



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior Couple 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	\$40,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$800
InsureandGo	Gold+ Cruise Pack	✓	Unlimited	\$100,000	\$1,000	Unlimited	Unlimited	\$16,000	\$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
SGIO	Domestic Comprehensive	✓	Unlimited	\$20,000	NA	NA	NA	\$16,000	\$3,000	NA
Webjet	Domestic Plan + Cruise Pack	✓	Unlimited	\$50,000	NA	NA	NA	\$1,000	NA	NA
ZUJI	Domestic Plan + Cruise Pack	✓	Unlimited	\$50,000	NA	NA	NA	\$1,000	NA	NA
★★★★										
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$30,000	\$5,000	\$500
Budget Direct	Essential	✓	\$25,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	\$4,000	\$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
Fastcover	PlanD-Comp + Snow Cover-Cruise Pac	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
HSBC	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$6,000	\$250
InsureandGo	Silver+ Cruise Pack	✓	\$30,000	\$75,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$500
multitrip	International - Premier	✓	\$20,000	\$40,000	\$1,000	\$25,000	Unlimited	\$12,000	\$4,000	\$500
multitrip	International - Premier Plus	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$250



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Comprehensive Travel Insurance for a Senior Couple 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
★★★★										
Worldcare	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$6,000	\$250
★★★										
1300 Insurance	Plan C Australia Only- Cruise pack	✓	Unlimited	\$50,000	NA	NA	NA	\$15,000	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
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 (SNR)	✓	\$30,000	\$50,000	NA	NA	NA	\$10,000	\$3,000	NA
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
Go Insurance	Go Basic - Domestic	✓	\$10,000	NA	NA	NA	NA	\$5,000	NA	\$200
Go Insurance	Go Plus - Domestic	✓	\$30,000	\$40,000	NA	NA	NA	\$15,000	\$2,500	\$500



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Comprehensive Travel Insurance for a Senior Couple 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
★★★										
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
NAB	Plan A - International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
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	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
St.George Bank	Domestic Plan+ Cruise Pack	✓	Unlimited	\$50,000	NA	NA	NA	\$20,000	\$3,000	\$500
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
Westpac	Domestic Plan+ Cruise Pack	✓	Unlimited	\$50,000	NA	NA	NA	\$20,000	\$3,000	\$500
★★										
American Express	Domestic	✓	\$20,000	NA	NA	NA	NA	\$10,000	\$3,000	NA
Big Sky Building Society	Domestic + Cruise Pack	✓	Unlimited	\$50,000	NA	NA	NA	\$15,000	\$6,000	NA
RAA	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA



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Comprehensive Travel Insurance for a Senior Couple 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
★★										
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
Real Insurance	Comprehensive - Domestic	✓	\$24,000	\$24,000	NA	NA	NA	\$20,000	\$5,000	\$500
Travel Insurance Saver	Australian Comprehensive	✓	\$20,000	\$20,000	NA	NA	NA	\$8,000	\$3,000	NA
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
★										
Australian Unity	Australian	✓	\$20,000	\$20,000	NA	NA	NA	\$8,000	\$5,000	NA
HCF Insurance	Australian Travel Plan	✓	\$20,000	\$20,000	NA	NA	NA	\$8,000	\$3,000	NA
Real Insurance	Basics - Domestic	✓	\$10,000	NA	NA	NA	NA	\$10,000	NA	NA
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 Senior Couple 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"										
Budget Direct	Comprehensive	✓	Unlimited	\$40,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$800
Budget Direct	Essential	✓	\$25,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	\$4,000	\$500
InsureandGo	Gold+ Cruise Pack	✓	Unlimited	\$100,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$250
Webjet	Comprehensive + Cruise Pack	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	NA	\$500
ZUJI	Comprehensive + Cruise Pack	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	NA	\$500
★★★★										
1300 Insurance	Plan A Comprehensive -Cruise pack	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$15,000	NA	\$500
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$30,000	\$5,000	\$500
Big Sky Building Society	Comprehensive+ Cruise Pack	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Commonwealth Bank	Comprehensive+ Cruise Pack	✓	Unlimited	\$50,000	\$2,000	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
Fastcover	PlanD-Comp + Snow Cover-Cruise Pac	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
Go Insurance	Go Basic-International- Cruise Pack	✓	\$10,000	NA	\$1,000	\$40,000,000	\$40,000,000	\$5,000	NA	\$200
Go Insurance	Go Plus -International- Cruise Pack	✓	\$30,000	\$40,000	\$1,500	\$40,000,000	\$40,000,000	\$15,000	\$2,500	\$500
InsureandGo	Silver+ Cruise Pack	✓	\$30,000	\$75,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$500
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 Senior Couple 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
★★★★										
multitrip	International - Premier Plus	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000
Virgin Money	Comprehensive	✓	Unlimited	\$30,000	\$2,000	Unlimited	Unlimited	\$20,000	NA	\$500
Worldcare	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$6,000	\$250
★★★										
Allianz Australia	Comprehensive Plan- Cruise Pack	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$6,000	\$500
American Express	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	\$500
American Express	Essential	✓	\$20,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Australian Unity	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Bank of Melbourne	Comprehensive + Cruise Pack	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
BankSA	Comprehensive + Cruise Pack	✓	Unlimited	\$50,000	\$2,000	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
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
HCF Insurance	International Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
HSBC	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$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



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Comprehensive Travel Insurance for a Senior Couple 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
★ ★ ★										
NAB	Plan A - International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
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
NRMA Insurance	International Comprehensive	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
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
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
SGIO	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
St.George Bank	Comprehensive+ Cruise Pack	✓	Unlimited	\$50,000	\$2,000	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
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+ Cruise Pack	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500



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Comprehensive Travel Insurance for a Senior Couple 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
★★★										
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
★★										
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
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
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
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
Travel Insurance Saver	Essentials	✓	\$30,000	\$20,000	Unlimited	\$1,000,000	Unlimited	\$10,000	\$2,000	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 Senior Couple travelling to Australia

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★★ "Outstanding Value"										
MyCover	Plan B - Australia Only	✓	Unlimited	\$50,000	NA	NA	NA	\$15,000	\$3,000	NA
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
SGIO	Domestic Comprehensive	✓	Unlimited	\$20,000	NA	NA	NA	\$16,000	\$3,000	NA
Webjet	Domestic Plan	✓	Unlimited	\$50,000	NA	NA	NA	\$1,000	NA	NA
ZUJI	Domestic Plan	✓	Unlimited	\$50,000	NA	NA	NA	\$1,000	NA	NA
★★★★										
Allianz Australia	Domestic Plan	✓	Unlimited	\$50,000	NA	NA	NA	\$20,000	\$6,000	\$500
Budget Direct	Domestic	✓	\$15,000	\$30,000	NA	NA	NA	\$10,000	\$4,000	\$500
GIO	Holiday Travel Insurance	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
Go Insurance	Go Basic - Domestic	✓	\$10,000	NA	NA	NA	NA	\$5,000	NA	\$200
Go Insurance	Go Plus - Domestic	✓	\$30,000	\$40,000	NA	NA	NA	\$15,000	\$2,500	\$500
HBF Insurance	Australian Plan	✓	Unlimited	\$20,000	NA	NA	NA	\$5,000	\$2,000	NA
InsureandGo	Gold Domestic	✓	\$30,000	\$30,000	NA	NA	NA	\$15,000	\$4,000	\$1,000
InsureandGo	Silver Domestic	✓	\$20,000	\$30,000	NA	NA	NA	\$10,000	\$4,000	\$500
Medibank	Domestic Plan	✓	Unlimited	\$20,000	NA	NA	NA	\$16,000	\$3,000	NA
Simply Travel Insurance	Plan B - Australia Only	✓	Unlimited	\$50,000	NA	NA	NA	\$7,500	\$6,000	NA
STA Travel	Comprehensive - Domestic	✓	\$10,000	\$20,000	NA	NA	NA	\$6,000	NA	NA



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Comprehensive Travel Insurance for a Senior Couple travelling to Australia

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
Virgin Australia	Domestic	✓	Unlimited	\$50,000	NA	NA	NA	\$10,000	\$3,000	NA
Worldcare	Australia Only	✓	Unlimited	\$50,000	NA	NA	NA	\$10,000	\$6,000	\$500
★★★										
1300 Insurance	Plan C Australia Only	✓	Unlimited	\$50,000	NA	NA	NA	\$15,000	NA	NA
1Cover Direct Insurance	Plan D - Domestic	✓	Unlimited	\$50,000	NA	NA	NA	\$30,000	\$5,000	NA
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
Citi	Domestic (SNR)	✓	\$30,000	\$50,000	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
Commonwealth Bank	Domestic Plan	✓	Unlimited	\$50,000	NA	NA	NA	\$20,000	\$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
Fastcover	Plan B - Domestic	✓	Unlimited	\$50,000	NA	NA	NA	\$15,000	NA	NA



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior Couple travelling to Australia

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★ ★ ★										
Flight Centre Travel Group Limit	Domestic Plan D	✓	\$10,000	\$20,000	NA	NA	NA	\$6,000	\$4,000	NA
HCF Insurance	Australian Travel Plan	✓	\$20,000	\$20,000	NA	NA	NA	\$8,000	\$3,000	NA
HSBC	Plan B - Australia Only	✓	Unlimited	\$25,000	NA	NA	NA	\$15,000	\$6,000	NA
Hume Bank	Plan B - Domestic	✓	Unlimited	\$30,000	NA	NA	NA	\$10,000	NA	NA
multitrip	Domestic	✓	\$16,000	\$10,000	NA	NA	NA	\$8,000	\$4,000	\$500
NAB	Plan B - Domestic	✓	Unlimited	\$25,000	NA	NA	NA	\$7,500	\$3,000	NA
People's Choice Credit Union	Australian	✓	Unlimited	\$20,000	NA	NA	NA	\$5,000	\$2,000	NA
RACV	Domestic	✓	Unlimited	\$50,000	NA	NA	NA	\$15,000	\$4,000	NA
Real Insurance	Comprehensive - Domestic	✓	\$24,000	\$24,000	NA	NA	NA	\$20,000	\$5,000	\$500
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
SureSave	Domestic	✓	\$20,000	NA	NA	\$20,000	NA	\$8,000	\$4,000	\$500
Travel Insurance Saver	Australian Comprehensive	✓	\$20,000	\$20,000	NA	NA	NA	\$8,000	\$3,000	NA
Travellers Choice	Comprehensive - Domestic	✓	\$3,000	\$20,000	NA	NA	NA	\$8,000	\$5,000	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	Comprehensive - Domestic	✓	\$24,000	\$24,000	NA	NA	NA	\$20,000	\$5,000	\$500

★ ★



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Comprehensive Travel Insurance for a Senior Couple travelling to Australia

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★										
Aussietravelcover	Plan C - Domestic	✓	\$40,000	\$20,000	NA	NA	NA	\$4,000	\$4,000	NA
CGU	Australian	✓	Unlimited	\$20,000	NA	NA	NA	\$5,000	\$2,000	NA
CHI Travel Insurance	Plan B - Australia Only	✓	Unlimited	\$50,000	NA	NA	NA	\$16,000	\$3,000	NA
Columbus Direct Travel Insurance	Standard Domestic	✓	\$10,000	\$100,000	NA	NA	NA	\$5,000	\$3,000	\$500
National Seniors	Australia Only	✓	\$20,000	\$20,000	NA	NA	NA	\$8,000	\$4,000	\$500
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
Travel Insurance Direct	Domestic	✓	\$20,000	\$20,000	NA	\$20,000	NA	\$8,000	\$4,000	\$250
★										
Aussietravelcover	Basic - Domestic	✓	\$6,000	\$20,000	NA	NA	NA	\$3,000	\$2,000	NA
CHI Travel Insurance	Basic - Australia Only	✓	\$6,000	\$20,000	NA	NA	NA	\$3,000	\$2,000	NA
Real Insurance	Basics - Domestic	✓	\$10,000	NA	NA	NA	NA	\$10,000	NA	NA
Woolworths	Basic - Domestic	✓	\$10,000	NA	NA	NA	NA	\$10,000	NA	NA



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior Couple travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★★ "Outstanding Value"										
Go Insurance	Go Basic - International	✓	\$10,000	NA	\$1,000	\$40,000,000	\$40,000,000	\$5,000	NA	\$200
Go Insurance	Go Plus - International	✓	\$30,000	\$40,000	\$1,500	\$40,000,000	\$40,000,000	\$15,000	\$2,500	\$500
InsureandGo	Gold	✓	Unlimited	\$100,000	\$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
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$250
Webjet	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	NA	\$500
Worldcare	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$6,000	\$250
ZUJI	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	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	\$2,000	Unlimited	Unlimited	\$20,000	\$6,000	\$500
American Express	Comprehensive	✓	Unlimited	\$50,000	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
Budget Direct	Comprehensive	✓	Unlimited	\$40,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$800
Commonwealth Bank	Comprehensive	✓	Unlimited	\$50,000	\$2,000	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
GIO	Holiday Travel Insurance	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500



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Comprehensive Travel Insurance for a Senior Couple travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
HCF Insurance	International Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
InsureandGo	Silver	✓	\$30,000	\$75,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$500
multitrip	International - Premier Plus	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000
RACV	Total Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Southern Cross Travel Insurance	Limited World excl. USA & Canada	✓	\$100,000	\$50,000	\$1,500	Unlimited	Unlimited	\$50,000	\$5,000	\$500
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Virgin Money	Comprehensive	✓	Unlimited	\$30,000	\$2,000	Unlimited	Unlimited	\$20,000	NA	\$500
Woolworths	Comprehensive	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$15,000	NA	\$500
American Express	Essential	✓	\$20,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Aussietravelcover	Basic - NZ/Indonesia/Fiji	✓	\$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	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
BankSA	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Budget Direct	Essential	✓	\$25,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	\$4,000	\$500



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Comprehensive Travel Insurance for a Senior Couple travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
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
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$16,000	\$3,000	\$500
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
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
HBF Insurance	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
HSBC	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$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
Medibank	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$16,000	\$4,000	\$500
multitrip	International - Premier	✓	\$20,000	\$40,000	\$1,000	\$25,000	Unlimited	\$12,000	\$4,000	\$500
NAB	Plan A - International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
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
NRMA Insurance	International Comprehensive	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400



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Comprehensive Travel Insurance for a Senior Couple travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
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
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
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
SGIO	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
St.George Bank	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
Travel Insurance Direct	International	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$250
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	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Woolworths	Basic	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
★★										
BUPA Insurance	International - Standard	✓	Unlimited	\$30,000	\$2,000	\$600,000	\$600,000	\$10,000	\$2,000	NA



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Comprehensive Travel Insurance for a Senior Couple travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★										
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	\$600,000	\$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
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
People's Choice Credit Union	Standard	✓	Unlimited	\$30,000	\$2,000	\$600,000	\$600,000	\$10,000	\$2,000	NA
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
Real Insurance	Basics - International	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Travel Insurance Saver	Essentials	✓	\$30,000	\$20,000	Unlimited	\$1,000,000	Unlimited	\$10,000	\$2,000	NA
★										
Aussietravelcover	Basic - Super Plus	✓	\$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
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$8,000	\$250
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 Senior Couple travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★★ "Outstanding Value"										
Go Insurance	Go Basic - International	✓	\$10,000	NA	\$1,000	\$40,000,000	\$40,000,000	\$5,000	NA	\$200
Go Insurance	Go Plus - International	✓	\$30,000	\$40,000	\$1,500	\$40,000,000	\$40,000,000	\$15,000	\$2,500	\$500
InsureandGo	Gold	✓	Unlimited	\$100,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000
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
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$250
Webjet	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	NA	\$500
ZUJI	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	NA	\$500
★★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$15,000	NA	\$500
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Big Sky Building Society	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Budget Direct	Comprehensive	✓	Unlimited	\$40,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$800
Commonwealth Bank	Comprehensive	✓	Unlimited	\$50,000	\$2,000	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
GIO	Holiday Travel Insurance	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
HSBC	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$6,000	\$250



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Comprehensive Travel Insurance for a Senior Couple travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
InsureandGo	Silver	✓	\$30,000	\$75,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$500
People's Choice Credit Union	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
Southern Cross Travel Insurance	Limited World excl. USA & Canada	✓	\$100,000	\$50,000	\$1,500	Unlimited	Unlimited	\$50,000	\$5,000	\$500
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
Virgin Money	Comprehensive	✓	Unlimited	\$30,000	\$2,000	Unlimited	Unlimited	\$20,000	NA	\$500
Worldcare	Comprehensive	✓	Unlimited	\$50,000	\$1,000	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
American Express	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	\$500
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	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
BankSA	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Budget Direct	Essential	✓	\$25,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	\$4,000	\$500
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	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



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior Couple travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
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
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
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
Hume Bank	Plan A - Comprehensive	✓	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	✓	\$20,000	\$40,000	\$1,000	\$25,000	Unlimited	\$12,000	\$4,000	\$500
NAB	Plan A - International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
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
People's Choice Credit Union	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$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



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior Couple travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
RACV	Total Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$6,000	\$500
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
SGIO	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
St.George Bank	Comprehensive	✓	Unlimited	\$50,000	\$2,000	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
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	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Woolworths	Comprehensive	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
★★										
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 Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$8,000	\$250
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



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior Couple travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★										
RAA	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
Real Insurance	Basics - International	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
Woolworths	Basic	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	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 Senior Couple travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★★ "Outstanding Value"										
Big Sky Building Society	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$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
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
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$250
Webjet	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	NA	\$500
Worldcare	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$6,000	\$250
ZUJI	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	NA	\$500
★★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$50,000	\$2,000	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	\$2,000	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Budget Direct	Comprehensive	✓	Unlimited	\$40,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$800
Budget Direct	Essential	✓	\$25,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	\$4,000	\$500
Commonwealth Bank	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
GIO	Holiday Travel Insurance	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
Go Insurance	Go Basic - International	✓	\$10,000	NA	\$1,000	\$40,000,000	\$40,000,000	\$5,000	NA	\$200



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Comprehensive Travel Insurance for a Senior Couple travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
Go Insurance	Go Plus - International	✓	\$30,000	\$40,000	\$1,500	\$40,000,000	\$40,000,000	\$15,000	\$2,500	\$500
HSBC	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$6,000	\$250
InsureandGo	Gold	✓	Unlimited	\$100,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000
Southern Cross Travel Insurance	Limited World excl. USA & Canada	✓	\$100,000	\$50,000	\$1,500	Unlimited	Unlimited	\$50,000	\$5,000	\$500
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Virgin Money	Comprehensive	✓	Unlimited	\$30,000	\$2,000	Unlimited	Unlimited	\$20,000	NA	\$500
★★★										
American Express	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	\$500
Australian Unity	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Bank of Melbourne	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
BankSA	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
BUPA Insurance	International - Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
CGU	Standard	✓	Unlimited	\$30,000	\$2,000	\$600,000	\$600,000	\$10,000	\$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
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$16,000	\$3,000	\$500
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 Senior Couple travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★ ★ ★										
Columbus Direct Travel Insurance	Standard	✓	\$20,000	\$100,000	\$2,000	\$25,000,000	\$25,000,000	\$12,000	\$3,000	\$1,000
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
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
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
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
InsureandGo	Silver	✓	\$30,000	\$75,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$500
multitrip	International - Premier	✓	\$20,000	\$40,000	\$1,000	\$25,000	Unlimited	\$12,000	\$4,000	\$500
NAB	Plan A - International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
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
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



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Comprehensive Travel Insurance for a Senior Couple travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
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	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
SGIO	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
St.George Bank	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
Travel Insurance Direct	International	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$250
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	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Woolworths	Comprehensive	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
★★										
American Express	Essential	✓	\$20,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Aussietravelcover	Basic - Standard	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250



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Comprehensive Travel Insurance for a Senior Couple travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★										
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
Australia Post	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$500
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
CHI Travel Insurance	Basic - International	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$500
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
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
Woolworths	Basic	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
★										
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$8,000	\$250
RACQ	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
Real Insurance	Basics - International	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	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 Senior Couple travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★★ "Outstanding Value"										
Budget Direct	Comprehensive	✓	Unlimited	\$40,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$800
Go Insurance	Go Basic - International	✓	\$10,000	NA	\$1,000	\$40,000,000	\$40,000,000	\$5,000	NA	\$200
Go Insurance	Go Plus - International	✓	\$30,000	\$40,000	\$1,500	\$40,000,000	\$40,000,000	\$15,000	\$2,500	\$500
InsureandGo	Gold	✓	Unlimited	\$100,000	\$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
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$250
Webjet	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	NA	\$500
Worldcare	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$6,000	\$250
ZUJI	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	NA	\$500
★★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$50,000	\$2,000	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	\$2,000	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Bank of Melbourne	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
BankSA	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Big Sky Building Society	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Budget Direct	Essential	✓	\$25,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	\$4,000	\$500
Commonwealth Bank	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior Couple travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
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
HSBC	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$6,000	\$250
InsureandGo	Silver	✓	\$30,000	\$75,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$500
multitrip	International - Premier Plus	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000
RACV	Total Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Southern Cross Travel Insurance	NZ/Indonesia/South Pacific	✓	\$100,000	\$50,000	\$1,500	Unlimited	Unlimited	\$50,000	\$5,000	\$500
St.George Bank	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Virgin Money	Comprehensive	✓	Unlimited	\$30,000	\$2,000	Unlimited	Unlimited	\$20,000	NA	\$500
Westpac	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
★★★										
American Express	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	\$500
American Express	Essential	✓	\$20,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Aussietravelcover	Basic - NZ/Indonesia/Fiji	✓	\$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
BUPA Insurance	International - Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
CGU	Economy	✓	Unlimited	\$20,000	\$2,000	\$250,000	\$250,000	\$7,000	\$2,000	NA



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Comprehensive Travel Insurance for a Senior Couple travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
CGU	Super	✓	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
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
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
HCF Insurance	International Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Hume Bank	Plan A - Comprehensive	✓	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	✓	\$20,000	\$40,000	\$1,000	\$25,000	Unlimited	\$12,000	\$4,000	\$500
NAB	Plan A - International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
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



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Comprehensive Travel Insurance for a Senior Couple travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★ ★ ★										
NRMA Insurance	International Comprehensive	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
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
People's Choice Credit Union	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$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
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
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
SGIO	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
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	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
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 Senior Couple travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★										
Aussietravelcover	Plan A - NZ/Indonesia/Fiji	✓	Unlimited	\$20,000	\$2,000	Unlimited	Unlimited	\$10,000	\$4,000	\$250
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 - 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	\$600,000	\$10,000	\$2,000	NA
CGU	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$3,000	NA
HBF Insurance	Economy	✓	Unlimited	\$20,000	\$2,000	\$250,000	\$250,000	\$7,000	\$2,000	NA
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
People's Choice Credit Union	Standard	✓	Unlimited	\$30,000	\$2,000	\$600,000	\$600,000	\$10,000	\$2,000	NA
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
Real Insurance	Basics - International	✓	\$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
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 Senior Couple travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★										
SureSave	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$500
Travel Insurance Saver	Essentials	✓	\$30,000	\$20,000	Unlimited	\$1,000,000	Unlimited	\$10,000	\$2,000	NA



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Comprehensive Travel Insurance for a Senior Couple travelling to France

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★★ "Outstanding Value"										
Big Sky Building Society	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Fastcover	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
Go Insurance	Go Basic - International	✓	\$10,000	NA	\$1,000	\$40,000,000	\$40,000,000	\$5,000	NA	\$200
Go Insurance	Go Plus - International	✓	\$30,000	\$40,000	\$1,500	\$40,000,000	\$40,000,000	\$15,000	\$2,500	\$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	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$250
Webjet	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	NA	\$500
Worldcare	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$6,000	\$250
ZUJI	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	NA	\$500
★★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$15,000	NA	\$500
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Budget Direct	Comprehensive	✓	Unlimited	\$40,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$800
Commonwealth Bank	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Fastcover	Plan E - Standard	✓	Unlimited	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	NA
GIO	Holiday Travel Insurance	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
HSBC	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$6,000	\$250
InsureandGo	Gold	✓	Unlimited	\$100,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000



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Comprehensive Travel Insurance for a Senior Couple travelling to France

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
multitrip	International - Premier Plus	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000
Southern Cross Travel Insurance	Limited World excl. USA & Canada	✓	\$100,000	\$50,000	\$1,500	Unlimited	Unlimited	\$50,000	\$5,000	\$500
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
Virgin Money	Comprehensive	✓	Unlimited	\$30,000	\$2,000	Unlimited	Unlimited	\$20,000	NA	\$500
★★★										
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$30,000	\$5,000	\$500
American Express	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	\$500
Australian Unity	International	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Bank of Melbourne	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
BankSA	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Budget Direct	Essential	✓	\$25,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	\$4,000	\$500
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	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
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$16,000	\$3,000	\$500
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 Senior Couple travelling to France

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
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
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
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
InsureandGo	Silver	✓	\$30,000	\$75,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$500
Medibank	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$16,000	\$4,000	\$500
multitrip	International - Premier	✓	\$20,000	\$40,000	\$1,000	\$25,000	Unlimited	\$12,000	\$4,000	\$500
NAB	Plan A - International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
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
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
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



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Comprehensive Travel Insurance for a Senior Couple travelling to France

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
RACV	Total Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$6,000	\$500
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
SGIO	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
St.George Bank	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
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
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	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Woolworths	Comprehensive	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
★★										
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



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Comprehensive Travel Insurance for a Senior Couple travelling to France

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★										
Australia Post	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$500
CHI Travel Insurance	Basic - International	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$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	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
Woolworths	Basic	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	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
Real Insurance	Basics - International	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	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 Senior Couple travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★★ "Outstanding Value"										
Big Sky Building Society	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$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
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$250
Webjet	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	NA	\$500
Worldcare	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$6,000	\$250
ZUJI	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	NA	\$500
★★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$15,000	NA	\$500
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Budget Direct	Comprehensive	✓	Unlimited	\$40,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$800
Budget Direct	Essential	✓	\$25,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	\$4,000	\$500
Commonwealth Bank	Comprehensive	✓	Unlimited	\$50,000	\$2,000	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
Go Insurance	Go Basic - International	✓	\$10,000	NA	\$1,000	\$40,000,000	\$40,000,000	\$5,000	NA	\$200
Go Insurance	Go Plus - International	✓	\$30,000	\$40,000	\$1,500	\$40,000,000	\$40,000,000	\$15,000	\$2,500	\$500
HSBC	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$6,000	\$250



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Comprehensive Travel Insurance for a Senior Couple travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
InsureandGo	Gold	✓	Unlimited	\$100,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000
Southern Cross Travel Insurance	Limited World excl. USA & Canada	✓	\$100,000	\$50,000	\$1,500	Unlimited	Unlimited	\$50,000	\$5,000	\$500
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Virgin Money	Comprehensive	✓	Unlimited	\$30,000	\$2,000	Unlimited	Unlimited	\$20,000	NA	\$500
★★★										
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$30,000	\$5,000	\$500
American Express	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	\$500
Aussietravelcover	Basic - Super	✓	\$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	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
BankSA	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
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	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$16,000	\$3,000	\$500
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
Covermore	Premium - International	✓	\$10,000	\$40,000	Unlimited	Unlimited	Unlimited	\$12,000	\$3,000	\$200



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Comprehensive Travel Insurance for a Senior Couple travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
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 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
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
InsureandGo	Silver	✓	\$30,000	\$75,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$500
Medibank	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$16,000	\$4,000	\$500
multitrip	International - Premier	✓	\$20,000	\$40,000	\$1,000	\$25,000	Unlimited	\$12,000	\$4,000	\$500
NAB	Plan A - International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
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
People's Choice Credit Union	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$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	Comprehensive - International	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500



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Comprehensive Travel Insurance for a Senior Couple travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
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
St.George Bank	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
Travel Insurance Direct	International	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$250
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	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Woolworths	Comprehensive	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
★★										
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
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
CHI Travel Insurance	Basic - International	✓	\$6,000	\$20,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$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



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Comprehensive Travel Insurance for a Senior Couple travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★										
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
Real Insurance	Basics - International	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Woolworths	Basic	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	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 Senior Couple travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★★ "Outstanding Value"										
Budget Direct	Comprehensive	✓	Unlimited	\$40,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$800
Go Insurance	Go Basic - International	✓	\$10,000	NA	\$1,000	\$40,000,000	\$40,000,000	\$5,000	NA	\$200
Go Insurance	Go Plus - International	✓	\$30,000	\$40,000	\$1,500	\$40,000,000	\$40,000,000	\$15,000	\$2,500	\$500
InsureandGo	Gold	✓	Unlimited	\$100,000	\$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
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$250
Webjet	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	NA	\$500
Worldcare	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$6,000	\$250
ZUJI	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	NA	\$500
★★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$50,000	\$2,000	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	\$2,000	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Bank of Melbourne	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
BankSA	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Big Sky Building Society	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Budget Direct	Essential	✓	\$25,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	\$4,000	\$500
Commonwealth Bank	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500



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Comprehensive Travel Insurance for a Senior Couple travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
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
HCF Insurance	International Travel Plan	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
InsureandGo	Silver	✓	\$30,000	\$75,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$500
multitrip	International - Premier Plus	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000
Southern Cross Travel Insurance	NZ/Indonesia/South Pacific	✓	\$100,000	\$50,000	\$1,500	Unlimited	Unlimited	\$50,000	\$5,000	\$500
St.George Bank	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Virgin Money	Comprehensive	✓	Unlimited	\$30,000	\$2,000	Unlimited	Unlimited	\$20,000	NA	\$500
Westpac	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
★★★										
American Express	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	\$500
American Express	Essential	✓	\$20,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Aussietravelcover	Basic - NZ/Indonesia/Fiji	✓	\$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
BUPA Insurance	International - Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
CGU	Economy	✓	Unlimited	\$20,000	\$2,000	\$250,000	\$250,000	\$7,000	\$2,000	NA



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Comprehensive Travel Insurance for a Senior Couple travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
CGU	Super	✓	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
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
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
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
HSBC	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$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
Medibank	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$16,000	\$4,000	\$500
multitrip	International - Premier	✓	\$20,000	\$40,000	\$1,000	\$25,000	Unlimited	\$12,000	\$4,000	\$500
NAB	Plan A - International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
National Seniors	International Basic	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$500



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Comprehensive Travel Insurance for a Senior Couple travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
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
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
People's Choice Credit Union	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$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
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	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
SGIO	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
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
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
Woolworths	Comprehensive	✓	\$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 Senior Couple travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★										
Aussietravelcover	Plan A - NZ/Indonesia/Fiji	✓	Unlimited	\$20,000	\$2,000	Unlimited	Unlimited	\$10,000	\$4,000	\$250
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 - 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	\$600,000	\$10,000	\$2,000	NA
HBF Insurance	Economy	✓	Unlimited	\$20,000	\$2,000	\$250,000	\$250,000	\$7,000	\$2,000	NA
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
People's Choice Credit Union	Standard	✓	Unlimited	\$30,000	\$2,000	\$600,000	\$600,000	\$10,000	\$2,000	NA
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
Real Insurance	Basics - International	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	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
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



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior Couple travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★										
SureSave	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$500
Travel Insurance Saver	Essentials	✓	\$30,000	\$20,000	Unlimited	\$1,000,000	Unlimited	\$10,000	\$2,000	NA



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Comprehensive Travel Insurance for a Senior Couple travelling to South Africa

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★★ "Outstanding Value"										
Go Insurance	Go Basic - International	✓	\$10,000	NA	\$1,000	\$40,000,000	\$40,000,000	\$5,000	NA	\$200
Go Insurance	Go Plus - International	✓	\$30,000	\$40,000	\$1,500	\$40,000,000	\$40,000,000	\$15,000	\$2,500	\$500
InsureandGo	Gold	✓	Unlimited	\$100,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000
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
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$250
Webjet	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	NA	\$500
ZUJI	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	NA	\$500
★★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$15,000	NA	\$500
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Big Sky Building Society	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Budget Direct	Comprehensive	✓	Unlimited	\$40,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$800
Budget Direct	Essential	✓	\$25,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	\$4,000	\$500
Commonwealth Bank	Comprehensive	✓	Unlimited	\$50,000	\$2,000	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
GIO	Holiday Travel Insurance	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500



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Comprehensive Travel Insurance for a Senior Couple travelling to South Africa

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
HSBC	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$6,000	\$250
InsureandGo	Silver	✓	\$30,000	\$75,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$500
People's Choice Credit Union	Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
Southern Cross Travel Insurance	Limited World excl. USA & Canada	✓	\$100,000	\$50,000	\$1,500	Unlimited	Unlimited	\$50,000	\$5,000	\$500
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
Virgin Money	Comprehensive	✓	Unlimited	\$30,000	\$2,000	Unlimited	Unlimited	\$20,000	NA	\$500
Worldcare	Comprehensive	✓	Unlimited	\$50,000	\$1,000	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
American Express	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	\$500
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	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
BankSA	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
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	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 Senior Couple travelling to South Africa

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
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
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
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
Hume Bank	Plan A - Comprehensive	✓	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	✓	\$20,000	\$40,000	\$1,000	\$25,000	Unlimited	\$12,000	\$4,000	\$500
NAB	Plan A - International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
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
People's Choice Credit Union	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$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



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior Couple travelling to South Africa

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
RACV	Total Travel Care	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$20,000	\$6,000	\$500
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
SGIO	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
St.George Bank	Comprehensive	✓	Unlimited	\$50,000	\$2,000	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
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	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Woolworths	Comprehensive	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
★★										
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 Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$8,000	\$250
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



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Comprehensive Travel Insurance for a Senior Couple travelling to South Africa

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★										
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
Real Insurance	Basics - International	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
Woolworths	Basic	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	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 Senior Couple travelling to Thailand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★★ "Outstanding Value"										
Big Sky Building Society	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$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
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
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$250
Webjet	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	NA	\$500
Worldcare	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$6,000	\$250
ZUJI	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	NA	\$500
★★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$15,000	NA	\$500
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Budget Direct	Comprehensive	✓	Unlimited	\$40,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$800
Budget Direct	Essential	✓	\$25,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	\$4,000	\$500
Commonwealth Bank	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
GIO	Holiday Travel Insurance	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
Go Insurance	Go Basic - International	✓	\$10,000	NA	\$1,000	\$40,000,000	\$40,000,000	\$5,000	NA	\$200
Go Insurance	Go Plus - International	✓	\$30,000	\$40,000	\$1,500	\$40,000,000	\$40,000,000	\$15,000	\$2,500	\$500



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Comprehensive Travel Insurance for a Senior Couple travelling to Thailand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
HSBC	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$6,000	\$250
InsureandGo	Gold	✓	Unlimited	\$100,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000
Southern Cross Travel Insurance	Limited World excl. USA & Canada	✓	\$100,000	\$50,000	\$1,500	Unlimited	Unlimited	\$50,000	\$5,000	\$500
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Virgin Money	Comprehensive	✓	Unlimited	\$30,000	\$2,000	Unlimited	Unlimited	\$20,000	NA	\$500
★★★										
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$30,000	\$5,000	\$500
American Express	Comprehensive	✓	Unlimited	\$50,000	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	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
BankSA	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
BUPA Insurance	International - Super	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$2,000	NA
CGU	Standard	✓	Unlimited	\$30,000	\$2,000	\$600,000	\$600,000	\$10,000	\$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 Senior Couple travelling to Thailand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
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
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
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
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
InsureandGo	Silver	✓	\$30,000	\$75,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$500
Medibank	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$16,000	\$4,000	\$500
multitrip	International - Premier	✓	\$20,000	\$40,000	\$1,000	\$25,000	Unlimited	\$12,000	\$4,000	\$500
NAB	Plan A - International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
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
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



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior Couple travelling to Thailand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
People's Choice Credit Union	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$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	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
SGIO	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
St.George Bank	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
Travel Insurance Direct	International	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$4,000	\$250
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	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Woolworths	Comprehensive	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
★★										
Aussietravelcover	Basic - Standard	✓	\$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



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior Couple travelling to Thailand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★										
Aussietravelcover	Plan A - Standard	✓	Unlimited	\$30,000	\$2,000	Unlimited	Unlimited	\$12,000	\$4,000	\$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
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
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	Premium	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	\$500
Woolworths	Basic	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
★										
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$8,000	\$250
RACQ	Essentials	✓	\$2,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$500	NA
Real Insurance	Basics - International	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	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 Senior Couple 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
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★★★★★ "Outstanding Value"

Big Sky Building Society	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Fastcover	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	NA	\$500
Go Insurance	Go Basic - International	✓	\$10,000	NA	\$1,000	\$40,000,000	\$40,000,000	\$5,000	NA	\$200
Go Insurance	Go Plus - International	✓	\$30,000	\$40,000	\$1,500	\$40,000,000	\$40,000,000	\$15,000	\$2,500	\$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	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$250
Webjet	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	NA	\$500
Worldcare	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$24,000	\$6,000	\$250
ZUJI	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	NA	\$500

★★★★

1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$15,000	NA	\$500
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Budget Direct	Comprehensive	✓	Unlimited	\$40,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$800
Commonwealth Bank	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Fastcover	Plan E - Standard	✓	Unlimited	NA	\$1,000	Unlimited	Unlimited	\$10,000	NA	NA
GIO	Holiday Travel Insurance	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
HSBC	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$6,000	\$250
InsureandGo	Gold	✓	Unlimited	\$100,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000



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Comprehensive Travel Insurance for a Senior Couple 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
★★★★										
multitrip	International - Premier Plus	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000
Southern Cross Travel Insurance	Limited World excl. USA & Canada	✓	\$100,000	\$50,000	\$1,500	Unlimited	Unlimited	\$50,000	\$5,000	\$500
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$5,000	\$500
Virgin Money	Comprehensive	✓	Unlimited	\$30,000	\$2,000	Unlimited	Unlimited	\$20,000	NA	\$500
★★★										
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$30,000	\$5,000	\$500
American Express	Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$30,000	\$3,000	\$500
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	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
BankSA	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Budget Direct	Essential	✓	\$25,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	\$4,000	\$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
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 Senior Couple 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
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
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
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
InsureandGo	Silver	✓	\$30,000	\$75,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$500
Medibank	International Comprehensive	✓	Unlimited	\$50,000	Unlimited	Unlimited	Unlimited	\$16,000	\$4,000	\$500
multitrip	International - Premier	✓	\$20,000	\$40,000	\$1,000	\$25,000	Unlimited	\$12,000	\$4,000	\$500
NAB	Plan A - International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
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
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



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Comprehensive Travel Insurance for a Senior Couple 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
★★★										
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	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
SGIO	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400
St.George Bank	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
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
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	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Woolworths	Comprehensive	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
★★										
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



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Comprehensive Travel Insurance for a Senior Couple 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
★★										
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
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	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
Real Insurance	Basics - International	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
Woolworths	Basic	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA
★										
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$8,000	\$250
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 Senior Couple travelling to USA

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★★ "Outstanding Value"										
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
InsureandGo	Gold	✓	Unlimited	\$100,000	\$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
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$250
Webjet	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	NA	\$500
ZUJI	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$10,000	NA	\$500
★★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$15,000	NA	\$500
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$6,000	\$500
Big Sky Building Society	Comprehensive	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$500
Budget Direct	Comprehensive	✓	Unlimited	\$40,000	\$1,000	Unlimited	Unlimited	\$15,000	\$6,000	\$800
Commonwealth Bank	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
GIO	Holiday Travel Insurance	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
Go Insurance	Go Basic - International	✓	\$10,000	NA	\$1,000	\$40,000,000	\$40,000,000	\$5,000	NA	\$200
Go Insurance	Go Plus - International	✓	\$30,000	\$40,000	\$1,500	\$40,000,000	\$40,000,000	\$15,000	\$2,500	\$500
HSBC	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$6,000	\$250
InsureandGo	Silver	✓	\$30,000	\$75,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$500



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Comprehensive Travel Insurance for a Senior Couple travelling to USA

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
multitrip	International - Premier Plus	✓	Unlimited	\$50,000	\$1,000	Unlimited	Unlimited	\$16,000	\$4,000	\$1,000
Southern Cross Travel Insurance	World incl. USA & Canada	✓	\$100,000	\$50,000	\$1,500	Unlimited	Unlimited	\$50,000	\$5,000	\$500
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$12,000	\$2,000	\$500
Virgin Money	Comprehensive	✓	Unlimited	\$30,000	\$2,000	Unlimited	Unlimited	\$20,000	NA	\$500
Worldcare	Comprehensive	✓	Unlimited	\$50,000	\$1,000	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
American Express	Comprehensive	✓	Unlimited	\$50,000	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	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
BankSA	Comprehensive	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Budget Direct	Essential	✓	\$25,000	NA	\$1,000	Unlimited	Unlimited	\$10,000	\$4,000	\$500
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
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 Senior Couple travelling to USA

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
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
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
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$30,000	\$1,000	Unlimited	Unlimited	\$15,000	\$3,000	\$250
multitrip	International - Premier	✓	\$20,000	\$40,000	\$1,000	\$25,000	Unlimited	\$12,000	\$4,000	\$500
NAB	Plan A - International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
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
People's Choice Credit Union	Super Plus	✓	Unlimited	\$50,000	\$2,000	Unlimited	Unlimited	\$24,000	\$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	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
SGIO	International Comprehensive Plan	✓	\$3,000	\$50,000	Unlimited	Unlimited	Unlimited	\$24,000	\$4,000	\$400



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Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
St.George Bank	Comprehensive	✓	Unlimited	\$50,000	\$2,000	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
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	\$2,000	Unlimited	Unlimited	\$20,000	\$3,000	\$500
Woolworths	Comprehensive	✓	\$24,000	\$24,000	Unlimited	Unlimited	Unlimited	\$20,000	\$5,000	\$500
★★										
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
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
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
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
Real Insurance	Basics - International	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	NA	NA



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★★										
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
Woolworths	Basic	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$10,000	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