000	\$80,000	\$3,000	\$40,000,000	\$40,000,000	\$30,000	\$2,500	\$1,000
Good2Go	The Works	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$30,000	\$4,000	\$1,000
InsureandGo	Gold	✓	Unlimited	\$130,000	\$2,000	Unlimited	Unlimited	\$32,000	\$4,000	\$2,000
InsureandGo	Silver	✓	\$60,000	\$100,000	\$2,000	Unlimited	Unlimited	\$24,000	\$4,000	\$1,000
Online Travel Insurance	Plan A - Comprehensive	✓	\$50,000	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	\$3,000	\$500
Southern Cross Travel Insurance	World incl. USA & Canada	✓	\$100,000	\$50,000	\$1,500	Unlimited	Unlimited	\$50,000	\$5,000	\$500
Virgin Money	Essentials Plan	✓	\$20,000	NA	\$1,000	Unlimited	Unlimited	\$6,000	NA	NA
Webjet	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	NA	\$500
World2Cover Travel Insurance	Top Cover	✓	Unlimited	\$100,000	\$4,000	Unlimited	Unlimited	\$30,000	\$5,000	\$1,000
★★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$15,000	NA	\$500
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$30,000	\$5,000	\$500
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Big Sky Building Society	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500



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Comprehensive Travel Insurance for a 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
★★★★										
Budget Direct	Essential	✓	\$50,000	NA	\$2,000	Unlimited	Unlimited	\$20,000	\$4,000	\$1,000
Citi	International - Essential	✓	\$50,000	\$42,000	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Citi	International - Premium	✓	\$100,000	\$52,000	Unlimited	Unlimited	Unlimited	\$20,000	\$3,000	\$400
Downunder Insurance	Plan A - Comprehensive	✓	\$20,000	\$60,000	\$1,500	Unlimited	Unlimited	\$10,000	NA	\$500
Fastcover	Plan D - Comprehensive with Snow C	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
Go Insurance	Go Basic - International	✓	\$20,000	NA	\$5,000	\$40,000,000	\$40,000,000	\$10,000	NA	\$400
Good2Go	Essentials Travel Insurance	✓	\$20,000	NA	\$1,000	\$10,000,000	\$10,000,000	\$6,000	NA	NA
itrek	Pioneer	✓	Unlimited	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$500
MyCover	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$3,000	\$250
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Travel Insurance Direct	International	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$250
Travel Insuranz	Classic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
Travel Insuranz	Deluxe	✓	\$10,000	\$20,000	\$1,000	Unlimited	Unlimited	\$7,000	\$1,500	\$800
Travel Insuranz	Premier	✓	\$20,000	\$40,000	\$2,000	Unlimited	Unlimited	\$10,000	\$4,000	\$800
Virgin Money	Comprehensive	✓	Unlimited	\$30,000	\$4,000	Unlimited	Unlimited	\$20,000	NA	\$500
Webjet	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	NA	NA
Woolworths	Comprehensive	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
World2Cover Travel Insurance	Essentials Cover	✓	\$50,000	NA	\$4,000	Unlimited	Unlimited	\$15,000	NA	NA
Worldcare	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$6,000	\$250



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Comprehensive Travel Insurance for a 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
★★★★										
ZUJI	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	NA	\$500
ZUJI	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	NA	NA
★★★										
AAMI	International Travel	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$2,000	NA
AIG	Platinum (F12)	✓	Unlimited	\$52,000	\$4,000	Unlimited	Unlimited	\$30,000	\$4,000	\$1,000
American Express	Comprehensive	✓	Unlimited	\$60,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	\$500
American Express	Essential	✓	\$20,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Australia Post	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$500
Australian Unity	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Bank of Melbourne	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Bank of Melbourne	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
BankSA	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
BankSA	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
CGU	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
Citi	International - Elite	✓	Unlimited	\$220,000	Unlimited	Unlimited	Unlimited	\$60,000	\$5,000	\$400
Columbus Direct Travel Insurance	Premier	✓	\$30,000	\$150,000	\$4,000	\$40,000,000	\$40,000,000	\$15,000	\$4,000	\$2,000
Columbus Direct Travel Insurance	Standard	✓	\$20,000	\$100,000	\$2,000	\$25,000,000	\$25,000,000	\$12,000	\$3,000	\$1,000
Commonwealth Bank	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500



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Comprehensive Travel Insurance for a 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
★★★										
Commonwealth Bank	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$6,000	NA
Covermore	Premium - International	✓	\$10,000	\$40,000	Unlimited	Unlimited	Unlimited	\$12,000	\$3,000	\$200
Downunder Insurance	Plan A - Premier	✓	Unlimited	\$60,000	\$1,500	Unlimited	Unlimited	\$15,000	NA	\$500
Flight Centre Travel Group Limit	International Options Plan I	✓	\$10,000	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$10,000	\$400
Flight Centre Travel Group Limit	International Travelsure Plan TI	✓	\$10,000	\$40,000	Unlimited	Unlimited	Unlimited	\$12,000	\$3,000	\$200
GIO	Holiday Travel Insurance	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
HBF Insurance	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
HCF Insurance	International Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
HSBC	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$6,000	\$250
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
Hume Bank	Plan D - Snow Cover	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
insure4less	Excel	✗	\$10,000	\$20,000	\$1,000	\$20,000,000	\$20,000,000	\$7,000	\$1,500	\$500
itrek	Adventurer	✓	\$30,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	NA
Kango Cover	L2 - Rock Wallaby Cover	✓	\$20,000	NA	\$1,000	\$40,000	\$10,000,000	\$6,000	NA	NA
Kango Cover	L3 - Wallaby Cover	✓	\$25,000	NA	\$1,000	\$40,000	\$10,000,000	\$10,000	NA	\$250
Kango Cover	L4 - Eastern Grey Cover	✓	\$25,000	NA	\$2,000	\$40,000	\$25,000,000	\$12,000	\$4,000	\$500
Kango Cover	L5 - Big Red Cover	✓	\$30,000	\$100,000	\$2,000	\$40,000	Unlimited	\$15,000	\$4,000	\$750
Medibank	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$16,000	\$4,000	\$500
NAB	Plan A - International	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$15,000	\$3,000	\$500



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Comprehensive Travel Insurance for a 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
★★★										
NRMA Insurance	International Comprehensive	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
NRMA Insurance	International Essentials	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
Ouch Online Travel Insurance	A Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$4,000	NA
Ouch Online Travel Insurance	Premier Plus Extras	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
People's Choice Credit Union	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
Priceline Protects	International - Essential	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$3,000	NA	NA
Priceline Protects	International - Premium	✓	\$20,000	\$52,000	Unlimited	Unlimited	Unlimited	\$20,000	NA	\$400
QANTAS	International Comprehensive	✓	Unlimited	\$80,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$400
QBE	Premier Plus Extras	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
RAA	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
RACV	Extra Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$8,000	\$4,000	\$400
RACV	Total Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Real Insurance	Basics - International	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Real Insurance	Comprehensive - International	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
SGIC	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
SGIC	International Essentials Plan	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
SGIO	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
SGIO	International Essentials Plan	✓	\$3,000	\$20,000	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
Ski Insurance	Ski Plus Overseas	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$10,000	\$5,000	\$500



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Comprehensive Travel Insurance for a 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
★★★										
St.George Bank	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
St.George Bank	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
Travel Insurance Saver	Bare Essentials	✓	\$10,000	\$10,000	Unlimited	\$500,000	Unlimited	\$4,000	NA	NA
Travel Insurance Saver	Essentials	✓	\$30,000	\$20,000	Unlimited	\$1,000,000	Unlimited	\$10,000	\$2,000	NA
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Travel Insurance Saver	Premium Plus	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$400
Virgin Australia	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$10,000	\$3,000	\$500
Westpac	Comprehensive	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Westpac	Essentials Plan	✓	\$20,000	NA	\$4,000	Unlimited	Unlimited	\$6,000	\$3,000	NA
Woolworths	Basic	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
★★										
ANZ	International	✓	Unlimited	\$50,000	\$4,000	Unlimited	Unlimited	\$30,000	\$5,000	\$200
Aussietravelcover	Basic - Super Plus	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$8,000	\$250
BUPA Insurance	International - Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
CHI Travel Insurance	Basic - International	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$500
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$16,000	\$3,000	\$500



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Comprehensive Travel Insurance for a 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
★★										
Citi	Worldwide (SNR)	✓	\$100,000	\$52,000	\$1,000,000	\$1,000,000	\$1,000,000	\$20,000	\$3,000	\$400
insure4less	Essentials	✗	\$5,000	NA	\$1,000	\$20,000,000	\$20,000,000	\$5,000	NA	NA
insure4less	Excel Plus	✗	\$15,000	\$40,000	\$1,000	\$20,000,000	\$20,000,000	\$10,000	\$3,000	\$1,000
multitrip	International - Premier Plus	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000
National Seniors	International Basic	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$500
National Seniors	International Premium	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
RAA	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
RAC	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
RACQ	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$250
Virgin Australia	Essentials	✓	Unlimited	NA	\$4,000	Unlimited	Unlimited	\$10,000	\$3,000	NA
World Nomads	Explorer	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
World Nomads	Standard	✓	\$7,000	NA	\$1,000	\$1,000,000	\$10,000,000	\$4,000	NA	NA
★										
Australian Unity Insurance	Elements Plan	✓	\$20,000	NA	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
HCF Insurance	Elements Plan	✓	\$20,000	NA	\$20,000,000	\$20,000,000	\$20,000,000	\$6,000	NA	NA
multitrip	International - Premier	✓	\$20,000	\$40,000	\$1,000	\$25,000	Unlimited	\$12,000	\$4,000	\$500
RAC	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA



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Comprehensive Travel Insurance for a 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
★										
RACQ	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
SureSave	Budget	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	\$4,000	\$500
SureSave	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$500