



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior 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	\$20,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$400
Fastcover	Plan A - Comprehensive- Cruise Pack	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
InsureandGo	Gold+ Cruise Pack	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
NRMA Insurance	Domestic Comprehensive	✓	Unlimited	\$10,000	NA	NA	NA	\$8,000	\$3,000	NA
SGIC	Domestic Comprehensive	✓	Unlimited	\$10,000	NA	NA	NA	\$8,000	\$3,000	NA
SGIO	Domestic Comprehensive	✓	Unlimited	\$10,000	NA	NA	NA	\$8,000	\$3,000	NA
★★★★										
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$5,000	\$250
Budget Direct	Essential	✓	\$12,500	NA	\$500	Unlimited	Unlimited	\$5,000	\$4,000	\$250
Fastcover	Plan E - Standard- Cruise Pack	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
Fastcover	PlanD-Comp + Snow Cover-Cruise Pac	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
HSBC	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
InsureandGo	Silver+ Cruise Pack	✓	\$15,000	\$37,500	\$500	Unlimited	Unlimited	\$6,000	\$4,000	\$250
multitrip	International - Premier	✓	\$10,000	\$20,000	\$500	\$12,500	Unlimited	\$6,000	\$4,000	\$250
multitrip	International - Premier Plus	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Virgin Australia	Domestic	✓	Unlimited	\$25,000	NA	NA	NA	\$5,000	\$3,000	NA
Webjet	Domestic Plan + Cruise Pack	✓	Unlimited	\$25,000	NA	NA	NA	\$500	NA	NA



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Comprehensive Travel Insurance for a Senior 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	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$6,000	\$250
ZUJI	Domestic Plan + Cruise Pack	✓	Unlimited	\$25,000	NA	NA	NA	\$500	NA	NA
★★★										
1300 Insurance	Plan C Australia Only- Cruise pack	✓	Unlimited	\$25,000	NA	NA	NA	\$7,500	NA	NA
AIG	Bronze (E12)	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
American Express	Domestic	✓	\$10,000	NA	NA	NA	NA	\$5,000	\$3,000	NA
ANZ	Australian	✓	\$10,000	\$10,000	NA	\$5,000	NA	\$4,000	\$3,000	NA
Aussietravelcover	Basic - Economy	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
Aussietravelcover	Plan A - Economy	✓	Unlimited	\$10,000	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$250
Bank of Melbourne	Domestic Plan+ Cruise Pack	✓	Unlimited	\$25,000	NA	NA	NA	\$10,000	\$3,000	\$250
BankSA	Domestic Plan + cruise pack	✓	Unlimited	\$25,000	NA	NA	NA	\$10,000	\$3,000	\$250
CHI Travel Insurance	Basic - International	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$8,000	\$3,000	\$250
Citi	Domestic (SNR)	✓	\$15,000	\$25,000	NA	NA	NA	\$5,000	\$3,000	NA
Commonwealth Bank	Domestic Plan+ Cruise Pack	✓	Unlimited	\$25,000	NA	NA	NA	\$10,000	\$3,000	\$250
Covermore	Premium - International+Cruise Pack	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100
Flight Centre Travel Group Limit	International Options Plan I	✓	\$5,000	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$10,000	\$200
Flight Centre Travel Group Limit	International Travelsure Plan TI	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100



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Comprehensive Travel Insurance for a Senior 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
★ ★ ★										
Go Insurance	Go Basic - Domestic	✓	\$5,000	NA	NA	NA	NA	\$2,500	NA	\$100
Go Insurance	Go Plus - Domestic	✓	\$15,000	\$20,000	NA	NA	NA	\$7,500	\$2,500	\$250
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
NAB	Plan A - International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
National Seniors	International Basic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
National Seniors	International Premium	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RAA	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
RAA	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RAC	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RACQ	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RACV	Extra Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$4,000	\$4,000	\$200
RACV	Total Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$6,000	\$250
Real Insurance	Comprehensive - Domestic	✓	\$12,000	\$12,000	NA	NA	NA	\$10,000	\$5,000	\$250
St.George Bank	Domestic Plan+ Cruise Pack	✓	Unlimited	\$25,000	NA	NA	NA	\$10,000	\$3,000	\$250
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Westpac	Domestic Plan+ Cruise Pack	✓	Unlimited	\$25,000	NA	NA	NA	\$10,000	\$3,000	\$250
Woolworths	Comprehensive-Domestic-Cruise Pack	✓	\$12,000	\$12,000	NA	NA	NA	\$10,000	\$5,000	\$250

★ ★



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Comprehensive Travel Insurance for a Senior 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
★★										
Allianz Australia	Domestic Plan- Cruise Pack	✓	Unlimited	\$25,000	NA	NA	NA	\$10,000	\$6,000	\$250
Australian Unity	Australian	✓	\$10,000	\$10,000	NA	NA	NA	\$4,000	\$5,000	NA
Big Sky Building Society	Domestic + Cruise Pack	✓	Unlimited	\$25,000	NA	NA	NA	\$7,500	\$6,000	NA
QANTAS	Australian Comprehensive	✓	\$1,500	\$10,000	NA	NA	NA	\$4,000	\$3,000	NA
RAC	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
RACQ	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
Travel Insurance Saver	Australian Comprehensive	✓	\$10,000	\$10,000	NA	NA	NA	\$4,000	\$3,000	NA
Virgin Money	Australia Only	✓	\$10,000	\$15,000	NA	NA	NA	\$7,500	NA	NA
Woolworths	Basic - Domestic- Cruise Pack	✓	\$5,000	NA	NA	NA	NA	\$5,000	NA	NA
★										
HCF Insurance	Australian Travel Plan	✓	\$10,000	\$10,000	NA	NA	NA	\$4,000	\$3,000	NA
QBE	Australian Cruising	✓	\$10,000	\$10,000	NA	\$10,000	NA	\$3,000	\$2,000	NA
Real Insurance	Basics - Domestic	✓	\$5,000	NA	NA	NA	NA	\$5,000	NA	NA
Travel Insurance Direct	Domestic	✓	\$10,000	\$10,000	NA	\$10,000	NA	\$4,000	\$4,000	\$250



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Comprehensive Travel Insurance for a Senior 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	\$20,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$400
Go Insurance	Go Basic-International- Cruise Pack	✓	\$5,000	NA	\$500	\$20,000,000	\$20,000,000	\$2,500	NA	\$100
Go Insurance	Go Plus -International- Cruise Pack	✓	\$15,000	\$20,000	\$750	\$20,000,000	\$20,000,000	\$7,500	\$2,500	\$250
InsureandGo	Gold+ Cruise Pack	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
Webjet	Comprehensive + Cruise Pack	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
Worldcare	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$6,000	\$250
ZUJI	Comprehensive + Cruise Pack	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
★★★★										
1300 Insurance	Plan A Comprehensive -Cruise pack	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	NA	\$250
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$5,000	\$250
American Express	Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$250
Budget Direct	Essential	✓	\$12,500	NA	\$500	Unlimited	Unlimited	\$5,000	\$4,000	\$250
Commonwealth Bank	Comprehensive+ Cruise Pack	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Fastcover	Plan A - Comprehensive- Cruise Pack	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
Fastcover	Plan E - Standard- Cruise Pack	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
Fastcover	PlanD-Comp + Snow Cover-Cruise Pac	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
HSBC	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
InsureandGo	Silver+ Cruise Pack	✓	\$15,000	\$37,500	\$500	Unlimited	Unlimited	\$6,000	\$4,000	\$250



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Comprehensive Travel Insurance for a Senior 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	✓	\$10,000	\$20,000	\$500	\$12,500	Unlimited	\$6,000	\$4,000	\$250
multitrip	International - Premier Plus	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Virgin Australia	Comprehensive	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
Virgin Money	Comprehensive	✓	Unlimited	\$15,000	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$250
★★★										
Allianz Australia	Comprehensive Plan- Cruise Pack	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$6,000	\$250
American Express	Essential	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Aussietravelcover	Basic - Economy	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
Australian Unity	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Bank of Melbourne	Comprehensive + Cruise Pack	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
BankSA	Comprehensive + Cruise Pack	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Big Sky Building Society	Comprehensive+ Cruise Pack	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
CHI Travel Insurance	Basic - International	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$8,000	\$3,000	\$250
Covermore	Premium - International+Cruise Pack	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100
Downunder Insurance	Plan A - Comprehensive- Cruise Pack	✓	\$10,000	\$30,000	\$750	Unlimited	Unlimited	\$5,000	NA	\$500
Downunder Insurance	Plan A - Premier- Cruise Pack	✓	Unlimited	\$30,000	\$750	Unlimited	Unlimited	\$7,500	NA	\$500



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Comprehensive Travel Insurance for a Senior 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
★★★										
HCF Insurance	International Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
NAB	Plan A - International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
National Seniors	International Basic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
National Seniors	International Premium	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	\$4,000	\$250
NRMA Insurance	International Comprehensive	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
QANTAS	International Comprehensive	✓	Unlimited	\$40,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
QBE	A Travel	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
QBE	B Travel	✓	Unlimited	\$18,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	NA
RAA	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RAC	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RACV	Extra Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$4,000	\$4,000	\$200
RACV	Total Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$6,000	\$250
Real Insurance	Basics - International	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Real Insurance	Comprehensive - International	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
SGIC	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
SGIO	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
St.George Bank	Comprehensive+ Cruise Pack	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Travel Insurance Direct	International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$4,000	\$250



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

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
Travel Insurance Saver	Essentials	✓	\$15,000	\$10,000	Unlimited	\$500,000	Unlimited	\$5,000	\$2,000	NA
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Westpac	Comprehensive+ Cruise Pack	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Woolworths	Basic- Cruise Pack	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Woolworths	Comprehensive- Cruise Pack	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
★★										
AIG	Bronze (E12)	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
Aussietravelcover	Plan A - Economy	✓	Unlimited	\$10,000	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$250
Flight Centre Travel Group Limit	International Options Plan I	✓	\$5,000	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$10,000	\$200
Flight Centre Travel Group Limit	International Travelsure Plan TI	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100
People's Choice Credit Union	Economy	✓	Unlimited	\$10,000	\$1,000	\$100,000	\$100,000	\$3,500	\$2,000	NA
People's Choice Credit Union	Standard	✓	Unlimited	\$15,000	\$1,000	\$300,000	\$300,000	\$5,000	\$2,000	NA
People's Choice Credit Union	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
People's Choice Credit Union	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
RAA	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
RAC	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
RACQ	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250



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Comprehensive Travel Insurance for a Senior 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
★										
QBE	Premier Plus Extras	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
RACQ	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
SureSave	Budget	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$250
SureSave	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$250



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Comprehensive Travel Insurance for a Senior 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"										
Go Insurance	Go Plus - Domestic	✓	\$15,000	\$20,000	NA	NA	NA	\$7,500	\$2,500	\$250
Good2Go	Comprehensive (Domestic)	✓	\$10,000	\$10,000	NA	NA	NA	\$3,000	\$4,000	NA
NRMA Insurance	Domestic Comprehensive	✓	Unlimited	\$10,000	NA	NA	NA	\$8,000	\$3,000	NA
SGIC	Domestic Comprehensive	✓	Unlimited	\$10,000	NA	NA	NA	\$8,000	\$3,000	NA
SGIO	Domestic Comprehensive	✓	Unlimited	\$10,000	NA	NA	NA	\$8,000	\$3,000	NA
Webjet	Domestic Plan	✓	Unlimited	\$25,000	NA	NA	NA	\$500	NA	NA
ZUJI	Domestic Plan	✓	Unlimited	\$25,000	NA	NA	NA	\$500	NA	NA
★★★★										
Australia Post	Domestic	✓	\$10,000	\$10,000	NA	NA	NA	\$4,000	\$3,000	NA
Budget Direct	Domestic	✓	\$7,500	\$15,000	NA	NA	NA	\$5,000	\$4,000	\$250
Covermore	Premium - Domestic	✓	\$5,000	\$10,000	NA	NA	NA	\$3,000	\$4,000	NA
Fastcover	Plan B - Domestic	✓	Unlimited	\$25,000	NA	NA	NA	\$7,500	NA	NA
Go Insurance	Go Basic - Domestic	✓	\$5,000	NA	NA	NA	NA	\$2,500	NA	\$100
InsureandGo	Gold Domestic	✓	\$15,000	\$15,000	NA	NA	NA	\$7,500	\$4,000	\$500
InsureandGo	Silver Domestic	✓	\$10,000	\$15,000	NA	NA	NA	\$5,000	\$4,000	\$250
Medibank	Domestic Plan	✓	Unlimited	\$10,000	NA	NA	NA	\$8,000	\$3,000	NA
MyCover	Plan B - Australia Only	✓	Unlimited	\$25,000	NA	NA	NA	\$7,500	\$3,000	NA
Simply Travel Insurance	Plan B - Australia Only	✓	Unlimited	\$25,000	NA	NA	NA	\$7,500	\$6,000	NA



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior travelling to Australia

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
STA Travel	Comprehensive - Domestic	✓	\$10,000	\$10,000	NA	NA	NA	\$6,000	NA	NA
Virgin Australia	Domestic	✓	Unlimited	\$25,000	NA	NA	NA	\$5,000	\$3,000	NA
Worldcare	Australia Only	✓	Unlimited	\$25,000	NA	NA	NA	\$5,000	\$6,000	\$250
★★★										
1300 Insurance	Plan C Australia Only	✓	Unlimited	\$25,000	NA	NA	NA	\$7,500	NA	NA
1Cover Direct Insurance	Plan D - Domestic	✓	Unlimited	\$25,000	NA	NA	NA	\$15,000	\$5,000	NA
Allianz Australia	Domestic Plan	✓	Unlimited	\$25,000	NA	NA	NA	\$10,000	\$6,000	\$250
American Express	Domestic	✓	\$10,000	NA	NA	NA	NA	\$5,000	\$3,000	NA
ANZ	Australian	✓	\$10,000	\$10,000	NA	\$5,000	NA	\$4,000	\$3,000	NA
Australian Unity	Australian	✓	\$10,000	\$10,000	NA	NA	NA	\$4,000	\$5,000	NA
Bank of Melbourne	Domestic Plan	✓	Unlimited	\$25,000	NA	NA	NA	\$10,000	\$3,000	\$250
BankSA	Domestic Plan	✓	Unlimited	\$25,000	NA	NA	NA	\$10,000	\$3,000	\$250
Big Sky Building Society	Domestic	✓	Unlimited	\$25,000	NA	NA	NA	\$7,500	\$6,000	NA
Citi	Domestic (SNR)	✓	\$15,000	\$25,000	NA	NA	NA	\$5,000	\$3,000	NA
Columbus Direct Travel Insurance	Premier Domestic	✓	\$7,500	\$75,000	NA	NA	NA	\$3,500	\$4,000	\$250
Commonwealth Bank	Domestic Plan	✓	Unlimited	\$25,000	NA	NA	NA	\$10,000	\$3,000	\$250
Downunder Insurance	Plan B - Australia Only	✓	\$10,000	\$30,000	NA	NA	NA	\$5,000	NA	\$500
Flight Centre Travel Group Limit	Domestic Plan D	✓	\$5,000	\$10,000	NA	NA	NA	\$3,000	\$4,000	NA



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Comprehensive Travel Insurance for a Senior travelling to Australia

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
GIO	Holiday Travel Insurance	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
HBF Insurance	Australian Plan	✓	Unlimited	\$10,000	NA	NA	NA	\$2,500	\$2,000	NA
HCF Insurance	Australian Travel Plan	✓	\$10,000	\$10,000	NA	NA	NA	\$4,000	\$3,000	NA
HSBC	Plan B - Australia Only	✓	Unlimited	\$25,000	NA	NA	NA	\$7,500	\$6,000	NA
Hume Bank	Plan B - Domestic	✓	Unlimited	\$15,000	NA	NA	NA	\$5,000	NA	NA
multitrip	Domestic	✓	\$8,000	\$5,000	NA	NA	NA	\$4,000	\$4,000	\$250
NAB	Plan B - Domestic	✓	Unlimited	\$25,000	NA	NA	NA	\$7,500	\$3,000	NA
People's Choice Credit Union	Australian	✓	Unlimited	\$10,000	NA	NA	NA	\$2,500	\$2,000	NA
QANTAS	Australian Comprehensive	✓	\$1,500	\$10,000	NA	NA	NA	\$4,000	\$3,000	NA
RACQ	Domestic	✓	Unlimited	\$25,000	NA	NA	NA	\$7,500	\$3,000	NA
RACV	Domestic	✓	Unlimited	\$25,000	NA	NA	NA	\$7,500	\$4,000	NA
Real Insurance	Comprehensive - Domestic	✓	\$12,000	\$12,000	NA	NA	NA	\$10,000	\$5,000	\$250
St.George Bank	Domestic Plan	✓	Unlimited	\$25,000	NA	NA	NA	\$10,000	\$3,000	\$250
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
SureSave	Domestic	✓	\$10,000	NA	NA	\$10,000	NA	\$4,000	\$4,000	\$250
Travel Insurance Direct	Domestic	✓	\$10,000	\$10,000	NA	\$10,000	NA	\$4,000	\$4,000	\$250
Travel Insurance Saver	Australian Comprehensive	✓	\$10,000	\$10,000	NA	NA	NA	\$4,000	\$3,000	NA
Travellers Choice	Comprehensive - Domestic	✓	\$1,500	\$10,000	NA	NA	NA	\$4,000	\$5,000	NA
Virgin Money	Australia Only	✓	\$10,000	\$15,000	NA	NA	NA	\$7,500	NA	NA



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Comprehensive Travel Insurance for a Senior 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
★★★										
Westpac	Domestic Plan	✓	Unlimited	\$25,000	NA	NA	NA	\$10,000	\$3,000	\$250
Woolworths	Comprehensive - Domestic	✓	\$12,000	\$12,000	NA	NA	NA	\$10,000	\$5,000	\$250
★★										
Aussietravelcover	Plan C - Domestic	✓	\$20,000	\$10,000	NA	NA	NA	\$2,000	\$4,000	NA
BUPA Insurance	Australian	✓	Unlimited	\$10,000	NA	NA	NA	\$2,500	\$2,000	NA
CGU	Australian	✓	Unlimited	\$10,000	NA	NA	NA	\$2,500	\$2,000	NA
CHI Travel Insurance	Plan B - Australia Only	✓	Unlimited	\$25,000	NA	NA	NA	\$8,000	\$3,000	NA
Columbus Direct Travel Insurance	Standard Domestic	✓	\$5,000	\$50,000	NA	NA	NA	\$2,500	\$3,000	\$250
National Seniors	Australia Only	✓	\$10,000	\$10,000	NA	NA	NA	\$4,000	\$4,000	\$250
QBE	Australian Basics	✓	\$7,500	\$5,000	NA	\$3,000	NA	\$1,500	\$1,500	NA
QBE	Australian Plus	✓	\$10,000	\$10,000	NA	\$5,000	NA	\$4,000	\$3,000	NA
RAA	Domestic	✓	Unlimited	\$10,000	NA	NA	NA	\$8,000	\$3,000	NA
RAC	Domestic	✓	Unlimited	\$25,000	NA	NA	NA	\$7,500	\$4,000	NA
★										
Aussietravelcover	Basic - Domestic	✓	\$3,000	\$10,000	NA	NA	NA	\$1,500	\$2,000	NA
CHI Travel Insurance	Basic - Australia Only	✓	\$3,000	\$10,000	NA	NA	NA	\$1,500	\$2,000	NA
Real Insurance	Basics - Domestic	✓	\$5,000	NA	NA	NA	NA	\$5,000	NA	NA
Woolworths	Basic - Domestic	✓	\$5,000	NA	NA	NA	NA	\$5,000	NA	NA



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Comprehensive Travel Insurance for a Senior 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"										
Fastcover	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
Go Insurance	Go Basic - International	✓	\$5,000	NA	\$500	\$20,000,000	\$20,000,000	\$2,500	NA	\$100
Go Insurance	Go Plus - International	✓	\$15,000	\$20,000	\$750	\$20,000,000	\$20,000,000	\$7,500	\$2,500	\$250
InsureandGo	Gold	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
InsureandGo	Silver	✓	\$15,000	\$37,500	\$500	Unlimited	Unlimited	\$6,000	\$4,000	\$250
MyCover	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Webjet	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
Worldcare	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$6,000	\$250
ZUJI	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
★★★★										
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$5,000	\$250
American Express	Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$250
Big Sky Building Society	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Budget Direct	Comprehensive	✓	Unlimited	\$20,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$400
Commonwealth Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Fastcover	Plan E - Standard	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
HCF Insurance	International Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250



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Comprehensive Travel Insurance for a Senior travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
HSBC	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
multitrip	International - Premier Plus	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
NAB	Plan A - International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
RACV	Total Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$6,000	\$250
Real Insurance	Comprehensive - International	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
Southern Cross Travel Insurance	Limited World excl. USA & Canada	✓	\$50,000	\$25,000	\$750	Unlimited	Unlimited	\$25,000	\$5,000	\$500
Travel Insurance Direct	International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$4,000	\$250
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Virgin Money	Comprehensive	✓	Unlimited	\$15,000	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$250
Woolworths	Comprehensive	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	NA	\$250
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$6,000	\$250
American Express	Essential	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Aussietravelcover	Basic - NZ/Indonesia/Fiji	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
Australia Post	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Australian Unity	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Bank of Melbourne	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250



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Comprehensive Travel Insurance for a Senior travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
BankSA	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Budget Direct	Essential	✓	\$12,500	NA	\$500	Unlimited	Unlimited	\$5,000	\$4,000	\$250
BUPA Insurance	International - Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
CGU	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$8,000	\$3,000	\$250
Columbus Direct Travel Insurance	Premier	✓	\$15,000	\$75,000	\$2,000	\$20,000,000	\$20,000,000	\$7,500	\$4,000	\$1,000
Columbus Direct Travel Insurance	Standard	✓	\$10,000	\$50,000	\$1,000	\$12,500,000	\$12,500,000	\$6,000	\$3,000	\$500
Covermore	Premium - International	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100
Downunder Insurance	Plan A - Comprehensive	✓	\$10,000	\$30,000	\$750	Unlimited	Unlimited	\$5,000	NA	\$500
Downunder Insurance	Plan A - Premier	✓	Unlimited	\$30,000	\$750	Unlimited	Unlimited	\$7,500	NA	\$500
Flight Centre Travel Group Limit	International Options Plan I	✓	\$5,000	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$10,000	\$200
Flight Centre Travel Group Limit	International Travelsure Plan TI	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100
GIO	Holiday Travel Insurance	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Good2Go	The Works	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
HBF Insurance	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Medibank	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$8,000	\$4,000	\$250
multitrip	International - Premier	✓	\$10,000	\$20,000	\$500	\$12,500	Unlimited	\$6,000	\$4,000	\$250
National Seniors	International Basic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250



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Comprehensive Travel Insurance for a Senior travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★ ★ ★										
National Seniors	International Premium	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	\$4,000	\$250
NRMA Insurance	International Comprehensive	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
People's Choice Credit Union	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
People's Choice Credit Union	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
QBE	A Travel	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
QBE	B Travel	✓	Unlimited	\$18,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	NA
RAA	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
RAA	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RAC	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RACQ	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RACV	Extra Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$4,000	\$4,000	\$200
Real Insurance	Basics - International	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
SGIC	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
SGIO	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
St.George Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Virgin Australia	Comprehensive	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250



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Comprehensive Travel Insurance for a Senior 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
★★★										
Westpac	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Woolworths	Basic	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
★★										
AIG	Bronze (E12)	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
Aussietravelcover	Plan A - NZ/Indonesia/Fiji	✓	Unlimited	\$10,000	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$250
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$8,000	\$250
BUPA Insurance	International - Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
CGU	Standard	✓	Unlimited	\$15,000	\$1,000	\$300,000	\$300,000	\$5,000	\$2,000	NA
CGU	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
CHI Travel Insurance	Basic - International	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
HBF Insurance	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
People's Choice Credit Union	Standard	✓	Unlimited	\$15,000	\$1,000	\$300,000	\$300,000	\$5,000	\$2,000	NA
QANTAS	International Comprehensive	✓	Unlimited	\$40,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
QBE	Premier Plus Extras	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
RAC	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
RACQ	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
Travel Insurance Saver	Essentials	✓	\$15,000	\$10,000	Unlimited	\$500,000	Unlimited	\$5,000	\$2,000	NA
★										



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Comprehensive Travel Insurance for a Senior 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
★										
Aussietravelcover	Basic - Super Plus	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
BUPA Insurance	International - Standard	✓	Unlimited	\$15,000	\$1,000	\$300,000	\$300,000	\$5,000	\$2,000	NA
HBF Insurance	Standard	✓	Unlimited	\$15,000	\$1,000	\$300,000	\$300,000	\$5,000	\$2,000	NA
SureSave	Budget	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$250
SureSave	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$250



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Comprehensive Travel Insurance for a Senior 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"										
Fastcover	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
Go Insurance	Go Basic - International	✓	\$5,000	NA	\$500	\$20,000,000	\$20,000,000	\$2,500	NA	\$100
Go Insurance	Go Plus - International	✓	\$15,000	\$20,000	\$750	\$20,000,000	\$20,000,000	\$7,500	\$2,500	\$250
multitrip	International - Premier Plus	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
MyCover	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Webjet	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
ZUJI	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
★★★★										
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$5,000	\$250
American Express	Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$250
Big Sky Building Society	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Budget Direct	Comprehensive	✓	Unlimited	\$20,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$400
Commonwealth Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Downunder Insurance	Plan A - Comprehensive	✓	\$10,000	\$30,000	\$750	Unlimited	Unlimited	\$5,000	NA	\$500
Fastcover	Plan E - Standard	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
GIO	Holiday Travel Insurance	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
HSBC	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior 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	Gold	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
InsureandGo	Silver	✓	\$15,000	\$37,500	\$500	Unlimited	Unlimited	\$6,000	\$4,000	\$250
NAB	Plan A - International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Southern Cross Travel Insurance	Limited World excl. USA & Canada	✓	\$50,000	\$25,000	\$750	Unlimited	Unlimited	\$25,000	\$5,000	\$500
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Virgin Money	Comprehensive	✓	Unlimited	\$15,000	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$250
Worldcare	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$6,000	\$250
★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	NA	\$250
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$6,000	\$250
American Express	Essential	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Australia Post	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Australian Unity	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Bank of Melbourne	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
BankSA	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Budget Direct	Essential	✓	\$12,500	NA	\$500	Unlimited	Unlimited	\$5,000	\$4,000	\$250
BUPA Insurance	International - Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
BUPA Insurance	International - Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA



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Comprehensive Travel Insurance for a Senior 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
★★★										
CGU	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
CGU	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
Columbus Direct Travel Insurance	Premier	✓	\$15,000	\$75,000	\$2,000	\$20,000,000	\$20,000,000	\$7,500	\$4,000	\$1,000
Columbus Direct Travel Insurance	Standard	✓	\$10,000	\$50,000	\$1,000	\$12,500,000	\$12,500,000	\$6,000	\$3,000	\$500
Covermore	Premium - International	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100
Downunder Insurance	Plan A - Premier	✓	Unlimited	\$30,000	\$750	Unlimited	Unlimited	\$7,500	NA	\$500
Flight Centre Travel Group Limit	International Options Plan I	✓	\$5,000	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$10,000	\$200
Flight Centre Travel Group Limit	International Travelsure Plan TI	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100
HBF Insurance	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
HBF Insurance	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
HCF Insurance	International Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Medibank	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$8,000	\$4,000	\$250
multitrip	International - Premier	✓	\$10,000	\$20,000	\$500	\$12,500	Unlimited	\$6,000	\$4,000	\$250
National Seniors	International Premium	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	\$4,000	\$250
NRMA Insurance	International Comprehensive	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
People's Choice Credit Union	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
People's Choice Credit Union	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
QBE	A Travel	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
RAA	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RACV	Extra Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$4,000	\$4,000	\$200
RACV	Total Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$6,000	\$250
Real Insurance	Basics - International	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Real Insurance	Comprehensive - International	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
SGIC	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
SGIO	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
St.George Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
Travel Insurance Direct	International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$4,000	\$250
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Virgin Australia	Comprehensive	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
Westpac	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Woolworths	Comprehensive	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
★★										
AIG	Platinum (F12)	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
Aussietravelcover	Basic - Super Plus	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250



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Comprehensive Travel Insurance for a Senior travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★										
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$8,000	\$250
CHI Travel Insurance	Basic - International	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$8,000	\$3,000	\$250
Good2Go	The Works	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
National Seniors	International Basic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
QBE	Premier Plus Extras	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
RAA	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
RAC	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RACQ	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
Woolworths	Basic	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
★										
QANTAS	International Comprehensive	✓	Unlimited	\$40,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
RAC	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
RACQ	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
SureSave	Budget	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$250
SureSave	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$250



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Comprehensive Travel Insurance for a Senior 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"										
Fastcover	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
Fastcover	Plan E - Standard	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
Go Insurance	Go Basic - International	✓	\$5,000	NA	\$500	\$20,000,000	\$20,000,000	\$2,500	NA	\$100
multitrip	International - Premier Plus	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
MyCover	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Webjet	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
Worldcare	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$6,000	\$250
ZUJI	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
★★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	NA	\$250
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$5,000	\$250
Big Sky Building Society	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Budget Direct	Comprehensive	✓	Unlimited	\$20,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$400
Budget Direct	Essential	✓	\$12,500	NA	\$500	Unlimited	Unlimited	\$5,000	\$4,000	\$250
Commonwealth Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Go Insurance	Go Plus - International	✓	\$15,000	\$20,000	\$750	\$20,000,000	\$20,000,000	\$7,500	\$2,500	\$250
HCF Insurance	International Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250



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Comprehensive Travel Insurance for a Senior 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
★★★★										
HSBC	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
InsureandGo	Gold	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
InsureandGo	Silver	✓	\$15,000	\$37,500	\$500	Unlimited	Unlimited	\$6,000	\$4,000	\$250
multitrip	International - Premier	✓	\$10,000	\$20,000	\$500	\$12,500	Unlimited	\$6,000	\$4,000	\$250
NAB	Plan A - International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Southern Cross Travel Insurance	Limited World excl. USA & Canada	✓	\$50,000	\$25,000	\$750	Unlimited	Unlimited	\$25,000	\$5,000	\$500
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Virgin Australia	Comprehensive	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
Virgin Money	Comprehensive	✓	Unlimited	\$15,000	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$250
★★★										
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$6,000	\$250
American Express	Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$250
American Express	Essential	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Aussietravelcover	Basic - Standard	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
Australian Unity	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Bank of Melbourne	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
BankSA	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250



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Comprehensive Travel Insurance for a Senior travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★ ★ ★										
BUPA Insurance	International - Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
CGU	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
CGU	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$8,000	\$3,000	\$250
Columbus Direct Travel Insurance	Premier	✓	\$15,000	\$75,000	\$2,000	\$20,000,000	\$20,000,000	\$7,500	\$4,000	\$1,000
Columbus Direct Travel Insurance	Standard	✓	\$10,000	\$50,000	\$1,000	\$12,500,000	\$12,500,000	\$6,000	\$3,000	\$500
Covermore	Premium - International	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100
Downunder Insurance	Plan A - Comprehensive	✓	\$10,000	\$30,000	\$750	Unlimited	Unlimited	\$5,000	NA	\$500
Downunder Insurance	Plan A - Premier	✓	Unlimited	\$30,000	\$750	Unlimited	Unlimited	\$7,500	NA	\$500
Flight Centre Travel Group Limit	International Options Plan I	✓	\$5,000	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$10,000	\$200
Flight Centre Travel Group Limit	International Travelsure Plan TI	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100
GIO	Holiday Travel Insurance	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
HBF Insurance	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
Medibank	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$8,000	\$4,000	\$250
National Seniors	International Basic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
National Seniors	International Premium	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	\$4,000	\$250
NRMA Insurance	International Comprehensive	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
People's Choice Credit Union	Standard	✓	Unlimited	\$15,000	\$1,000	\$300,000	\$300,000	\$5,000	\$2,000	NA
People's Choice Credit Union	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA



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Comprehensive Travel Insurance for a Senior 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
★★★										
People's Choice Credit Union	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
QBE	A Travel	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
QBE	B Travel	✓	Unlimited	\$18,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	NA
RAA	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
RAA	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RAC	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RACQ	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RACV	Extra Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$4,000	\$4,000	\$200
RACV	Total Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$6,000	\$250
Real Insurance	Comprehensive - International	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
SGIC	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
SGIO	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
St.George Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Travel Insurance Direct	International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$4,000	\$250
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Westpac	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Woolworths	Basic	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA



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Comprehensive Travel Insurance for a Senior 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
★★★										
Woolworths	Comprehensive	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
★★										
AIG	Silver (D12)	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
Aussietravelcover	Basic - Super Plus	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
Aussietravelcover	Plan A - Standard	✓	Unlimited	\$15,000	\$1,000	Unlimited	Unlimited	\$6,000	\$4,000	\$250
Australia Post	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$3,000	\$250
BUPA Insurance	International - Standard	✓	Unlimited	\$15,000	\$1,000	\$300,000	\$300,000	\$5,000	\$2,000	NA
BUPA Insurance	International - Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
CGU	Standard	✓	Unlimited	\$15,000	\$1,000	\$300,000	\$300,000	\$5,000	\$2,000	NA
CHI Travel Insurance	Basic - International	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
Good2Go	The Works	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
HBF Insurance	Standard	✓	Unlimited	\$15,000	\$1,000	\$300,000	\$300,000	\$5,000	\$2,000	NA
HBF Insurance	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
QBE	Premier Plus Extras	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
RAC	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
Real Insurance	Basics - International	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
★										
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$8,000	\$250



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★										
QANTAS	International Comprehensive	✓	Unlimited	\$40,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
RACQ	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
SureSave	Budget	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$250
SureSave	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$250



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
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★★★★★ "Outstanding Value"

Budget Direct	Comprehensive	✓	Unlimited	\$20,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$400
Go Insurance	Go Basic - International	✓	\$5,000	NA	\$500	\$20,000,000	\$20,000,000	\$2,500	NA	\$100
Go Insurance	Go Plus - International	✓	\$15,000	\$20,000	\$750	\$20,000,000	\$20,000,000	\$7,500	\$2,500	\$250
InsureandGo	Gold	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
MyCover	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Webjet	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
Worldcare	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$6,000	\$250
ZUJI	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250

★★★★

1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	NA	\$250
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$5,000	\$250
American Express	Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$250
Bank of Melbourne	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
BankSA	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Big Sky Building Society	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Budget Direct	Essential	✓	\$12,500	NA	\$500	Unlimited	Unlimited	\$5,000	\$4,000	\$250
Commonwealth Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior 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
★★★★★										
Downunder Insurance	Plan A - Comprehensive	✓	\$10,000	\$30,000	\$750	Unlimited	Unlimited	\$5,000	NA	\$500
Fastcover	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
Fastcover	Plan E - Standard	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
HSBC	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
InsureandGo	Silver	✓	\$15,000	\$37,500	\$500	Unlimited	Unlimited	\$6,000	\$4,000	\$250
multitrip	International - Premier Plus	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
RACV	Total Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$6,000	\$250
Southern Cross Travel Insurance	NZ/Indonesia/South Pacific	✓	\$50,000	\$25,000	\$750	Unlimited	Unlimited	\$25,000	\$5,000	\$500
St.George Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Virgin Money	Comprehensive	✓	Unlimited	\$15,000	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$250
Westpac	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
★★★										
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$6,000	\$250
American Express	Essential	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Aussietravelcover	Basic - NZ/Indonesia/Fiji	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
Australia Post	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Australian Unity	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★ ★ ★										
BUPA Insurance	International - Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
CGU	Economy	✓	Unlimited	\$10,000	\$1,000	\$100,000	\$100,000	\$3,500	\$2,000	NA
CGU	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
CHI Travel Insurance	Basic - International	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$8,000	\$3,000	\$250
Columbus Direct Travel Insurance	Premier	✓	\$15,000	\$75,000	\$2,000	\$20,000,000	\$20,000,000	\$7,500	\$4,000	\$1,000
Columbus Direct Travel Insurance	Standard	✓	\$10,000	\$50,000	\$1,000	\$12,500,000	\$12,500,000	\$6,000	\$3,000	\$500
Covermore	Premium - International	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100
Downunder Insurance	Plan A - Premier	✓	Unlimited	\$30,000	\$750	Unlimited	Unlimited	\$7,500	NA	\$500
Flight Centre Travel Group Limit	International Options Plan I	✓	\$5,000	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$10,000	\$200
Flight Centre Travel Group Limit	International Travelsure Plan TI	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100
GIO	Holiday Travel Insurance	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Good2Go	The Works	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
HBF Insurance	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
HCF Insurance	International Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Medibank	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$8,000	\$4,000	\$250
multitrip	International - Premier	✓	\$10,000	\$20,000	\$500	\$12,500	Unlimited	\$6,000	\$4,000	\$250
NAB	Plan A - International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior 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
★ ★ ★										
National Seniors	International Basic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
National Seniors	International Premium	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	\$4,000	\$250
NRMA Insurance	International Comprehensive	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
People's Choice Credit Union	Economy	✓	Unlimited	\$10,000	\$1,000	\$100,000	\$100,000	\$3,500	\$2,000	NA
People's Choice Credit Union	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
People's Choice Credit Union	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
QANTAS	International Comprehensive	✓	Unlimited	\$40,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
QBE	A Travel	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
RAA	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
RAA	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RAC	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RACQ	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RACV	Extra Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$4,000	\$4,000	\$200
Real Insurance	Basics - International	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Real Insurance	Comprehensive - International	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
SGIC	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
SGIO	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
Travel Insurance Direct	International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$4,000	\$250
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Virgin Australia	Comprehensive	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
Woolworths	Basic	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Woolworths	Comprehensive	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
★★										
AIG	Bronze (E12)	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
BUPA Insurance	International - Economy	✓	Unlimited	\$10,000	\$1,000	\$100,000	\$100,000	\$3,500	\$2,000	NA
BUPA Insurance	International - Standard	✓	Unlimited	\$15,000	\$1,000	\$300,000	\$300,000	\$5,000	\$2,000	NA
BUPA Insurance	International - Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
CGU	Standard	✓	Unlimited	\$15,000	\$1,000	\$300,000	\$300,000	\$5,000	\$2,000	NA
CGU	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
HBF Insurance	Economy	✓	Unlimited	\$10,000	\$1,000	\$100,000	\$100,000	\$3,500	\$2,000	NA
HBF Insurance	Standard	✓	Unlimited	\$15,000	\$1,000	\$300,000	\$300,000	\$5,000	\$2,000	NA
HBF Insurance	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
People's Choice Credit Union	Standard	✓	Unlimited	\$15,000	\$1,000	\$300,000	\$300,000	\$5,000	\$2,000	NA
QBE	B Travel	✓	Unlimited	\$18,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	NA
QBE	Premier Plus Extras	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200



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Comprehensive Travel Insurance for a Senior 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
★★										
RAC	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
RACQ	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
Travel Insurance Saver	Essentials	✓	\$15,000	\$10,000	Unlimited	\$500,000	Unlimited	\$5,000	\$2,000	NA
★										
Aussietravelcover	Basic - Super Plus	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
Aussietravelcover	Plan A - NZ/Indonesia/Fiji	✓	Unlimited	\$10,000	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$250
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$8,000	\$250
SureSave	Budget	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$250
SureSave	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$250



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Comprehensive Travel Insurance for a Senior 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"										
Go Insurance	Go Basic - International	✓	\$5,000	NA	\$500	\$20,000,000	\$20,000,000	\$2,500	NA	\$100
Go Insurance	Go Plus - International	✓	\$15,000	\$20,000	\$750	\$20,000,000	\$20,000,000	\$7,500	\$2,500	\$250
InsureandGo	Gold	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
MyCover	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Webjet	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
Worldcare	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$6,000	\$250
ZUJI	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
★★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	NA	\$250
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$6,000	\$250
Big Sky Building Society	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Budget Direct	Comprehensive	✓	Unlimited	\$20,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$400
Commonwealth Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Downunder Insurance	Plan A - Comprehensive	✓	\$10,000	\$30,000	\$750	Unlimited	Unlimited	\$5,000	NA	\$500
Fastcover	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
Fastcover	Plan E - Standard	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
HCF Insurance	International Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250



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Comprehensive Travel Insurance for a Senior 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
★★★★										
HSBC	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
InsureandGo	Silver	✓	\$15,000	\$37,500	\$500	Unlimited	Unlimited	\$6,000	\$4,000	\$250
multitrip	International - Premier Plus	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
NAB	Plan A - International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Southern Cross Travel Insurance	Limited World excl. USA & Canada	✓	\$50,000	\$25,000	\$750	Unlimited	Unlimited	\$25,000	\$5,000	\$500
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Virgin Money	Comprehensive	✓	Unlimited	\$15,000	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$250
★★★										
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$5,000	\$250
American Express	Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$250
American Express	Essential	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Aussietravelcover	Basic - Super	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
Australia Post	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Australian Unity	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Bank of Melbourne	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
BankSA	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Budget Direct	Essential	✓	\$12,500	NA	\$500	Unlimited	Unlimited	\$5,000	\$4,000	\$250
BUPA Insurance	International - Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA



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Comprehensive Travel Insurance for a Senior travelling to France

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
BUPA Insurance	International - Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
CGU	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
CGU	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$8,000	\$3,000	\$250
Columbus Direct Travel Insurance	Premier	✓	\$15,000	\$75,000	\$2,000	\$20,000,000	\$20,000,000	\$7,500	\$4,000	\$1,000
Columbus Direct Travel Insurance	Standard	✓	\$10,000	\$50,000	\$1,000	\$12,500,000	\$12,500,000	\$6,000	\$3,000	\$500
Covermore	Premium - International	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100
Downunder Insurance	Plan A - Premier	✓	Unlimited	\$30,000	\$750	Unlimited	Unlimited	\$7,500	NA	\$500
Flight Centre Travel Group Limit	International Options Plan I	✓	\$5,000	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$10,000	\$200
Flight Centre Travel Group Limit	International Travelsure Plan TI	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100
GIO	Holiday Travel Insurance	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Good2Go	The Works	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
HBF Insurance	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Medibank	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$8,000	\$4,000	\$250
multitrip	International - Premier	✓	\$10,000	\$20,000	\$500	\$12,500	Unlimited	\$6,000	\$4,000	\$250
National Seniors	International Premium	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	\$4,000	\$250
NRMA Insurance	International Comprehensive	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
People's Choice Credit Union	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior 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
★★★										
People's Choice Credit Union	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
QBE	A Travel	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
RAA	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RACV	Extra Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$4,000	\$4,000	\$200
RACV	Total Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$6,000	\$250
Real Insurance	Comprehensive - International	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
SGIC	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
SGIO	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
St.George Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Travel Insurance Direct	International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$4,000	\$250
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Virgin Australia	Comprehensive	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
Westpac	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Woolworths	Comprehensive	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
★★										
AIG	Gold (C12)	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior 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
★★										
Aussietravelcover	Basic - Super Plus	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
Aussietravelcover	Plan A - Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$8,000	\$4,000	\$250
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$8,000	\$250
CHI Travel Insurance	Basic - International	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
HBF Insurance	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
National Seniors	International Basic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
QANTAS	International Comprehensive	✓	Unlimited	\$40,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
QBE	Premier Plus Extras	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
RAA	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
RAC	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RACQ	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
Woolworths	Basic	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
★										
RAC	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
RACQ	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
Real Insurance	Basics - International	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
SureSave	Budget	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$250
SureSave	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$250



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior 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"										
Go Insurance	Go Basic - International	✓	\$5,000	NA	\$500	\$20,000,000	\$20,000,000	\$2,500	NA	\$100
Go Insurance	Go Plus - International	✓	\$15,000	\$20,000	\$750	\$20,000,000	\$20,000,000	\$7,500	\$2,500	\$250
InsureandGo	Gold	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
multitrip	International - Premier Plus	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
MyCover	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Webjet	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
Worldcare	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$6,000	\$250
ZUJI	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
★★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	NA	\$250
Big Sky Building Society	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Budget Direct	Comprehensive	✓	Unlimited	\$20,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$400
Budget Direct	Essential	✓	\$12,500	NA	\$500	Unlimited	Unlimited	\$5,000	\$4,000	\$250
Commonwealth Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Fastcover	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
Fastcover	Plan E - Standard	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
HCF Insurance	International Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250



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Comprehensive Travel Insurance for a Senior 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
★★★★										
HSBC	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
InsureandGo	Silver	✓	\$15,000	\$37,500	\$500	Unlimited	Unlimited	\$6,000	\$4,000	\$250
multitrip	International - Premier	✓	\$10,000	\$20,000	\$500	\$12,500	Unlimited	\$6,000	\$4,000	\$250
Southern Cross Travel Insurance	Limited World excl. USA & Canada	✓	\$50,000	\$25,000	\$750	Unlimited	Unlimited	\$25,000	\$5,000	\$500
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Virgin Australia	Comprehensive	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
Virgin Money	Comprehensive	✓	Unlimited	\$15,000	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$250
★★★										
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$5,000	\$250
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$6,000	\$250
American Express	Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$250
American Express	Essential	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Aussietravelcover	Basic - Super	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
Australia Post	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Australian Unity	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Bank of Melbourne	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
BankSA	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
BUPA Insurance	International - Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA



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Comprehensive Travel Insurance for a Senior 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
★★★										
CGU	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$8,000	\$3,000	\$250
Columbus Direct Travel Insurance	Premier	✓	\$15,000	\$75,000	\$2,000	\$20,000,000	\$20,000,000	\$7,500	\$4,000	\$1,000
Columbus Direct Travel Insurance	Standard	✓	\$10,000	\$50,000	\$1,000	\$12,500,000	\$12,500,000	\$6,000	\$3,000	\$500
Covermore	Premium - International	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100
Downunder Insurance	Plan A - Comprehensive	✓	\$10,000	\$30,000	\$750	Unlimited	Unlimited	\$5,000	NA	\$500
Downunder Insurance	Plan A - Premier	✓	Unlimited	\$30,000	\$750	Unlimited	Unlimited	\$7,500	NA	\$500
Flight Centre Travel Group Limit	International Options Plan I	✓	\$5,000	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$10,000	\$200
Flight Centre Travel Group Limit	International Travelsure Plan TI	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100
GIO	Holiday Travel Insurance	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Medibank	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$8,000	\$4,000	\$250
NAB	Plan A - International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
National Seniors	International Basic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
National Seniors	International Premium	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	\$4,000	\$250
NRMA Insurance	International Comprehensive	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
People's Choice Credit Union	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
QBE	A Travel	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
RAA	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior 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
★★★										
RACV	Extra Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$4,000	\$4,000	\$200
RACV	Total Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$6,000	\$250
Real Insurance	Comprehensive - International	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
SGIC	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
SGIO	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
St.George Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Travel Insurance Direct	International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$4,000	\$250
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Westpac	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Woolworths	Basic	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Woolworths	Comprehensive	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
★★										
Aussietravelcover	Basic - Super Plus	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
Aussietravelcover	Plan A - Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$8,000	\$4,000	\$250
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$8,000	\$250
CHI Travel Insurance	Basic - International	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250



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Comprehensive Travel Insurance for a Senior 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
★★										
Good2Go	The Works	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
HBF Insurance	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
QANTAS	International Comprehensive	✓	Unlimited	\$40,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
QBE	Premier Plus Extras	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
RAA	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
RAC	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RACQ	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
Real Insurance	Basics - International	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
★										
AIG	Gold (C12)	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
RAC	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
RACQ	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
SureSave	Budget	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$250
SureSave	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$250



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Comprehensive Travel Insurance for a Senior 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	\$20,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$400
Go Insurance	Go Basic - International	✓	\$5,000	NA	\$500	\$20,000,000	\$20,000,000	\$2,500	NA	\$100
Go Insurance	Go Plus - International	✓	\$15,000	\$20,000	\$750	\$20,000,000	\$20,000,000	\$7,500	\$2,500	\$250
InsureandGo	Gold	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
MyCover	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Webjet	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
Worldcare	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$6,000	\$250
ZUJI	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
★★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	NA	\$250
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$5,000	\$250
American Express	Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$250
Bank of Melbourne	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
BankSA	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Big Sky Building Society	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Budget Direct	Essential	✓	\$12,500	NA	\$500	Unlimited	Unlimited	\$5,000	\$4,000	\$250
Commonwealth Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250



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Comprehensive Travel Insurance for a Senior 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	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
Fastcover	Plan E - Standard	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
HCF Insurance	International Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
HSBC	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
InsureandGo	Silver	✓	\$15,000	\$37,500	\$500	Unlimited	Unlimited	\$6,000	\$4,000	\$250
multitrip	International - Premier Plus	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
RACV	Total Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$6,000	\$250
Southern Cross Travel Insurance	NZ/Indonesia/South Pacific	✓	\$50,000	\$25,000	\$750	Unlimited	Unlimited	\$25,000	\$5,000	\$500
St.George Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Virgin Money	Comprehensive	✓	Unlimited	\$15,000	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$250
Westpac	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
★★★										
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$6,000	\$250
American Express	Essential	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Aussietravelcover	Basic - NZ/Indonesia/Fiji	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
Australia Post	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Australian Unity	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★ ★ ★										
BUPA Insurance	International - Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
CGU	Economy	✓	Unlimited	\$10,000	\$1,000	\$100,000	\$100,000	\$3,500	\$2,000	NA
CGU	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
CHI Travel Insurance	Basic - International	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$8,000	\$3,000	\$250
Columbus Direct Travel Insurance	Premier	✓	\$15,000	\$75,000	\$2,000	\$20,000,000	\$20,000,000	\$7,500	\$4,000	\$1,000
Columbus Direct Travel Insurance	Standard	✓	\$10,000	\$50,000	\$1,000	\$12,500,000	\$12,500,000	\$6,000	\$3,000	\$500
Covermore	Premium - International	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100
Downunder Insurance	Plan A - Comprehensive	✓	\$10,000	\$30,000	\$750	Unlimited	Unlimited	\$5,000	NA	\$500
Downunder Insurance	Plan A - Premier	✓	Unlimited	\$30,000	\$750	Unlimited	Unlimited	\$7,500	NA	\$500
Flight Centre Travel Group Limit	International Options Plan I	✓	\$5,000	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$10,000	\$200
Flight Centre Travel Group Limit	International Travelsure Plan TI	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100
GIO	Holiday Travel Insurance	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Good2Go	The Works	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
HBF Insurance	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Medibank	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$8,000	\$4,000	\$250
multitrip	International - Premier	✓	\$10,000	\$20,000	\$500	\$12,500	Unlimited	\$6,000	\$4,000	\$250
NAB	Plan A - International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior 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 Basic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
National Seniors	International Premium	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	\$4,000	\$250
NRMA Insurance	International Comprehensive	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
People's Choice Credit Union	Economy	✓	Unlimited	\$10,000	\$1,000	\$100,000	\$100,000	\$3,500	\$2,000	NA
People's Choice Credit Union	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
People's Choice Credit Union	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
QANTAS	International Comprehensive	✓	Unlimited	\$40,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
QBE	A Travel	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
RAA	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
RAA	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RAC	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RACQ	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RACV	Extra Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$4,000	\$4,000	\$200
Real Insurance	Basics - International	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Real Insurance	Comprehensive - International	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
SGIC	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
SGIO	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
Travel Insurance Direct	International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$4,000	\$250
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Virgin Australia	Comprehensive	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
Woolworths	Basic	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Woolworths	Comprehensive	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
★★										
AIG	Bronze (E12)	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$8,000	\$250
BUPA Insurance	International - Economy	✓	Unlimited	\$10,000	\$1,000	\$100,000	\$100,000	\$3,500	\$2,000	NA
BUPA Insurance	International - Standard	✓	Unlimited	\$15,000	\$1,000	\$300,000	\$300,000	\$5,000	\$2,000	NA
BUPA Insurance	International - Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
CGU	Standard	✓	Unlimited	\$15,000	\$1,000	\$300,000	\$300,000	\$5,000	\$2,000	NA
CGU	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
HBF Insurance	Economy	✓	Unlimited	\$10,000	\$1,000	\$100,000	\$100,000	\$3,500	\$2,000	NA
HBF Insurance	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
People's Choice Credit Union	Standard	✓	Unlimited	\$15,000	\$1,000	\$300,000	\$300,000	\$5,000	\$2,000	NA
QBE	B Travel	✓	Unlimited	\$18,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	NA
QBE	Premier Plus Extras	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200



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Comprehensive Travel Insurance for a Senior 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
★★										
RAC	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
RACQ	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
Travel Insurance Saver	Essentials	✓	\$15,000	\$10,000	Unlimited	\$500,000	Unlimited	\$5,000	\$2,000	NA
★										
Aussietravelcover	Basic - Super Plus	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
Aussietravelcover	Plan A - NZ/Indonesia/Fiji	✓	Unlimited	\$10,000	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$250
HBF Insurance	Standard	✓	Unlimited	\$15,000	\$1,000	\$300,000	\$300,000	\$5,000	\$2,000	NA
SureSave	Budget	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$250
SureSave	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$250



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Comprehensive Travel Insurance for a Senior 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	✓	\$5,000	NA	\$500	\$20,000,000	\$20,000,000	\$2,500	NA	\$100
Go Insurance	Go Plus - International	✓	\$15,000	\$20,000	\$750	\$20,000,000	\$20,000,000	\$7,500	\$2,500	\$250
InsureandGo	Gold	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
multitrip	International - Premier Plus	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
MyCover	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Webjet	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
ZUJI	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
★★★★										
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$5,000	\$250
Big Sky Building Society	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Budget Direct	Comprehensive	✓	Unlimited	\$20,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$400
Budget Direct	Essential	✓	\$12,500	NA	\$500	Unlimited	Unlimited	\$5,000	\$4,000	\$250
Commonwealth Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Fastcover	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
Fastcover	Plan E - Standard	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
HCF Insurance	International Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
HSBC	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250



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Comprehensive Travel Insurance for a Senior 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
★★★★										
InsureandGo	Silver	✓	\$15,000	\$37,500	\$500	Unlimited	Unlimited	\$6,000	\$4,000	\$250
Southern Cross Travel Insurance	Limited World excl. USA & Canada	✓	\$50,000	\$25,000	\$750	Unlimited	Unlimited	\$25,000	\$5,000	\$500
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Virgin Money	Comprehensive	✓	Unlimited	\$15,000	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$250
Worldcare	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$6,000	\$250
★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	NA	\$250
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$6,000	\$250
American Express	Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$250
American Express	Essential	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Australia Post	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Australian Unity	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Bank of Melbourne	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
BankSA	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
BUPA Insurance	International - Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
BUPA Insurance	International - Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
CGU	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
CGU	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA



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Comprehensive Travel Insurance for a Senior 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	✓	\$15,000	\$75,000	\$2,000	\$20,000,000	\$20,000,000	\$7,500	\$4,000	\$1,000
Columbus Direct Travel Insurance	Standard	✓	\$10,000	\$50,000	\$1,000	\$12,500,000	\$12,500,000	\$6,000	\$3,000	\$500
Covermore	Premium - International	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100
Downunder Insurance	Plan A - Comprehensive	✓	\$10,000	\$30,000	\$750	Unlimited	Unlimited	\$5,000	NA	\$500
Downunder Insurance	Plan A - Premier	✓	Unlimited	\$30,000	\$750	Unlimited	Unlimited	\$7,500	NA	\$500
Flight Centre Travel Group Limit	International Options Plan I	✓	\$5,000	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$10,000	\$200
Flight Centre Travel Group Limit	International Travelsure Plan TI	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100
GIO	Holiday Travel Insurance	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Good2Go	The Works	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
HBF Insurance	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
HBF Insurance	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Medibank	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$8,000	\$4,000	\$250
multitrip	International - Premier	✓	\$10,000	\$20,000	\$500	\$12,500	Unlimited	\$6,000	\$4,000	\$250
NAB	Plan A - International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
National Seniors	International Basic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
National Seniors	International Premium	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	\$4,000	\$250
NRMA Insurance	International Comprehensive	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
People's Choice Credit Union	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA



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Comprehensive Travel Insurance for a Senior 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
★★★										
People's Choice Credit Union	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
QBE	A Travel	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
RAA	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RACV	Extra Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$4,000	\$4,000	\$200
RACV	Total Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$6,000	\$250
Real Insurance	Comprehensive - International	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
SGIC	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
SGIO	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
St.George Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Travel Insurance Direct	International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$4,000	\$250
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Virgin Australia	Comprehensive	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
Westpac	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Woolworths	Comprehensive	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
★★										
AIG	Gold (C12)	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500



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Comprehensive Travel Insurance for a Senior travelling to South Africa

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★										
Aussietravelcover	Basic - Super Plus	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$8,000	\$250
CHI Travel Insurance	Basic - International	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$8,000	\$3,000	\$250
QANTAS	International Comprehensive	✓	Unlimited	\$40,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
QBE	Premier Plus Extras	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
RAA	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
RAC	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RACQ	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
Woolworths	Basic	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
★										
RAC	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
RACQ	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
Real Insurance	Basics - International	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
SureSave	Budget	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$250
SureSave	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$250



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Comprehensive Travel Insurance for a Senior 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"										
Fastcover	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
Fastcover	Plan E - Standard	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
Go Insurance	Go Basic - International	✓	\$5,000	NA	\$500	\$20,000,000	\$20,000,000	\$2,500	NA	\$100
multitrip	International - Premier Plus	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
MyCover	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Webjet	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
Worldcare	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$6,000	\$250
ZUJI	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
★★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	NA	\$250
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$5,000	\$250
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$6,000	\$250
American Express	Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$250
Big Sky Building Society	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Budget Direct	Comprehensive	✓	Unlimited	\$20,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$400
Budget Direct	Essential	✓	\$12,500	NA	\$500	Unlimited	Unlimited	\$5,000	\$4,000	\$250
Commonwealth Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior 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
★★★★										
Go Insurance	Go Plus - International	✓	\$15,000	\$20,000	\$750	\$20,000,000	\$20,000,000	\$7,500	\$2,500	\$250
HCF Insurance	International Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
HSBC	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
InsureandGo	Gold	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
InsureandGo	Silver	✓	\$15,000	\$37,500	\$500	Unlimited	Unlimited	\$6,000	\$4,000	\$250
multitrip	International - Premier	✓	\$10,000	\$20,000	\$500	\$12,500	Unlimited	\$6,000	\$4,000	\$250
NAB	Plan A - International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Southern Cross Travel Insurance	Limited World excl. USA & Canada	✓	\$50,000	\$25,000	\$750	Unlimited	Unlimited	\$25,000	\$5,000	\$500
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Virgin Money	Comprehensive	✓	Unlimited	\$15,000	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$250
★★★										
American Express	Essential	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Aussietravelcover	Basic - Standard	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
Australia Post	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Australian Unity	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Bank of Melbourne	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
BankSA	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
BUPA Insurance	International - Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA



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Comprehensive Travel Insurance for a Senior 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
★★★										
CGU	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
CGU	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$8,000	\$3,000	\$250
Columbus Direct Travel Insurance	Premier	✓	\$15,000	\$75,000	\$2,000	\$20,000,000	\$20,000,000	\$7,500	\$4,000	\$1,000
Columbus Direct Travel Insurance	Standard	✓	\$10,000	\$50,000	\$1,000	\$12,500,000	\$12,500,000	\$6,000	\$3,000	\$500
Downunder Insurance	Plan A - Comprehensive	✓	\$10,000	\$30,000	\$750	Unlimited	Unlimited	\$5,000	NA	\$500
Downunder Insurance	Plan A - Premier	✓	Unlimited	\$30,000	\$750	Unlimited	Unlimited	\$7,500	NA	\$500
Flight Centre Travel Group Limit	International Options Plan I	✓	\$5,000	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$10,000	\$200
Flight Centre Travel Group Limit	International Travelsure Plan TI	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100
GIO	Holiday Travel Insurance	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Good2Go	The Works	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
HBF Insurance	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Medibank	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$8,000	\$4,000	\$250
National Seniors	International Premium	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	\$4,000	\$250
NRMA Insurance	International Comprehensive	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
People's Choice Credit Union	Standard	✓	Unlimited	\$15,000	\$1,000	\$300,000	\$300,000	\$5,000	\$2,000	NA
People's Choice Credit Union	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
People's Choice Credit Union	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA



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Comprehensive Travel Insurance for a Senior 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
★★★										
QANTAS	International Comprehensive	✓	Unlimited	\$40,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
QBE	A Travel	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
QBE	B Travel	✓	Unlimited	\$18,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	NA
RAA	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
RAA	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RAC	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RACQ	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RACV	Extra Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$4,000	\$4,000	\$200
RACV	Total Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$6,000	\$250
Real Insurance	Comprehensive - International	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
SGIC	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
SGIO	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
St.George Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Travel Insurance Direct	International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$4,000	\$250
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Virgin Australia	Comprehensive	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
Westpac	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250



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Comprehensive Travel Insurance for a Senior 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
★★★										
Woolworths	Comprehensive	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
★★										
AIG	Silver (D12)	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
Aussietravelcover	Plan A - Standard	✓	Unlimited	\$15,000	\$1,000	Unlimited	Unlimited	\$6,000	\$4,000	\$250
BUPA Insurance	International - Standard	✓	Unlimited	\$15,000	\$1,000	\$300,000	\$300,000	\$5,000	\$2,000	NA
BUPA Insurance	International - Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
CGU	Standard	✓	Unlimited	\$15,000	\$1,000	\$300,000	\$300,000	\$5,000	\$2,000	NA
CHI Travel Insurance	Basic - International	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
Covermore	Premium - International	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100
HBF Insurance	Standard	✓	Unlimited	\$15,000	\$1,000	\$300,000	\$300,000	\$5,000	\$2,000	NA
HBF Insurance	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
National Seniors	International Basic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
QBE	Premier Plus Extras	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
RAC	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
Real Insurance	Basics - International	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Woolworths	Basic	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
★										
Aussietravelcover	Basic - Super Plus	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250



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Comprehensive Travel Insurance for a Senior 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 - Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$8,000	\$250
RACQ	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
SureSave	Budget	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$250
SureSave	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$250



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Comprehensive Travel Insurance for a Senior travelling to the UK

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★★ "Outstanding Value"										
Go Insurance	Go Basic - International	✓	\$5,000	NA	\$500	\$20,000,000	\$20,000,000	\$2,500	NA	\$100
Go Insurance	Go Plus - International	✓	\$15,000	\$20,000	\$750	\$20,000,000	\$20,000,000	\$7,500	\$2,500	\$250
InsureandGo	Gold	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
MyCover	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Webjet	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
Worldcare	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$6,000	\$250
ZUJI	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
★★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	NA	\$250
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$6,000	\$250
Big Sky Building Society	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Budget Direct	Comprehensive	✓	Unlimited	\$20,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$400
Commonwealth Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Fastcover	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
Fastcover	Plan E - Standard	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
HCF Insurance	International Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
HSBC	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250



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Comprehensive Travel Insurance for a Senior 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
★★★★										
InsureandGo	Silver	✓	\$15,000	\$37,500	\$500	Unlimited	Unlimited	\$6,000	\$4,000	\$250
multitrip	International - Premier Plus	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
NAB	Plan A - International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
NRMA Insurance	International Comprehensive	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
SGIC	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
SGIO	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
Southern Cross Travel Insurance	Limited World excl. USA & Canada	✓	\$50,000	\$25,000	\$750	Unlimited	Unlimited	\$25,000	\$5,000	\$500
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Virgin Money	Comprehensive	✓	Unlimited	\$15,000	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$250
★★★										
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$5,000	\$250
American Express	Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$250
American Express	Essential	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Aussietravelcover	Basic - Standard	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
Australia Post	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Australian Unity	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Bank of Melbourne	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
BankSA	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250



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Comprehensive Travel Insurance for a Senior 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
★ ★ ★										
Budget Direct	Essential	✓	\$12,500	NA	\$500	Unlimited	Unlimited	\$5,000	\$4,000	\$250
BUPA Insurance	International - Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
CGU	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
CGU	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$8,000	\$3,000	\$250
Columbus Direct Travel Insurance	Premier	✓	\$15,000	\$75,000	\$2,000	\$20,000,000	\$20,000,000	\$7,500	\$4,000	\$1,000
Columbus Direct Travel Insurance	Standard	✓	\$10,000	\$50,000	\$1,000	\$12,500,000	\$12,500,000	\$6,000	\$3,000	\$500
Covermore	Premium - International	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100
Downunder Insurance	Plan A - Comprehensive	✓	\$10,000	\$30,000	\$750	Unlimited	Unlimited	\$5,000	NA	\$500
Downunder Insurance	Plan A - Premier	✓	Unlimited	\$30,000	\$750	Unlimited	Unlimited	\$7,500	NA	\$500
Flight Centre Travel Group Limit	International Options Plan I	✓	\$5,000	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$10,000	\$200
Flight Centre Travel Group Limit	International Travelsure Plan TI	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100
GIO	Holiday Travel Insurance	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Good2Go	The Works	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
HBF Insurance	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Medibank	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$8,000	\$4,000	\$250
multitrip	International - Premier	✓	\$10,000	\$20,000	\$500	\$12,500	Unlimited	\$6,000	\$4,000	\$250
National Seniors	International Basic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250



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Comprehensive Travel Insurance for a Senior 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
★ ★ ★										
National Seniors	International Premium	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	\$4,000	\$250
People's Choice Credit Union	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
People's Choice Credit Union	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
QBE	A Travel	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
QBE	B Travel	✓	Unlimited	\$18,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	NA
RAA	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RACV	Extra Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$4,000	\$4,000	\$200
RACV	Total Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$6,000	\$250
Real Insurance	Comprehensive - International	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
St.George Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Travel Insurance Direct	International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$4,000	\$250
Travel Insurance Saver	Essentials	✓	\$15,000	\$10,000	Unlimited	\$500,000	Unlimited	\$5,000	\$2,000	NA
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Virgin Australia	Comprehensive	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
Westpac	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Woolworths	Comprehensive	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250



Travel Insurance Star Ratings

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Comprehensive Travel Insurance for a Senior 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
★★										
Aussietravelcover	Basic - Super Plus	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
Aussietravelcover	Plan A - Standard	✓	Unlimited	\$15,000	\$1,000	Unlimited	Unlimited	\$6,000	\$4,000	\$250
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$8,000	\$250
BUPA Insurance	International - Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
CHI Travel Insurance	Basic - International	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
HBF Insurance	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
QANTAS	International Comprehensive	✓	Unlimited	\$40,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
QBE	Premier Plus Extras	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
RAA	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
RAC	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RACQ	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
Real Insurance	Basics - International	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Woolworths	Basic	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
★										
AIG	Gold (C12)	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
RAC	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
RACQ	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
SureSave	Budget	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$250



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Comprehensive Travel Insurance for a Senior 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
★ SureSave	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$250



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Comprehensive Travel Insurance for a Senior 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	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
Fastcover	Plan E - Standard	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
InsureandGo	Gold	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
MyCover	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Webjet	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
Worldcare	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$6,000	\$250
ZUJI	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
★★★★										
1300 Insurance	Plan A Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	NA	\$250
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$5,000	\$250
Big Sky Building Society	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Budget Direct	Comprehensive	✓	Unlimited	\$20,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$400
Budget Direct	Essential	✓	\$12,500	NA	\$500	Unlimited	Unlimited	\$5,000	\$4,000	\$250
Commonwealth Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Downunder Insurance	Plan A - Comprehensive	✓	\$10,000	\$30,000	\$750	Unlimited	Unlimited	\$5,000	NA	\$500
Downunder Insurance	Plan A - Premier	✓	Unlimited	\$30,000	\$750	Unlimited	Unlimited	\$7,500	NA	\$500
Go Insurance	Go Basic - International	✓	\$5,000	NA	\$500	\$20,000,000	\$20,000,000	\$2,500	NA	\$100



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Comprehensive Travel Insurance for a Senior 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
★★★★										
Go Insurance	Go Plus - International	✓	\$15,000	\$20,000	\$750	\$20,000,000	\$20,000,000	\$7,500	\$2,500	\$250
HSBC	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
InsureandGo	Silver	✓	\$15,000	\$37,500	\$500	Unlimited	Unlimited	\$6,000	\$4,000	\$250
multitrip	International - Premier Plus	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
Southern Cross Travel Insurance	World incl. USA & Canada	✓	\$50,000	\$25,000	\$750	Unlimited	Unlimited	\$25,000	\$5,000	\$500
Virgin Australia	Comprehensive	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
Virgin Money	Comprehensive	✓	Unlimited	\$15,000	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$250
★★★										
Allianz Australia	Comprehensive Plan	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$6,000	\$250
American Express	Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$250
American Express	Essential	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Australia Post	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Australian Unity	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Bank of Melbourne	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
BankSA	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
BUPA Insurance	International - Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
CGU	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
Columbus Direct Travel Insurance	Premier	✓	\$15,000	\$75,000	\$2,000	\$20,000,000	\$20,000,000	\$7,500	\$4,000	\$1,000



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Comprehensive Travel Insurance for a Senior 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
★★★										
Columbus Direct Travel Insurance	Standard	✓	\$10,000	\$50,000	\$1,000	\$12,500,000	\$12,500,000	\$6,000	\$3,000	\$500
Covermore	Premium - International	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100
Flight Centre Travel Group Limit	International Options Plan I	✓	\$5,000	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$10,000	\$200
Flight Centre Travel Group Limit	International Travelsure Plan TI	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100
GIO	Holiday Travel Insurance	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Good2Go	The Works	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
HBF Insurance	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
HCF Insurance	International Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Medibank	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$8,000	\$4,000	\$250
multitrip	International - Premier	✓	\$10,000	\$20,000	\$500	\$12,500	Unlimited	\$6,000	\$4,000	\$250
NAB	Plan A - International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
National Seniors	International Premium	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	\$4,000	\$250
NRMA Insurance	International Comprehensive	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
People's Choice Credit Union	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
RAA	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
RAA	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RACV	Extra Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$4,000	\$4,000	\$200
RACV	Total Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$6,000	\$250



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Comprehensive Travel Insurance for a Senior 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
★★★										
Real Insurance	Comprehensive - International	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
SGIC	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
SGIO	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
St.George Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Travel Insurance Direct	International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$4,000	\$250
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Westpac	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Woolworths	Comprehensive	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
★★										
AIG	Platinum (F12)	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
Aussietravelcover	Basic - Super Plus	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$8,000	\$250
CHI Travel Insurance	Basic - International	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$8,000	\$3,000	\$250
National Seniors	International Basic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250



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Comprehensive Travel Insurance for a Senior 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
★★										
QBE	Premier Plus Extras	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
RAC	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
RAC	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RACQ	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
Real Insurance	Basics - International	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Woolworths	Basic	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
★										
QANTAS	International Comprehensive	✓	Unlimited	\$40,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
RACQ	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
SureSave	Budget	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$250
SureSave	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$250