



# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for a Single 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"										
<b>1Cover Direct Insurance</b>	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$5,000	\$250
<b>Budget Direct</b>	Comprehensive	✓	Unlimited	\$20,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$400
<b>Budget Direct</b>	Essential	✓	\$12,500	NA	\$500	Unlimited	Unlimited	\$5,000	\$4,000	\$250
<b>Fastcover</b>	Plan E - Standard- Cruise Pack	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
<b>Fastcover</b>	PlanD-Comp + Snow Cover-Cruise Pac	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
<b>Online Travel Insurance</b>	Plan A - Comprehensive Cruise Pack	✓	\$25,000	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
<b>World2Cover Travel Insurance</b>	Top Cover	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$5,000	\$500
★★★★										
<b>Fastcover</b>	Plan A - Comprehensive- Cruise Pack	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
<b>Hume Bank</b>	Plan A - Comprehensive	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
<b>InsureandGo</b>	Gold+ Cruise Pack	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
<b>InsureandGo</b>	Silver+ Cruise Pack	✓	\$15,000	\$37,500	\$500	Unlimited	Unlimited	\$6,000	\$4,000	\$250
<b>multitrip</b>	International - Premier	✓	\$10,000	\$20,000	\$500	\$12,500	Unlimited	\$6,000	\$4,000	\$250
<b>multitrip</b>	International - Premier Plus	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
<b>NRMA Insurance</b>	Domestic Comprehensive	✓	Unlimited	\$10,000	NA	NA	NA	\$8,000	\$3,000	NA
<b>Online Travel Insurance</b>	Plan B - Australia Only Cruise Pack	✓	\$10,000	\$25,000	NA	NA	NA	\$5,000	\$3,000	NA
<b>SGIC</b>	Domestic Comprehensive	✓	Unlimited	\$10,000	NA	NA	NA	\$8,000	\$3,000	NA
<b>SGIO</b>	Domestic Comprehensive	✓	Unlimited	\$10,000	NA	NA	NA	\$8,000	\$3,000	NA



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## Comprehensive Travel Insurance for a Single 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
★★★★										
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Travel Insuranz	Classic	✓	\$2,500	NA	\$500	Unlimited	Unlimited	\$2,500	NA	\$125
Travel Insuranz	Deluxe	✓	\$5,000	\$10,000	\$500	Unlimited	Unlimited	\$3,500	\$1,500	\$400
Travel Insuranz	Premier	✓	\$10,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$400
World2Cover Travel Insurance	Essentials Cover	✓	\$25,000	NA	\$2,000	Unlimited	Unlimited	\$7,500	NA	NA
Worldcare	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$6,000	\$250
★★★										
1300 Insurance	Plan C Australia Only- Cruise pack	✓	Unlimited	\$25,000	NA	NA	NA	\$7,500	NA	NA
AAMI	International Travel	✓	Unlimited	\$10,000	Unlimited	Unlimited	Unlimited	\$12,000	\$2,000	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
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 - Essential	✓	\$1,000	\$20,000	NA	NA	NA	\$2,000	NA	NA



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Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
Citi	Domestic - Premium	✓	\$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
HSBC	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Hume Bank	Plan D - Snow Cover	✓	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 Premium	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	\$4,000	\$250
QANTAS	Australian Comprehensive	✓	\$1,500	\$10,000	NA	NA	NA	\$4,000	\$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
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	Basics - Domestic	✓	\$5,000	NA	NA	NA	NA	\$5,000	NA	NA
Real Insurance	Comprehensive - Domestic	✓	\$12,000	\$12,000	NA	NA	NA	\$10,000	\$5,000	\$250
Ski Insurance	Ski Plus Domestic	✓	Unlimited	\$25,000	NA	NA	NA	\$5,000	\$5,000	NA
St.George Bank	Domestic Plan+ Cruise Pack	✓	Unlimited	\$25,000	NA	NA	NA	\$10,000	\$3,000	\$250



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## Comprehensive Travel Insurance for a Single 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
★★★										
Travel Insurance Direct	Domestic	✓	\$10,000	\$10,000	NA	\$10,000	NA	\$4,000	\$4,000	\$250
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Virgin Australia	Domestic	✓	Unlimited	\$25,000	NA	NA	NA	\$5,000	\$3,000	NA
Virgin Money	Australia Only	✓	\$10,000	\$15,000	NA	NA	NA	\$7,500	NA	NA
Webjet	Domestic Plan + Cruise Pack	✓	Unlimited	\$25,000	NA	NA	NA	\$500	NA	NA
Westpac	Domestic Plan+ Cruise Pack	✓	Unlimited	\$25,000	NA	NA	NA	\$10,000	\$3,000	\$250
Woolworths	Basic - Domestic- Cruise Pack	✓	\$5,000	NA	NA	NA	NA	\$5,000	NA	NA
Woolworths	Comprehensive-Domestic-Cruise Pack	✓	\$12,000	\$12,000	NA	NA	NA	\$10,000	\$5,000	\$250
ZUJI	Domestic Plan + Cruise Pack	✓	Unlimited	\$25,000	NA	NA	NA	\$500	NA	NA
★★										
Allianz Australia	Domestic Plan- Cruise Pack	✓	Unlimited	\$25,000	NA	NA	NA	\$10,000	\$6,000	\$250
ANZ	Australian	✓	\$10,000	\$10,000	NA	\$5,000	NA	\$4,000	\$3,000	NA
Big Sky Building Society	Domestic + Cruise Pack	✓	Unlimited	\$25,000	NA	NA	NA	\$7,500	\$6,000	NA
Citi	Domestic - Elite	✓	\$25,000	\$100,000	NA	NA	NA	\$10,000	\$5,000	NA
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
National Seniors	International Basic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
RAA	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA



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Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★										
RAC	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
STA Travel	Plan B - Standard Domestic	✓	\$10,000	\$10,000	NA	NA	NA	\$3,000	NA	NA
Travel Insurance Saver	Australian Comprehensive	✓	\$10,000	\$10,000	NA	NA	NA	\$4,000	\$3,000	NA
★										
Australian Unity	Australian	✓	\$10,000	\$10,000	NA	NA	NA	\$4,000	\$5,000	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
RACQ	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA



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## Comprehensive Travel Insurance for a Single 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"										
<b>1Cover Direct Insurance</b>	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$5,000	\$250
<b>Budget Direct</b>	Comprehensive	✓	Unlimited	\$20,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$400
<b>Budget Direct</b>	Essential	✓	\$12,500	NA	\$500	Unlimited	Unlimited	\$5,000	\$4,000	\$250
<b>Fastcover</b>	Plan E - Standard- Cruise Pack	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
<b>Online Travel Insurance</b>	Plan A - Comprehensive Cruise Pack	✓	\$25,000	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
<b>Webjet</b>	Comprehensive + Cruise Pack	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
<b>Woolworths</b>	Comprehensive- Cruise Pack	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
<b>World2Cover Travel Insurance</b>	Essentials Cover	✓	\$25,000	NA	\$2,000	Unlimited	Unlimited	\$7,500	NA	NA
<b>World2Cover Travel Insurance</b>	Top Cover	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$5,000	\$500
<b>ZUJI</b>	Comprehensive + Cruise Pack	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
★★★★										
<b>1300 Insurance</b>	Plan A Comprehensive -Cruise pack	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	NA	\$250
<b>American Express</b>	Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$250
<b>Citi</b>	International - Essential	✓	\$25,000	\$20,000	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
<b>Commonwealth Bank</b>	Comprehensive+ Cruise Pack	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
<b>Fastcover</b>	Plan A - Comprehensive- Cruise Pack	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
<b>Fastcover</b>	PlanD-Comp + Snow Cover-Cruise Pac	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
<b>Go Insurance</b>	Go Plus -International- Cruise Pack	✓	\$15,000	\$20,000	\$750	\$20,000,000	\$20,000,000	\$7,500	\$2,500	\$250



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## Comprehensive Travel Insurance for a Single 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
★★★★										
InsureandGo	Gold+ Cruise Pack	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
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
Real Insurance	Comprehensive - International	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
Ski Insurance	Ski Plus Overseas	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$5,000	\$5,000	\$250
Travel Insurance Direct	International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$4,000	\$250
Travel Insuranz	Classic	✓	\$2,500	NA	\$500	Unlimited	Unlimited	\$2,500	NA	\$125
Travel Insuranz	Deluxe	✓	\$5,000	\$10,000	\$500	Unlimited	Unlimited	\$3,500	\$1,500	\$400
Travel Insuranz	Premier	✓	\$10,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$400
Virgin Money	Comprehensive	✓	Unlimited	\$15,000	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$250
Woolworths	Basic- Cruise Pack	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Worldcare	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$6,000	\$250
★★★										
AAMI	International Travel	✓	Unlimited	\$10,000	Unlimited	Unlimited	Unlimited	\$12,000	\$2,000	NA
AIG	Bronze (E12)	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
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



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★★★										
ANZ	International	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$5,000	\$200
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
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
Citi	International - Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
Citi	International - Premium	✓	\$50,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$3,000	\$200
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
Go Insurance	Go Basic-International- Cruise Pack	✓	\$5,000	NA	\$500	\$20,000,000	\$20,000,000	\$2,500	NA	\$100
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
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Hume Bank	Plan D - Snow Cover	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250





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★★★										
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
Ouch Online Travel Insurance	A Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
Ouch Online Travel Insurance	B Travel Plan	✓	Unlimited	\$18,000	Unlimited	Unlimited	Unlimited	\$15,000	\$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
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
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
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
St.George Bank	Comprehensive+ Cruise Pack	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Travel Insurance Saver	A Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
Travel Insurance Saver	B Travel Plan	✓	Unlimited	\$18,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	NA
Travel Insurance Saver	Bare Essentials	✓	\$5,000	\$5,000	Unlimited	\$250,000	Unlimited	\$2,000	NA	NA



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Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
Travel Insurance Saver	C Travel Plan	✓	Unlimited	\$10,000	Unlimited	Unlimited	Unlimited	\$15,000	\$2,000	NA
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
Virgin Australia	Comprehensive	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
Westpac	Comprehensive+ Cruise Pack	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
World Nomads	Explorer	✓	Unlimited	\$12,500	\$500	Unlimited	Unlimited	\$10,000	\$3,000	\$250
World Nomads	Standard	✓	\$3,500	NA	\$500	\$500,000	\$5,000,000	\$2,000	NA	NA
★★										
Australian Unity Insurance	Elements Plan	✓	\$10,000	NA	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
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
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 Essentials	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
Ouch Online Travel Insurance	Premier Plus Extras	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$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



# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for a Single 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	C Travel	✓	Unlimited	\$10,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	NA
RACQ	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
SGIC	International Essentials Plan	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
SGIO	International Essentials Plan	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	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 Saver	Premium Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
Virgin Australia	Essentials	✓	Unlimited	NA	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	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 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
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	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA



# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for a Single travelling to Australia

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★★ "Outstanding Value"										
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
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
NRMA Insurance	Domestic Comprehensive	✓	Unlimited	\$10,000	NA	NA	NA	\$8,000	\$3,000	NA
Online Travel Insurance	Plan B - Australia Only	✓	\$10,000	\$25,000	NA	NA	NA	\$5,000	\$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
World2Cover Travel Insurance	Domestic	✓	\$750	\$25,000	NA	NA	NA	\$7,500	\$5,000	\$250
★★★★										
1300 Insurance	Plan C Australia Only	✓	Unlimited	\$25,000	NA	NA	NA	\$7,500	NA	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
Budget Direct	Domestic	✓	\$7,500	\$15,000	NA	NA	NA	\$5,000	\$4,000	\$250
Commonwealth Bank	Domestic Plan	✓	Unlimited	\$25,000	NA	NA	NA	\$10,000	\$3,000	\$250
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
Kango Cover	L5 - Big Red Cover	✓	\$15,000	\$50,000	\$1,000	\$20,000	Unlimited	\$7,500	\$4,000	\$750



# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for a Single travelling to Australia

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
<b>multitrip</b>	Domestic	✓	\$8,000	\$5,000	NA	NA	NA	\$4,000	\$4,000	\$250
<b>MyCover</b>	Plan B - Australia Only	✓	Unlimited	\$25,000	NA	NA	NA	\$7,500	\$3,000	NA
<b>Real Insurance</b>	Comprehensive - Domestic	✓	\$12,000	\$12,000	NA	NA	NA	\$10,000	\$5,000	\$250
<b>Simply Travel Insurance</b>	Plan B - Australia Only	✓	Unlimited	\$25,000	NA	NA	NA	\$7,500	\$6,000	NA
<b>St.George Bank</b>	Domestic Plan	✓	Unlimited	\$25,000	NA	NA	NA	\$10,000	\$3,000	\$250
<b>Westpac</b>	Domestic Plan	✓	Unlimited	\$25,000	NA	NA	NA	\$10,000	\$3,000	\$250
<b>Woolworths</b>	Comprehensive - Domestic	✓	\$12,000	\$12,000	NA	NA	NA	\$10,000	\$5,000	\$250
<b>Worldcare</b>	Australia Only	✓	Unlimited	\$25,000	NA	NA	NA	\$5,000	\$6,000	\$250
★★★										
<b>1Cover Direct Insurance</b>	Plan D - Domestic	✓	Unlimited	\$25,000	NA	NA	NA	\$15,000	\$5,000	NA
<b>AIG</b>	Domestic (Q12)	✓	\$10,000	\$10,000	NA	NA	NA	\$3,000	\$4,000	NA
<b>Allianz Australia</b>	Domestic Plan	✓	Unlimited	\$25,000	NA	NA	NA	\$10,000	\$6,000	\$250
<b>American Express</b>	Domestic	✓	\$10,000	NA	NA	NA	NA	\$5,000	\$3,000	NA
<b>ANZ</b>	Australian	✓	\$10,000	\$10,000	NA	\$5,000	NA	\$4,000	\$3,000	NA
<b>Australia Post</b>	Domestic	✓	\$10,000	\$10,000	NA	NA	NA	\$4,000	\$3,000	NA
<b>Australian Unity</b>	Australian	✓	\$10,000	\$10,000	NA	NA	NA	\$4,000	\$5,000	NA
<b>Big Sky Building Society</b>	Domestic	✓	Unlimited	\$25,000	NA	NA	NA	\$7,500	\$6,000	NA
<b>CHI Travel Insurance</b>	Plan B - Australia Only	✓	Unlimited	\$25,000	NA	NA	NA	\$8,000	\$3,000	NA



# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for a Single travelling to Australia

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
Citi	Domestic - Elite	✓	\$25,000	\$100,000	NA	NA	NA	\$10,000	\$5,000	NA
Citi	Domestic - Essential	✓	\$1,000	\$20,000	NA	NA	NA	\$2,000	NA	NA
Citi	Domestic - Premium	✓	\$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
Columbus Direct Travel Insurance	Standard Domestic	✓	\$5,000	\$50,000	NA	NA	NA	\$2,500	\$3,000	\$250
Covermore	Premium - Domestic	✓	\$5,000	\$10,000	NA	NA	NA	\$3,000	\$4,000	NA
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
GIO	Holiday Travel Insurance	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
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
Hume Bank	Plan D - Domestic Snow Cover	✓	Unlimited	\$15,000	NA	NA	NA	\$7,500	NA	NA
insure4less	Excel	✗	\$5,000	\$10,000	\$500	\$10,000,000	\$10,000,000	\$3,500	\$1,500	\$250
insure4less	Excel Plus	✗	\$7,500	\$20,000	\$500	\$10,000,000	\$10,000,000	\$5,000	\$3,000	\$500
Kango Cover	L2 - Rock Wallaby Cover	✓	\$10,000	NA	\$500	\$20,000	\$5,000,000	\$3,000	NA	NA
Kango Cover	L3 - Wallaby Cover	✓	\$12,500	NA	\$500	\$20,000	\$5,000,000	\$5,000	NA	\$250
Kango Cover	L4 - Eastern Grey Cover	✓	\$12,500	NA	\$1,000	\$20,000	\$12,500,000	\$6,000	\$4,000	\$500
Medibank	Domestic Plan	✓	Unlimited	\$10,000	NA	NA	NA	\$8,000	\$3,000	NA



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## Comprehensive Travel Insurance for a Single travelling to Australia

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
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
Priceline Protects	Australia Only - Essential	✓	\$2,500	NA	NA	NA	NA	\$1,000	NA	NA
Priceline Protects	Australia Only - Premium	✓	\$5,000	\$25,000	NA	NA	NA	\$3,500	NA	NA
QANTAS	Australian Comprehensive	✓	\$1,500	\$10,000	NA	NA	NA	\$4,000	\$3,000	NA
Real Insurance	Basics - Domestic	✓	\$5,000	NA	NA	NA	NA	\$5,000	NA	NA
Ski Insurance	Ski Plus Domestic	✓	Unlimited	\$25,000	NA	NA	NA	\$5,000	\$5,000	NA
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$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
Virgin Australia	Domestic	✓	Unlimited	\$25,000	NA	NA	NA	\$5,000	\$3,000	NA
Virgin Money	Australia Only	✓	\$10,000	\$15,000	NA	NA	NA	\$7,500	NA	NA
Webjet	Domestic Plan	✓	Unlimited	\$25,000	NA	NA	NA	\$500	NA	NA
Woolworths	Basic - Domestic	✓	\$5,000	NA	NA	NA	NA	\$5,000	NA	NA
ZUJI	Domestic Plan	✓	Unlimited	\$25,000	NA	NA	NA	\$500	NA	NA
★★										
Aussietravelcover	Basic - Domestic	✓	\$3,000	\$10,000	NA	NA	NA	\$1,500	\$2,000	NA
Aussietravelcover	Plan C - Domestic	✓	\$20,000	\$10,000	NA	NA	NA	\$2,000	\$4,000	NA



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## Comprehensive Travel Insurance for a Single travelling to Australia

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★										
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	Basic - Australia Only	✓	\$3,000	\$10,000	NA	NA	NA	\$1,500	\$2,000	NA
HBF Insurance	Australian Plan	✓	Unlimited	\$10,000	NA	NA	NA	\$2,500	\$2,000	NA
insure4less	Essentials	✗	\$2,500	NA	\$500	\$10,000,000	\$10,000,000	\$2,500	NA	NA
National Seniors	Australia Only	✓	\$10,000	\$10,000	NA	NA	NA	\$4,000	\$4,000	\$250
RACV	Domestic	✓	Unlimited	\$25,000	NA	NA	NA	\$7,500	\$4,000	NA
STA Travel	Comprehensive - Domestic	✓	\$10,000	\$10,000	NA	NA	NA	\$6,000	NA	NA
STA Travel	Plan B - Standard Domestic	✓	\$10,000	\$10,000	NA	NA	NA	\$3,000	NA	NA
SureSave	Domestic	✓	\$10,000	NA	NA	\$10,000	NA	\$4,000	\$4,000	\$250
Travellers Choice	Comprehensive - Domestic	✓	\$1,500	\$10,000	NA	NA	NA	\$4,000	\$5,000	NA
★										
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
RACQ	Domestic	✓	Unlimited	\$25,000	NA	NA	NA	\$7,500	\$3,000	NA





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## Comprehensive Travel Insurance for a Single travelling to Bali

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

<b>1Cover Direct Insurance</b>	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$5,000	\$250
<b>Fastcover</b>	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
<b>Fastcover</b>	Plan E - Standard	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
<b>Go Insurance</b>	Go Basic - International	✓	\$5,000	NA	\$500	\$20,000,000	\$20,000,000	\$2,500	NA	\$100
<b>Go Insurance</b>	Go Plus - International	✓	\$15,000	\$20,000	\$750	\$20,000,000	\$20,000,000	\$7,500	\$2,500	\$250
<b>InsureandGo</b>	Gold	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
<b>InsureandGo</b>	Silver	✓	\$15,000	\$37,500	\$500	Unlimited	Unlimited	\$6,000	\$4,000	\$250
<b>Online Travel Insurance</b>	Plan A - Comprehensive	✓	\$25,000	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
<b>Real Insurance</b>	Comprehensive - International	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
<b>Southern Cross Travel Insurance</b>	Limited World excl. USA & Canada	✓	\$50,000	\$25,000	\$750	Unlimited	Unlimited	\$25,000	\$5,000	\$500
<b>Webjet</b>	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
<b>Woolworths</b>	Comprehensive	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
<b>World2Cover Travel Insurance</b>	Essentials Cover	✓	\$25,000	NA	\$2,000	Unlimited	Unlimited	\$7,500	NA	NA
<b>World2Cover Travel Insurance</b>	Top Cover	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$5,000	\$500
<b>Worldcare</b>	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$6,000	\$250

### ★★★★

<b>American Express</b>	Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$250
<b>Australia Post</b>	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$3,000	\$250



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## Comprehensive Travel Insurance for a Single travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
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
Citi	International - Essential	✓	\$25,000	\$20,000	Unlimited	Unlimited	Unlimited	\$5,000	NA	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
Fastcover	Plan D - Comprehensive with Snow Cr	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
Good2Go	Essentials Travel Insurance	✓	\$10,000	NA	\$500	\$5,000,000	\$5,000,000	\$3,000	NA	NA
Good2Go	The Works	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
itrek	Adventurer	✓	\$15,000	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
itrek	Pioneer	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	\$250
Kango Cover	L2 - Rock Wallaby Cover	✓	\$10,000	NA	\$500	\$20,000	\$5,000,000	\$3,000	NA	NA
Kango Cover	L3 - Wallaby Cover	✓	\$12,500	NA	\$500	\$20,000	\$5,000,000	\$5,000	NA	\$250
Kango Cover	L4 - Eastern Grey Cover	✓	\$12,500	NA	\$1,000	\$20,000	\$12,500,000	\$6,000	\$4,000	\$500
Kango Cover	L5 - Big Red Cover	✓	\$15,000	\$50,000	\$1,000	\$20,000	Unlimited	\$7,500	\$4,000	\$750
multitrip	International - Premier Plus	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
Ouch Online Travel Insurance	C Travel Plan	✓	Unlimited	\$10,000	Unlimited	Unlimited	Unlimited	\$15,000	\$2,000	NA
Priceline Protects	International - Premium	✓	\$10,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	NA	\$200
Real Insurance	Basics - International	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250



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## Comprehensive Travel Insurance for a Single travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
<b>Ski Insurance</b>	Ski Plus Overseas	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$5,000	\$5,000	\$250
<b>Travel Insurance Direct</b>	International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$4,000	\$250
<b>Travel Insurance Saver</b>	C Travel Plan	✓	Unlimited	\$10,000	Unlimited	Unlimited	Unlimited	\$15,000	\$2,000	NA
<b>Travel Insurance Saver</b>	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
<b>Virgin Money</b>	Comprehensive	✓	Unlimited	\$15,000	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$250
<b>Virgin Money</b>	Essentials Plan	✓	\$10,000	NA	\$500	Unlimited	Unlimited	\$3,000	NA	NA
<b>Woolworths</b>	Basic	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
<b>ZUJI</b>	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
★★★										
<b>1300 Insurance</b>	Plan A Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	NA	\$250
<b>AAMI</b>	International Travel	✓	Unlimited	\$10,000	Unlimited	Unlimited	Unlimited	\$12,000	\$2,000	NA
<b>AIG</b>	Bronze (E12)	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
<b>Allianz Australia</b>	Comprehensive Plan	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$6,000	\$250
<b>American Express</b>	Essential	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
<b>ANZ</b>	International	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$5,000	\$200
<b>Aussietravelcover</b>	Basic - NZ/Indonesia/Fiji	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
<b>Aussietravelcover</b>	Plan A - NZ/Indonesia/Fiji	✓	Unlimited	\$10,000	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$250
<b>Australian Unity</b>	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 Single travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
Bank of Melbourne	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Bank of Melbourne	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
BankSA	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
BankSA	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
Big Sky Building Society	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
CGU	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
Citi	International - Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
Citi	International - Premium	✓	\$50,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$3,000	\$200
Commonwealth Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Commonwealth Bank	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$6,000	NA
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
Downunder Insurance	Plan C - Backpackers	✓	\$2,500	\$15,000	\$750	Unlimited	Unlimited	\$2,000	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
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 Single travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Hume Bank	Plan D - Snow Cover	✓	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
MyCover	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$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 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
NRMA Insurance	International Essentials	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
Ouch Online Travel Insurance	A Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
Ouch Online Travel Insurance	B Travel Plan	✓	Unlimited	\$18,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	NA
Ouch Online Travel Insurance	Premier Plus Extras	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
People's Choice Credit Union	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
Priceline Protects	International - Essential	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$1,500	NA	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
QBE	B Travel	✓	Unlimited	\$18,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	NA
QBE	C Travel	✓	Unlimited	\$10,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	NA
RAA	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250



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## Comprehensive Travel Insurance for a Single travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
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
SGIC	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
SGIC	International Essentials Plan	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
SGIO	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
SGIO	International Essentials Plan	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
St.George Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
St.George Bank	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
STA Travel	Plan A - Standard International	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	NA
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Travel Insurance Saver	A Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
Travel Insurance Saver	B Travel Plan	✓	Unlimited	\$18,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	NA
Travel Insurance Saver	Bare Essentials	✓	\$5,000	\$5,000	Unlimited	\$250,000	Unlimited	\$2,000	NA	NA
Travel Insurance Saver	Essentials	✓	\$15,000	\$10,000	Unlimited	\$500,000	Unlimited	\$5,000	\$2,000	NA
Travel Insurance Saver	Premium Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
Travel Insuranz	Classic	✓	\$2,500	NA	\$500	Unlimited	Unlimited	\$2,500	NA	\$125



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## Comprehensive Travel Insurance for a Single travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
Travel Insuranz	Deluxe	✓	\$5,000	\$10,000	\$500	Unlimited	Unlimited	\$3,500	\$1,500	\$400
Travel Insuranz	Premier	✓	\$10,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$400
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Webjet	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	NA	NA
Westpac	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Westpac	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
ZUJI	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	NA	NA
★★										
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$8,000	\$250
BUPA Insurance	International - Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	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
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$8,000	\$3,000	\$250
HBF Insurance	Standard	✓	Unlimited	\$15,000	\$1,000	\$300,000	\$300,000	\$5,000	\$2,000	NA
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
insure4less	Essentials	✗	\$2,500	NA	\$500	\$10,000,000	\$10,000,000	\$2,500	NA	NA



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## Comprehensive Travel Insurance for a Single travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★										
insure4less	Excel	✗	\$5,000	\$10,000	\$500	\$10,000,000	\$10,000,000	\$3,500	\$1,500	\$250
insure4less	Excel Plus	✗	\$7,500	\$20,000	\$500	\$10,000,000	\$10,000,000	\$5,000	\$3,000	\$500
National Seniors	International Basic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
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 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
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
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
Virgin Australia	Comprehensive	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
World Nomads	Explorer	✓	Unlimited	\$12,500	\$500	Unlimited	Unlimited	\$10,000	\$3,000	\$250
★										
Aussietravelcover	Basic - Super Plus	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
Australian Unity Insurance	Elements Plan	✓	\$10,000	NA	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	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
HCF Insurance	Elements Plan	✓	\$10,000	NA	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA





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## Comprehensive Travel Insurance for a Single travelling to Bali

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★										
RACQ	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
Virgin Australia	Essentials	✓	Unlimited	NA	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	NA
World Nomads	Standard	✓	\$3,500	NA	\$500	\$500,000	\$5,000,000	\$2,000	NA	NA



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## Comprehensive Travel Insurance for a Single travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★★ "Outstanding Value"										
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
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
Online Travel Insurance	Plan A - Comprehensive	✓	\$25,000	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
Ouch Online Travel Insurance	A Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
Southern Cross Travel Insurance	Limited World excl. USA & Canada	✓	\$50,000	\$25,000	\$750	Unlimited	Unlimited	\$25,000	\$5,000	\$500
Travel Insuranz	Classic	✓	\$2,500	NA	\$500	Unlimited	Unlimited	\$2,500	NA	\$125
Travel Insuranz	Deluxe	✓	\$5,000	\$10,000	\$500	Unlimited	Unlimited	\$3,500	\$1,500	\$400
Travel Insuranz	Premier	✓	\$10,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$400
Virgin Money	Essentials Plan	✓	\$10,000	NA	\$500	Unlimited	Unlimited	\$3,000	NA	NA
World2Cover Travel Insurance	Top Cover	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$5,000	\$500
★★★★										
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
AAMI	International Travel	✓	Unlimited	\$10,000	Unlimited	Unlimited	Unlimited	\$12,000	\$2,000	NA
Budget Direct	Comprehensive	✓	Unlimited	\$20,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$400



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## Comprehensive Travel Insurance for a Single travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
Budget Direct	Essential	✓	\$12,500	NA	\$500	Unlimited	Unlimited	\$5,000	\$4,000	\$250
Citi	International - Essential	✓	\$25,000	\$20,000	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
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 C - Backpackers	✓	\$2,500	\$15,000	\$750	Unlimited	Unlimited	\$2,000	NA	\$500
Fastcover	Plan D - Comprehensive with Snow Cr	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
Good2Go	Essentials Travel Insurance	✓	\$10,000	NA	\$500	\$5,000,000	\$5,000,000	\$3,000	NA	NA
Good2Go	The Works	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
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
itrek	Pioneer	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	\$250
MyCover	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Real Insurance	Comprehensive - International	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Travel Insurance Direct	International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$4,000	\$250
Travel Insurance Saver	A Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
Travel Insurance Saver	Essentials	✓	\$15,000	\$10,000	Unlimited	\$500,000	Unlimited	\$5,000	\$2,000	NA
Virgin Money	Comprehensive	✓	Unlimited	\$15,000	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$250
Webjet	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250



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## Comprehensive Travel Insurance for a Single travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
Woolworths	Comprehensive	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
World2Cover Travel Insurance	Essentials Cover	✓	\$25,000	NA	\$2,000	Unlimited	Unlimited	\$7,500	NA	NA
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
★★★										
AIG	Platinum (F12)	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
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
ANZ	International	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$5,000	\$200
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
Big Sky Building Society	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$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



# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for a Single travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
Citi	International - Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
Citi	International - Premium	✓	\$50,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$3,000	\$200
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
Commonwealth Bank	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$6,000	NA
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
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
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
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Hume Bank	Plan D - Snow Cover	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
insure4less	Essentials	✗	\$2,500	NA	\$500	\$10,000,000	\$10,000,000	\$2,500	NA	NA
insure4less	Excel	✗	\$5,000	\$10,000	\$500	\$10,000,000	\$10,000,000	\$3,500	\$1,500	\$250
insure4less	Excel Plus	✗	\$7,500	\$20,000	\$500	\$10,000,000	\$10,000,000	\$5,000	\$3,000	\$500
itrek	Adventurer	✓	\$15,000	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
Kango Cover	L2 - Rock Wallaby Cover	✓	\$10,000	NA	\$500	\$20,000	\$5,000,000	\$3,000	NA	NA
Kango Cover	L3 - Wallaby Cover	✓	\$12,500	NA	\$500	\$20,000	\$5,000,000	\$5,000	NA	\$250



# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for a Single travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
Kango Cover	L4 - Eastern Grey Cover	✓	\$12,500	NA	\$1,000	\$20,000	\$12,500,000	\$6,000	\$4,000	\$500
Kango Cover	L5 - Big Red Cover	✓	\$15,000	\$50,000	\$1,000	\$20,000	Unlimited	\$7,500	\$4,000	\$750
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
NRMA Insurance	International Comprehensive	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
NRMA Insurance	International Essentials	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
Ouch Online Travel Insurance	Premier Plus Extras	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$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
Priceline Protects	International - Essential	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$1,500	NA	NA
Priceline Protects	International - Premium	✓	\$10,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	NA	\$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	Premier Plus Extras	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
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



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## Comprehensive Travel Insurance for a Single travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
SGIC	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
SGIC	International Essentials Plan	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
SGIO	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
SGIO	International Essentials Plan	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
Ski Insurance	Ski Plus Overseas	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$5,000	\$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
STA Travel	Plan A - Standard International	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	NA
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Travel Insurance Saver	Bare Essentials	✓	\$5,000	\$5,000	Unlimited	\$250,000	Unlimited	\$2,000	NA	NA
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Travel Insurance Saver	Premium Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Webjet	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	NA	NA
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
ZUJI	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	NA	NA

★★



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## Comprehensive Travel Insurance for a Single travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★										
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
Bank of Melbourne	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
BankSA	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
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
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$8,000	\$3,000	\$250
Covermore	Premium - International	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100
Flight Centre Travel Group Limit	International Travelsure Plan TI	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100
HBF Insurance	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
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
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
St.George Bank	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
Virgin Australia	Comprehensive	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
Virgin Australia	Essentials	✓	Unlimited	NA	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	NA
Westpac	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
World Nomads	Explorer	✓	Unlimited	\$12,500	\$500	Unlimited	Unlimited	\$10,000	\$3,000	\$250





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## Comprehensive Travel Insurance for a Single travelling to Brazil

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★										
<b>World Nomads</b>	Standard	✓	\$3,500	NA	\$500	\$500,000	\$5,000,000	\$2,000	NA	NA
★										
<b>Australian Unity Insurance</b>	Elements Plan	✓	\$10,000	NA	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
<b>HCF Insurance</b>	Elements Plan	✓	\$10,000	NA	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
<b>National Seniors</b>	International Basic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
<b>RAC</b>	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
<b>RACQ</b>	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
<b>SureSave</b>	Budget	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$250
<b>SureSave</b>	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$250



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## Comprehensive Travel Insurance for a Single travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★★ "Outstanding Value"										
<b>Budget Direct</b>	Comprehensive	✓	Unlimited	\$20,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$400
<b>Fastcover</b>	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
<b>Fastcover</b>	Plan E - Standard	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
<b>Go Insurance</b>	Go Basic - International	✓	\$5,000	NA	\$500	\$20,000,000	\$20,000,000	\$2,500	NA	\$100
<b>Go Insurance</b>	Go Plus - International	✓	\$15,000	\$20,000	\$750	\$20,000,000	\$20,000,000	\$7,500	\$2,500	\$250
<b>multitrip</b>	International - Premier Plus	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
<b>Online Travel Insurance</b>	Plan A - Comprehensive	✓	\$25,000	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
<b>Southern Cross Travel Insurance</b>	Limited World excl. USA & Canada	✓	\$50,000	\$25,000	\$750	Unlimited	Unlimited	\$25,000	\$5,000	\$500
<b>Virgin Money</b>	Essentials Plan	✓	\$10,000	NA	\$500	Unlimited	Unlimited	\$3,000	NA	NA
<b>Webjet</b>	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
<b>World2Cover Travel Insurance</b>	Essentials Cover	✓	\$25,000	NA	\$2,000	Unlimited	Unlimited	\$7,500	NA	NA
<b>World2Cover Travel Insurance</b>	Top Cover	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$5,000	\$500
<b>Worldcare</b>	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$6,000	\$250
<b>ZUJI</b>	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
★★★★										
<b>1300 Insurance</b>	Plan A Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	NA	\$250
<b>1Cover Direct Insurance</b>	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$5,000	\$250
<b>Big Sky Building Society</b>	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250



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## Comprehensive Travel Insurance for a Single travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
<b>Budget Direct</b>	Essential	✓	\$12,500	NA	\$500	Unlimited	Unlimited	\$5,000	\$4,000	\$250
<b>Commonwealth Bank</b>	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
<b>Downunder Insurance</b>	Plan C - Backpackers	✓	\$2,500	\$15,000	\$750	Unlimited	Unlimited	\$2,000	NA	\$500
<b>Fastcover</b>	Plan D - Comprehensive with Snow Cr	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
<b>HCF Insurance</b>	International Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
<b>HSBC</b>	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
<b>InsureandGo</b>	Gold	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
<b>itrek</b>	Pioneer	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	\$250
<b>Kango Cover</b>	L2 - Rock Wallaby Cover	✓	\$10,000	NA	\$500	\$20,000	\$5,000,000	\$3,000	NA	NA
<b>Kango Cover</b>	L3 - Wallaby Cover	✓	\$12,500	NA	\$500	\$20,000	\$5,000,000	\$5,000	NA	\$250
<b>Kango Cover</b>	L4 - Eastern Grey Cover	✓	\$12,500	NA	\$1,000	\$20,000	\$12,500,000	\$6,000	\$4,000	\$500
<b>MyCover</b>	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
<b>Ouch Online Travel Insurance</b>	A Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
<b>Ouch Online Travel Insurance</b>	B Travel Plan	✓	Unlimited	\$18,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	NA
<b>Real Insurance</b>	Comprehensive - International	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
<b>Simply Travel Insurance</b>	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
<b>Travel Insurance Direct</b>	International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$4,000	\$250
<b>Travel Insurance Saver</b>	B Travel Plan	✓	Unlimited	\$18,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	NA
<b>Travel Insurance Saver</b>	Bare Essentials	✓	\$5,000	\$5,000	Unlimited	\$250,000	Unlimited	\$2,000	NA	NA



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## Comprehensive Travel Insurance for a Single travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
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
Travel Insuranz	Classic	✓	\$2,500	NA	\$500	Unlimited	Unlimited	\$2,500	NA	\$125
Travel Insuranz	Deluxe	✓	\$5,000	\$10,000	\$500	Unlimited	Unlimited	\$3,500	\$1,500	\$400
Travel Insuranz	Premier	✓	\$10,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$400
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
★★★										
AAMI	International Travel	✓	Unlimited	\$10,000	Unlimited	Unlimited	Unlimited	\$12,000	\$2,000	NA
AIG	Silver (D12)	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
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
ANZ	International	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$5,000	\$200
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



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## Comprehensive Travel Insurance for a Single travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
Bank of Melbourne	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
BankSA	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
BankSA	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
CGU	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
Citi	International - Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
Citi	International - Essential	✓	\$25,000	\$20,000	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Citi	International - Premium	✓	\$50,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$3,000	\$200
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
Commonwealth Bank	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$6,000	NA
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
GIO	Holiday Travel Insurance	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Good2Go	Essentials Travel Insurance	✓	\$10,000	NA	\$500	\$5,000,000	\$5,000,000	\$3,000	NA	NA
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



# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for a Single travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
Hume Bank	Plan D - Snow Cover	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
insure4less	Excel	✗	\$5,000	\$10,000	\$500	\$10,000,000	\$10,000,000	\$3,500	\$1,500	\$250
insure4less	Excel Plus	✗	\$7,500	\$20,000	\$500	\$10,000,000	\$10,000,000	\$5,000	\$3,000	\$500
InsureandGo	Silver	✓	\$15,000	\$37,500	\$500	Unlimited	Unlimited	\$6,000	\$4,000	\$250
itrek	Adventurer	✓	\$15,000	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
Kango Cover	L5 - Big Red Cover	✓	\$15,000	\$50,000	\$1,000	\$20,000	Unlimited	\$7,500	\$4,000	\$750
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
NRMA Insurance	International Essentials	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
Ouch Online Travel Insurance	Premier Plus Extras	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
People's Choice Credit Union	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
Priceline Protects	International - Essential	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$1,500	NA	NA
Priceline Protects	International - Premium	✓	\$10,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	NA	\$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



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## Comprehensive Travel Insurance for a Single travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
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
SGIC	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
SGIC	International Essentials Plan	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
SGIO	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
SGIO	International Essentials Plan	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
Ski Insurance	Ski Plus Overseas	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$5,000	\$5,000	\$250
St.George Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
St.George Bank	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
STA Travel	Plan A - Standard International	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	NA
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Travel Insurance Saver	A Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
Travel Insurance Saver	Premium Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
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 Single travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
Webjet	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	NA	NA
Westpac	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Westpac	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
Woolworths	Basic	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
ZUII	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	NA	NA
★★										
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
Australian Unity Insurance	Elements Plan	✓	\$10,000	NA	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
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	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
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$8,000	\$3,000	\$250
Flight Centre Travel Group Limit	International Travelsure Plan TI	✓	\$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





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## Comprehensive Travel Insurance for a Single travelling to China

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★										
HCF Insurance	Elements Plan	✓	\$10,000	NA	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
insure4less	Essentials	✗	\$2,500	NA	\$500	\$10,000,000	\$10,000,000	\$2,500	NA	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 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
RACQ	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
Virgin Australia	Essentials	✓	Unlimited	NA	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	NA
World Nomads	Explorer	✓	Unlimited	\$12,500	\$500	Unlimited	Unlimited	\$10,000	\$3,000	\$250
World Nomads	Standard	✓	\$3,500	NA	\$500	\$500,000	\$5,000,000	\$2,000	NA	NA
★										
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
National Seniors	International Basic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
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	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 Single travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★★ "Outstanding Value"										
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
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
Go Insurance	Go Plus - International	✓	\$15,000	\$20,000	\$750	\$20,000,000	\$20,000,000	\$7,500	\$2,500	\$250
Good2Go	Essentials Travel Insurance	✓	\$10,000	NA	\$500	\$5,000,000	\$5,000,000	\$3,000	NA	NA
InsureandGo	Gold	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
Online Travel Insurance	Plan A - Comprehensive	✓	\$25,000	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
Southern Cross Travel Insurance	NZ/Indonesia/South Pacific	✓	\$50,000	\$25,000	\$750	Unlimited	Unlimited	\$25,000	\$5,000	\$500
Virgin Money	Essentials Plan	✓	\$10,000	NA	\$500	Unlimited	Unlimited	\$3,000	NA	NA
Webjet	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
World2Cover Travel Insurance	Top Cover	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$5,000	\$500
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



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## Comprehensive Travel Insurance for a Single travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
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
Commonwealth Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Downunder Insurance	Plan C - Backpackers	✓	\$2,500	\$15,000	\$750	Unlimited	Unlimited	\$2,000	NA	\$500
Good2Go	The Works	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
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
itrek	Adventurer	✓	\$15,000	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
itrek	Pioneer	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	\$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
QANTAS	International Comprehensive	✓	Unlimited	\$40,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
Real Insurance	Comprehensive - International	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
St.George Bank	Comprehensive	✓	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
Travel Insurance Saver	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Travel Insuranz	Classic	✓	\$2,500	NA	\$500	Unlimited	Unlimited	\$2,500	NA	\$125



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## Comprehensive Travel Insurance for a Single travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
Travel Insuranz	Deluxe	✓	\$5,000	\$10,000	\$500	Unlimited	Unlimited	\$3,500	\$1,500	\$400
Travel Insuranz	Premier	✓	\$10,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$400
Virgin Money	Comprehensive	✓	Unlimited	\$15,000	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$250
Webjet	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	NA	NA
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
World2Cover Travel Insurance	Essentials Cover	✓	\$25,000	NA	\$2,000	Unlimited	Unlimited	\$7,500	NA	NA
ZUJI	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	NA	NA
★★★										
AAMI	International Travel	✓	Unlimited	\$10,000	Unlimited	Unlimited	Unlimited	\$12,000	\$2,000	NA
AIG	Bronze (E12)	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
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
ANZ	International	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$5,000	\$200
Aussietravelcover	Basic - NZ/Indonesia/Fiji	✓	\$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
Australia Post	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$3,000	\$250



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## Comprehensive Travel Insurance for a Single travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
Australian Unity	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Bank of Melbourne	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
BankSA	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
Big Sky Building Society	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
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
Citi	International - Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
Citi	International - Essential	✓	\$25,000	\$20,000	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Citi	International - Premium	✓	\$50,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$3,000	\$200
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
Commonwealth Bank	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$6,000	NA
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
Fastcover	Plan D - Comprehensive with Snow C	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$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



# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for a Single travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
GIO	Holiday Travel Insurance	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
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
Hume Bank	Plan D - Snow Cover	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
insure4less	Essentials	✗	\$2,500	NA	\$500	\$10,000,000	\$10,000,000	\$2,500	NA	NA
insure4less	Excel	✗	\$5,000	\$10,000	\$500	\$10,000,000	\$10,000,000	\$3,500	\$1,500	\$250
insure4less	Excel Plus	✗	\$7,500	\$20,000	\$500	\$10,000,000	\$10,000,000	\$5,000	\$3,000	\$500
Kango Cover	L2 - Rock Wallaby Cover	✓	\$10,000	NA	\$500	\$20,000	\$5,000,000	\$3,000	NA	NA
Kango Cover	L3 - Wallaby Cover	✓	\$12,500	NA	\$500	\$20,000	\$5,000,000	\$5,000	NA	\$250
Kango Cover	L4 - Eastern Grey Cover	✓	\$12,500	NA	\$1,000	\$20,000	\$12,500,000	\$6,000	\$4,000	\$500
Kango Cover	L5 - Big Red Cover	✓	\$15,000	\$50,000	\$1,000	\$20,000	Unlimited	\$7,500	\$4,000	\$750
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
Ouch Online Travel Insurance	A Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
Ouch Online Travel Insurance	B Travel Plan	✓	Unlimited	\$18,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	NA
Ouch Online Travel Insurance	C Travel Plan	✓	Unlimited	\$10,000	Unlimited	Unlimited	Unlimited	\$15,000	\$2,000	NA



# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for a Single travelling to Fiji

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



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## Comprehensive Travel Insurance for a Single travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
Travel Insurance Saver	A Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
Travel Insurance Saver	B Travel Plan	✓	Unlimited	\$18,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	NA
Travel Insurance Saver	Bare Essentials	✓	\$5,000	\$5,000	Unlimited	\$250,000	Unlimited	\$2,000	NA	NA
Travel Insurance Saver	C Travel Plan	✓	Unlimited	\$10,000	Unlimited	Unlimited	Unlimited	\$15,000	\$2,000	NA
Travel Insurance Saver	Essentials	✓	\$15,000	\$10,000	Unlimited	\$500,000	Unlimited	\$5,000	\$2,000	NA
Travel Insurance Saver	Premium Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
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	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
World Nomads	Explorer	✓	Unlimited	\$12,500	\$500	Unlimited	Unlimited	\$10,000	\$3,000	\$250
★★										
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$8,000	\$250
Australian Unity Insurance	Elements Plan	✓	\$10,000	NA	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
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	Economy	✓	Unlimited	\$10,000	\$1,000	\$100,000	\$100,000	\$3,500	\$2,000	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





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## Comprehensive Travel Insurance for a Single travelling to Fiji

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★										
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	Elements Plan	✓	\$10,000	NA	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
National Seniors	International Basic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
NRMA Insurance	International Essentials	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
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 Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
QBE	C Travel	✓	Unlimited	\$10,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	NA
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
SGIC	International Essentials Plan	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
SGIO	International Essentials Plan	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
SureSave	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$250
Virgin Australia	Essentials	✓	Unlimited	NA	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	NA
World Nomads	Standard	✓	\$3,500	NA	\$500	\$500,000	\$5,000,000	\$2,000	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 Single travelling to Fiji

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

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★★ "Outstanding Value"										
<b>Downunder Insurance</b>	Plan C - Backpackers	✓	\$2,500	\$15,000	\$750	Unlimited	Unlimited	\$2,000	NA	\$500
<b>Fastcover</b>	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
<b>Fastcover</b>	Plan E - Standard	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
<b>Go Insurance</b>	Go Basic - International	✓	\$5,000	NA	\$500	\$20,000,000	\$20,000,000	\$2,500	NA	\$100
<b>Go Insurance</b>	Go Plus - International	✓	\$15,000	\$20,000	\$750	\$20,000,000	\$20,000,000	\$7,500	\$2,500	\$250
<b>Good2Go</b>	Essentials Travel Insurance	✓	\$10,000	NA	\$500	\$5,000,000	\$5,000,000	\$3,000	NA	NA
<b>Online Travel Insurance</b>	Plan A - Comprehensive	✓	\$25,000	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
<b>Southern Cross Travel Insurance</b>	Limited World excl. USA & Canada	✓	\$50,000	\$25,000	\$750	Unlimited	Unlimited	\$25,000	\$5,000	\$500
<b>Virgin Money</b>	Essentials Plan	✓	\$10,000	NA	\$500	Unlimited	Unlimited	\$3,000	NA	NA
<b>Webjet</b>	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
<b>World2Cover Travel Insurance</b>	Top Cover	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$5,000	\$500
<b>Worldcare</b>	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$6,000	\$250
<b>ZUJI</b>	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
★★★★										
<b>1300 Insurance</b>	Plan A Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	NA	\$250
<b>1Cover Direct Insurance</b>	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$5,000	\$250
<b>Allianz Australia</b>	Comprehensive Plan	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$6,000	\$250
<b>Australia Post</b>	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$3,000	\$250



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## Comprehensive Travel Insurance for a Single travelling to France

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
<b>Big Sky Building Society</b>	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
<b>Budget Direct</b>	Comprehensive	✓	Unlimited	\$20,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$400
<b>Budget Direct</b>	Essential	✓	\$12,500	NA	\$500	Unlimited	Unlimited	\$5,000	\$4,000	\$250
<b>Commonwealth Bank</b>	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
<b>Downunder Insurance</b>	Plan A - Comprehensive	✓	\$10,000	\$30,000	\$750	Unlimited	Unlimited	\$5,000	NA	\$500
<b>Fastcover</b>	Plan D - Comprehensive with Snow Ct	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
<b>Good2Go</b>	The Works	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
<b>HSBC</b>	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
<b>InsureandGo</b>	Gold	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
<b>InsureandGo</b>	Silver	✓	\$15,000	\$37,500	\$500	Unlimited	Unlimited	\$6,000	\$4,000	\$250
<b>itrek</b>	Pioneer	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	\$250
<b>multitrip</b>	International - Premier Plus	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
<b>MyCover</b>	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
<b>Ouch Online Travel Insurance</b>	A Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
<b>Real Insurance</b>	Comprehensive - International	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
<b>Simply Travel Insurance</b>	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
<b>Travel Insurance Direct</b>	International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$4,000	\$250
<b>Travel Insurance Saver</b>	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
<b>Travel Insuranz</b>	Classic	✓	\$2,500	NA	\$500	Unlimited	Unlimited	\$2,500	NA	\$125



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## Comprehensive Travel Insurance for a Single travelling to France

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
Travel Insuranz	Deluxe	✓	\$5,000	\$10,000	\$500	Unlimited	Unlimited	\$3,500	\$1,500	\$400
Travel Insuranz	Premier	✓	\$10,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$400
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
World2Cover Travel Insurance	Essentials Cover	✓	\$25,000	NA	\$2,000	Unlimited	Unlimited	\$7,500	NA	NA
★★★										
AAMI	International Travel	✓	Unlimited	\$10,000	Unlimited	Unlimited	Unlimited	\$12,000	\$2,000	NA
AIG	Gold (C12)	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
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
ANZ	International	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$5,000	\$200
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
Bank of Melbourne	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
BankSA	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
BankSA	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
CGU	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
Citi	International - Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200



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## Comprehensive Travel Insurance for a Single travelling to France

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
Citi	International - Essential	✓	\$25,000	\$20,000	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Citi	International - Premium	✓	\$50,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$3,000	\$200
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
Commonwealth Bank	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$6,000	NA
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
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
Hume Bank	Plan D - Snow Cover	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
insure4less	Excel	✗	\$5,000	\$10,000	\$500	\$10,000,000	\$10,000,000	\$3,500	\$1,500	\$250
insure4less	Excel Plus	✗	\$7,500	\$20,000	\$500	\$10,000,000	\$10,000,000	\$5,000	\$3,000	\$500
itrek	Adventurer	✓	\$15,000	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
Kango Cover	L2 - Rock Wallaby Cover	✓	\$10,000	NA	\$500	\$20,000	\$5,000,000	\$3,000	NA	NA
Kango Cover	L3 - Wallaby Cover	✓	\$12,500	NA	\$500	\$20,000	\$5,000,000	\$5,000	NA	\$250



# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for a Single travelling to France

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



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## Comprehensive Travel Insurance for a Single travelling to France

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
SGIO	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
SGIO	International Essentials Plan	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
Ski Insurance	Ski Plus Overseas	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$5,000	\$5,000	\$250
St.George Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
St.George Bank	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
STA Travel	Plan A - Standard International	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	NA
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Travel Insurance Saver	A Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
Travel Insurance Saver	Bare Essentials	✓	\$5,000	\$5,000	Unlimited	\$250,000	Unlimited	\$2,000	NA	NA
Travel Insurance Saver	Essentials	✓	\$15,000	\$10,000	Unlimited	\$500,000	Unlimited	\$5,000	\$2,000	NA
Travel Insurance Saver	Premium Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Webjet	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	NA	NA
Westpac	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Westpac	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
Woolworths	Basic	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
ZUJI	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	NA	NA





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## Comprehensive Travel Insurance for a Single travelling to France

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★										
Aussietravelcover	Basic - Super	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$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
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 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
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$8,000	\$3,000	\$250
HBF Insurance	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
insure4less	Essentials	✗	\$2,500	NA	\$500	\$10,000,000	\$10,000,000	\$2,500	NA	NA
National Seniors	International Premium	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	\$4,000	\$250
People's Choice Credit Union	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
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
Virgin Australia	Comprehensive	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
Virgin Australia	Essentials	✓	Unlimited	NA	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	NA



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## Comprehensive Travel Insurance for a Single travelling to France

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★										
World Nomads	Explorer	✓	Unlimited	\$12,500	\$500	Unlimited	Unlimited	\$10,000	\$3,000	\$250
World Nomads	Standard	✓	\$3,500	NA	\$500	\$500,000	\$5,000,000	\$2,000	NA	NA
★										
Australian Unity Insurance	Elements Plan	✓	\$10,000	NA	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
HCF Insurance	Elements Plan	✓	\$10,000	NA	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
National Seniors	International Basic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
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 Single travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★★ "Outstanding Value"										
Budget Direct	Comprehensive	✓	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
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
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
Online Travel Insurance	Plan A - Comprehensive	✓	\$25,000	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
Southern Cross Travel Insurance	Limited World excl. USA & Canada	✓	\$50,000	\$25,000	\$750	Unlimited	Unlimited	\$25,000	\$5,000	\$500
Virgin Money	Essentials Plan	✓	\$10,000	NA	\$500	Unlimited	Unlimited	\$3,000	NA	NA
Webjet	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
World2Cover Travel Insurance	Essentials Cover	✓	\$25,000	NA	\$2,000	Unlimited	Unlimited	\$7,500	NA	NA
World2Cover Travel Insurance	Top Cover	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$5,000	\$500
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
Australia Post	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Big Sky Building Society	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250



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## Comprehensive Travel Insurance for a Single travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
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
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
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
multitrip	International - Premier	✓	\$10,000	\$20,000	\$500	\$12,500	Unlimited	\$6,000	\$4,000	\$250
MyCover	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Ouch Online Travel Insurance	A Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
Real Insurance	Comprehensive - International	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
STA Travel	Plan A - Standard International	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	NA
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
Travel Insuranz	Classic	✓	\$2,500	NA	\$500	Unlimited	Unlimited	\$2,500	NA	\$125
Travel Insuranz	Deluxe	✓	\$5,000	\$10,000	\$500	Unlimited	Unlimited	\$3,500	\$1,500	\$400
Travel Insuranz	Premier	✓	\$10,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$400
Virgin Money	Comprehensive	✓	Unlimited	\$15,000	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$250



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## Comprehensive Travel Insurance for a Single travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
Webjet	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	NA	NA
Woolworths	Comprehensive	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
ZUII	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	NA	NA
★★★										
1Cover Direct Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$5,000	\$250
AIG	Gold (C12)	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
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
ANZ	International	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$5,000	\$200
Aussietravelcover	Basic - Super	✓	\$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
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
Bank of Melbourne	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
BankSA	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
BankSA	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
Citi	International - Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200



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## Comprehensive Travel Insurance for a Single travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
Citi	International - Essential	✓	\$25,000	\$20,000	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Citi	International - Premium	✓	\$50,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$3,000	\$200
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
Commonwealth Bank	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$6,000	NA
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
Downunder Insurance	Plan C - Backpackers	✓	\$2,500	\$15,000	\$750	Unlimited	Unlimited	\$2,000	NA	\$500
Fastcover	Plan D - Comprehensive with Snow Cr	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$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
Good2Go	Essentials Travel Insurance	✓	\$10,000	NA	\$500	\$5,000,000	\$5,000,000	\$3,000	NA	NA
Good2Go	The Works	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
Hume Bank	Plan D - Snow Cover	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
insure4less	Essentials	✗	\$2,500	NA	\$500	\$10,000,000	\$10,000,000	\$2,500	NA	NA
insure4less	Excel	✗	\$5,000	\$10,000	\$500	\$10,000,000	\$10,000,000	\$3,500	\$1,500	\$250
insure4less	Excel Plus	✗	\$7,500	\$20,000	\$500	\$10,000,000	\$10,000,000	\$5,000	\$3,000	\$500
InsureandGo	Silver	✓	\$15,000	\$37,500	\$500	Unlimited	Unlimited	\$6,000	\$4,000	\$250



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## Comprehensive Travel Insurance for a Single travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
itrek	Adventurer	✓	\$15,000	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
itrek	Pioneer	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	\$250
Kango Cover	L5 - Big Red Cover	✓	\$15,000	\$50,000	\$1,000	\$20,000	Unlimited	\$7,500	\$4,000	\$750
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 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
NRMA Insurance	International Essentials	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
Ouch Online Travel Insurance	Premier Plus Extras	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
Priceline Protects	International - Essential	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$1,500	NA	NA
Priceline Protects	International - Premium	✓	\$10,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	NA	\$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
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
SGIC	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
SGIC	International Essentials Plan	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA



# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for a Single travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
SGIO	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
SGIO	International Essentials Plan	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
Ski Insurance	Ski Plus Overseas	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$5,000	\$5,000	\$250
St.George Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
St.George Bank	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Travel Insurance Saver	A Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
Travel Insurance Saver	Bare Essentials	✓	\$5,000	\$5,000	Unlimited	\$250,000	Unlimited	\$2,000	NA	NA
Travel Insurance Saver	Essentials	✓	\$15,000	\$10,000	Unlimited	\$500,000	Unlimited	\$5,000	\$2,000	NA
Travel Insurance Saver	Premium Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
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
Westpac	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
Woolworths	Basic	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
World Nomads	Explorer	✓	Unlimited	\$12,500	\$500	Unlimited	Unlimited	\$10,000	\$3,000	\$250
★★										
AAMI	International Travel	✓	Unlimited	\$10,000	Unlimited	Unlimited	Unlimited	\$12,000	\$2,000	NA





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## Comprehensive Travel Insurance for a Single travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★										
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$8,000	\$250
Australian Unity Insurance	Elements Plan	✓	\$10,000	NA	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
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
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
GIO	Holiday Travel Insurance	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
HBF Insurance	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
Kango Cover	L2 - Rock Wallaby Cover	✓	\$10,000	NA	\$500	\$20,000	\$5,000,000	\$3,000	NA	NA
Kango Cover	L3 - Wallaby Cover	✓	\$12,500	NA	\$500	\$20,000	\$5,000,000	\$5,000	NA	\$250
Kango Cover	L4 - Eastern Grey Cover	✓	\$12,500	NA	\$1,000	\$20,000	\$12,500,000	\$6,000	\$4,000	\$500
People's Choice Credit Union	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
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
Virgin Australia	Essentials	✓	Unlimited	NA	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	NA
World Nomads	Standard	✓	\$3,500	NA	\$500	\$500,000	\$5,000,000	\$2,000	NA	NA



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## Comprehensive Travel Insurance for a Single travelling to Japan

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★										
<b>Aussietravelcover</b>	Basic - Super Plus	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
<b>HCF Insurance</b>	Elements Plan	✓	\$10,000	NA	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
<b>National Seniors</b>	International Basic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
<b>RAC</b>	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
<b>RACQ</b>	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
<b>SureSave</b>	Budget	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$250
<b>SureSave</b>	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$250



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## Comprehensive Travel Insurance for a Single travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★★ "Outstanding Value"										
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
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
Go Insurance	Go Plus - International	✓	\$15,000	\$20,000	\$750	\$20,000,000	\$20,000,000	\$7,500	\$2,500	\$250
Good2Go	Essentials Travel Insurance	✓	\$10,000	NA	\$500	\$5,000,000	\$5,000,000	\$3,000	NA	NA
InsureandGo	Gold	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
Online Travel Insurance	Plan A - Comprehensive	✓	\$25,000	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
Southern Cross Travel Insurance	NZ/Indonesia/South Pacific	✓	\$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	Essentials Plan	✓	\$10,000	NA	\$500	Unlimited	Unlimited	\$3,000	NA	NA
Webjet	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
World2Cover Travel Insurance	Top Cover	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$5,000	\$500
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



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## Comprehensive Travel Insurance for a Single travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
<b>1Cover Direct Insurance</b>	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$5,000	\$250
<b>American Express</b>	Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$250
<b>Australian Unity</b>	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
<b>Bank of Melbourne</b>	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
<b>BankSA</b>	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
<b>Commonwealth Bank</b>	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
<b>Downunder Insurance</b>	Plan C - Backpackers	✓	\$2,500	\$15,000	\$750	Unlimited	Unlimited	\$2,000	NA	\$500
<b>Good2Go</b>	The Works	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
<b>HCF Insurance</b>	International Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
<b>HSBC</b>	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
<b>InsureandGo</b>	Silver	✓	\$15,000	\$37,500	\$500	Unlimited	Unlimited	\$6,000	\$4,000	\$250
<b>itrek</b>	Pioneer	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	\$250
<b>multitrip</b>	International - Premier Plus	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
<b>MyCover</b>	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
<b>QANTAS</b>	International Comprehensive	✓	Unlimited	\$40,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
<b>Real Insurance</b>	Comprehensive - International	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
<b>Simply Travel Insurance</b>	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
<b>St.George Bank</b>	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
<b>Travel Insurance Direct</b>	International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$4,000	\$250



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## Comprehensive Travel Insurance for a Single travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
Travel Insuranz	Classic	✓	\$2,500	NA	\$500	Unlimited	Unlimited	\$2,500	NA	\$125
Travel Insuranz	Deluxe	✓	\$5,000	\$10,000	\$500	Unlimited	Unlimited	\$3,500	\$1,500	\$400
Travel Insuranz	Premier	✓	\$10,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$400
Virgin Money	Comprehensive	✓	Unlimited	\$15,000	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$250
Webjet	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	NA	NA
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
World2Cover Travel Insurance	Essentials Cover	✓	\$25,000	NA	\$2,000	Unlimited	Unlimited	\$7,500	NA	NA
ZUJI	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	NA	NA
★★★										
AAMI	International Travel	✓	Unlimited	\$10,000	Unlimited	Unlimited	Unlimited	\$12,000	\$2,000	NA
AIG	Bronze (E12)	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
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
ANZ	International	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$5,000	\$200
Aussietravelcover	Basic - NZ/Indonesia/Fiji	✓	\$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
Australia Post	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$3,000	\$250



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## Comprehensive Travel Insurance for a Single travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
Bank of Melbourne	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
BankSA	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
Big Sky Building Society	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
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
Citi	International - Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
Citi	International - Essential	✓	\$25,000	\$20,000	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Citi	International - Premium	✓	\$50,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$3,000	\$200
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
Commonwealth Bank	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$6,000	NA
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
Fastcover	Plan D - Comprehensive with Snow C	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$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
GIO	Holiday Travel Insurance	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250



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## Comprehensive Travel Insurance for a Single travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
Hume Bank	Plan A - Comprehensive	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Hume Bank	Plan D - Snow Cover	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
insure4less	Essentials	✗	\$2,500	NA	\$500	\$10,000,000	\$10,000,000	\$2,500	NA	NA
insure4less	Excel	✗	\$5,000	\$10,000	\$500	\$10,000,000	\$10,000,000	\$3,500	\$1,500	\$250
insure4less	Excel Plus	✗	\$7,500	\$20,000	\$500	\$10,000,000	\$10,000,000	\$5,000	\$3,000	\$500
itrek	Adventurer	✓	\$15,000	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
Kango Cover	L2 - Rock Wallaby Cover	✓	\$10,000	NA	\$500	\$20,000	\$5,000,000	\$3,000	NA	NA
Kango Cover	L3 - Wallaby Cover	✓	\$12,500	NA	\$500	\$20,000	\$5,000,000	\$5,000	NA	\$250
Kango Cover	L4 - Eastern Grey Cover	✓	\$12,500	NA	\$1,000	\$20,000	\$12,500,000	\$6,000	\$4,000	\$500
Kango Cover	L5 - Big Red Cover	✓	\$15,000	\$50,000	\$1,000	\$20,000	Unlimited	\$7,500	\$4,000	\$750
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
Ouch Online Travel Insurance	A Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
Ouch Online Travel Insurance	B Travel Plan	✓	Unlimited	\$18,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	NA
Ouch Online Travel Insurance	C Travel Plan	✓	Unlimited	\$10,000	Unlimited	Unlimited	Unlimited	\$15,000	\$2,000	NA
Ouch Online Travel Insurance	Premier Plus Extras	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200



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## Comprehensive Travel Insurance for a Single travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★ ★ ★										
People's Choice Credit Union	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
Priceline Protects	International - Essential	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$1,500	NA	NA
Priceline Protects	International - Premium	✓	\$10,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	NA	\$200
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
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	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
Ski Insurance	Ski Plus Overseas	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$5,000	\$5,000	\$250
St.George Bank	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
STA Travel	Plan A - Standard International	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	NA
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Travel Insurance Saver	A Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
Travel Insurance Saver	B Travel Plan	✓	Unlimited	\$18,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	NA





# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for a Single travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
Travel Insurance Saver	Bare Essentials	✓	\$5,000	\$5,000	Unlimited	\$250,000	Unlimited	\$2,000	NA	NA
Travel Insurance Saver	C Travel Plan	✓	Unlimited	\$10,000	Unlimited	Unlimited	Unlimited	\$15,000	\$2,000	NA
Travel Insurance Saver	Essentials	✓	\$15,000	\$10,000	Unlimited	\$500,000	Unlimited	\$5,000	\$2,000	NA
Travel Insurance Saver	Premium Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
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
Virgin Australia	Essentials	✓	Unlimited	NA	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	NA
Westpac	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
Woolworths	Basic	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
World Nomads	Explorer	✓	Unlimited	\$12,500	\$500	Unlimited	Unlimited	\$10,000	\$3,000	\$250
★★										
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$8,000	\$250
Australian Unity Insurance	Elements Plan	✓	\$10,000	NA	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
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	Economy	✓	Unlimited	\$10,000	\$1,000	\$100,000	\$100,000	\$3,500	\$2,000	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



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## Comprehensive Travel Insurance for a Single travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★										
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	Elements Plan	✓	\$10,000	NA	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
National Seniors	International Basic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
NRMA Insurance	International Essentials	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
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 Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
QBE	B Travel	✓	Unlimited	\$18,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	NA
QBE	C Travel	✓	Unlimited	\$10,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	NA
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
SGIC	International Essentials Plan	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
SGIO	International Essentials Plan	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
SureSave	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$250
World Nomads	Standard	✓	\$3,500	NA	\$500	\$500,000	\$5,000,000	\$2,000	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 Single travelling to New Zealand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★										
<b>BUPA Insurance</b>	International - Economy	✓	Unlimited	\$10,000	\$1,000	\$100,000	\$100,000	\$3,500	\$2,000	NA
<b>BUPA Insurance</b>	International - Standard	✓	Unlimited	\$15,000	\$1,000	\$300,000	\$300,000	\$5,000	\$2,000	NA
<b>HBF Insurance</b>	Economy	✓	Unlimited	\$10,000	\$1,000	\$100,000	\$100,000	\$3,500	\$2,000	NA
<b>HBF Insurance</b>	Standard	✓	Unlimited	\$15,000	\$1,000	\$300,000	\$300,000	\$5,000	\$2,000	NA
<b>RAC</b>	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
<b>RACQ</b>	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
<b>SureSave</b>	Budget	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$250



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## Comprehensive Travel Insurance for a Single travelling to South Africa

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★★ "Outstanding Value"										
Budget Direct	Comprehensive	✓	Unlimited	\$20,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$400
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
Go Insurance	Go Plus - International	✓	\$15,000	\$20,000	\$750	\$20,000,000	\$20,000,000	\$7,500	\$2,500	\$250
Good2Go	Essentials Travel Insurance	✓	\$10,000	NA	\$500	\$5,000,000	\$5,000,000	\$3,000	NA	NA
Good2Go	The Works	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
InsureandGo	Gold	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
Online Travel Insurance	Plan A - Comprehensive	✓	\$25,000	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
Southern Cross Travel Insurance	Limited World excl. USA & Canada	✓	\$50,000	\$25,000	\$750	Unlimited	Unlimited	\$25,000	\$5,000	\$500
Virgin Money	Essentials Plan	✓	\$10,000	NA	\$500	Unlimited	Unlimited	\$3,000	NA	NA
World2Cover Travel Insurance	Essentials Cover	✓	\$25,000	NA	\$2,000	Unlimited	Unlimited	\$7,500	NA	NA
World2Cover Travel Insurance	Top Cover	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$5,000	\$500
★★★★										
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	Essential	✓	\$12,500	NA	\$500	Unlimited	Unlimited	\$5,000	\$4,000	\$250



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## Comprehensive Travel Insurance for a Single travelling to South Africa

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
<b>Commonwealth Bank</b>	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
<b>Downunder Insurance</b>	Plan C - Backpackers	✓	\$2,500	\$15,000	\$750	Unlimited	Unlimited	\$2,000	NA	\$500
<b>Fastcover</b>	Plan D - Comprehensive with Snow Cr	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
<b>InsureandGo</b>	Silver	✓	\$15,000	\$37,500	\$500	Unlimited	Unlimited	\$6,000	\$4,000	\$250
<b>itrek</b>	Pioneer	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	\$250
<b>Kango Cover</b>	L2 - Rock Wallaby Cover	✓	\$10,000	NA	\$500	\$20,000	\$5,000,000	\$3,000	NA	NA
<b>multitrip</b>	International - Premier Plus	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
<b>MyCover</b>	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
<b>Ouch Online Travel Insurance</b>	A Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
<b>Real Insurance</b>	Comprehensive - International	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
<b>Simply Travel Insurance</b>	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
<b>Travel Insurance Direct</b>	International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$4,000	\$250
<b>Travel Insurance Saver</b>	A Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
<b>Travel Insurance Saver</b>	Essentials	✓	\$15,000	\$10,000	Unlimited	\$500,000	Unlimited	\$5,000	\$2,000	NA
<b>Travel Insurance Saver</b>	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
<b>Travel Insuranz</b>	Classic	✓	\$2,500	NA	\$500	Unlimited	Unlimited	\$2,500	NA	\$125
<b>Travel Insuranz</b>	Deluxe	✓	\$5,000	\$10,000	\$500	Unlimited	Unlimited	\$3,500	\$1,500	\$400
<b>Travel Insuranz</b>	Premier	✓	\$10,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$400
<b>Virgin Money</b>	Comprehensive	✓	Unlimited	\$15,000	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$250



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## Comprehensive Travel Insurance for a Single travelling to South Africa

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
Webjet	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
Woolworths	Comprehensive	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$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
★★★										
AIG	Gold (C12)	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
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
ANZ	International	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$5,000	\$200
Aussietravelcover	Plan A - Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$8,000	\$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
Bank of Melbourne	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
BankSA	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
BankSA	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
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 Single travelling to South Africa

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
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
Citi	International - Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
Citi	International - Essential	✓	\$25,000	\$20,000	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Citi	International - Premium	✓	\$50,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$3,000	\$200
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
Commonwealth Bank	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$6,000	NA
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
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
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
Hume Bank	Plan D - Snow Cover	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
insure4less	Essentials	✗	\$2,500	NA	\$500	\$10,000,000	\$10,000,000	\$2,500	NA	NA
insure4less	Excel	✗	\$5,000	\$10,000	\$500	\$10,000,000	\$10,000,000	\$3,500	\$1,500	\$250
insure4less	Excel Plus	✗	\$7,500	\$20,000	\$500	\$10,000,000	\$10,000,000	\$5,000	\$3,000	\$500



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## Comprehensive Travel Insurance for a Single travelling to South Africa

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
itrek	Adventurer	✓	\$15,000	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
Kango Cover	L3 - Wallaby Cover	✓	\$12,500	NA	\$500	\$20,000	\$5,000,000	\$5,000	NA	\$250
Kango Cover	L4 - Eastern Grey Cover	✓	\$12,500	NA	\$1,000	\$20,000	\$12,500,000	\$6,000	\$4,000	\$500
Kango Cover	L5 - Big Red Cover	✓	\$15,000	\$50,000	\$1,000	\$20,000	Unlimited	\$7,500	\$4,000	\$750
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
Ouch Online Travel Insurance	Premier Plus Extras	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$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
Priceline Protects	International - Essential	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$1,500	NA	NA
Priceline Protects	International - Premium	✓	\$10,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	NA	\$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	Premier Plus Extras	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
RAA	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
RACV	Total Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$6,000	\$250





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## Comprehensive Travel Insurance for a Single travelling to South Africa

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★ ★ ★										
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
Ski Insurance	Ski Plus Overseas	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$5,000	\$5,000	\$250
St.George Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
St.George Bank	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
STA Travel	Plan A - Standard International	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	NA
Travel Insurance Saver	Bare Essentials	✓	\$5,000	\$5,000	Unlimited	\$250,000	Unlimited	\$2,000	NA	NA
Travel Insurance Saver	Premium Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Webjet	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	NA	NA
Westpac	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Westpac	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
Woolworths	Basic	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
ZUJI	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	NA	NA
★ ★										
AAMI	International Travel	✓	Unlimited	\$10,000	Unlimited	Unlimited	Unlimited	\$12,000	\$2,000	NA



# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for a Single travelling to South Africa

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★										
Aussietravelcover	Basic - Super Plus	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$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
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$8,000	\$3,000	\$250
Covermore	Premium - International	✓	\$5,000	\$20,000	Unlimited	Unlimited	Unlimited	\$6,000	\$3,000	\$100
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 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
NRMA Insurance	International Essentials	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	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
RACV	Extra Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$4,000	\$4,000	\$200
SGIC	International Essentials Plan	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
SGIO	International Essentials Plan	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
SureSave	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$4,000	\$250
Virgin Australia	Comprehensive	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
World Nomads	Explorer	✓	Unlimited	\$12,500	\$500	Unlimited	Unlimited	\$10,000	\$3,000	\$250



# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for a Single travelling to South Africa

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★										
<b>World Nomads</b>	Standard	✓	\$3,500	NA	\$500	\$500,000	\$5,000,000	\$2,000	NA	NA
★										
<b>Australian Unity Insurance</b>	Elements Plan	✓	\$10,000	NA	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
<b>HCF Insurance</b>	Elements Plan	✓	\$10,000	NA	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
<b>RAA</b>	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
<b>RAC</b>	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
<b>RACQ</b>	Essentials	✓	\$1,000	\$10,000	\$500	Unlimited	Unlimited	\$2,500	\$500	NA
<b>SureSave</b>	Budget	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$250
<b>Virgin Australia</b>	Essentials	✓	Unlimited	NA	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	NA



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## Comprehensive Travel Insurance for a Single travelling to Thailand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★★ "Outstanding Value"										
Budget Direct	Comprehensive	✓	Unlimited	\$20,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$400
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
Good2Go	Essentials Travel Insurance	✓	\$10,000	NA	\$500	\$5,000,000	\$5,000,000	\$3,000	NA	NA
Good2Go	The Works	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
multitrip	International - Premier Plus	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
Online Travel Insurance	Plan A - Comprehensive	✓	\$25,000	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
Priceline Protects	International - Premium	✓	\$10,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	NA	\$200
Southern Cross Travel Insurance	Limited World excl. USA & Canada	✓	\$50,000	\$25,000	\$750	Unlimited	Unlimited	\$25,000	\$5,000	\$500
Virgin Money	Essentials Plan	✓	\$10,000	NA	\$500	Unlimited	Unlimited	\$3,000	NA	NA
World2Cover Travel Insurance	Essentials Cover	✓	\$25,000	NA	\$2,000	Unlimited	Unlimited	\$7,500	NA	NA
World2Cover Travel Insurance	Top Cover	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$5,000	\$500
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
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



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## Comprehensive Travel Insurance for a Single travelling to Thailand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
<b>Budget Direct</b>	Essential	✓	\$12,500	NA	\$500	Unlimited	Unlimited	\$5,000	\$4,000	\$250
<b>Downunder Insurance</b>	Plan C - Backpackers	✓	\$2,500	\$15,000	\$750	Unlimited	Unlimited	\$2,000	NA	\$500
<b>Go Insurance</b>	Go Basic - International	✓	\$5,000	NA	\$500	\$20,000,000	\$20,000,000	\$2,500	NA	\$100
<b>Go Insurance</b>	Go Plus - International	✓	\$15,000	\$20,000	\$750	\$20,000,000	\$20,000,000	\$7,500	\$2,500	\$250
<b>HSBC</b>	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
<b>InsureandGo</b>	Gold	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
<b>itrek</b>	Pioneer	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	\$250
<b>Kango Cover</b>	L2 - Rock Wallaby Cover	✓	\$10,000	NA	\$500	\$20,000	\$5,000,000	\$3,000	NA	NA
<b>Kango Cover</b>	L3 - Wallaby Cover	✓	\$12,500	NA	\$500	\$20,000	\$5,000,000	\$5,000	NA	\$250
<b>MyCover</b>	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
<b>Ouch Online Travel Insurance</b>	A Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
<b>Ouch Online Travel Insurance</b>	B Travel Plan	✓	Unlimited	\$18,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	NA
<b>Priceline Protects</b>	International - Essential	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$1,500	NA	NA
<b>Real Insurance</b>	Comprehensive - International	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
<b>Simply Travel Insurance</b>	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
<b>Travel Insurance Direct</b>	International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$4,000	\$250
<b>Travel Insurance Saver</b>	Bare Essentials	✓	\$5,000	\$5,000	Unlimited	\$250,000	Unlimited	\$2,000	NA	NA
<b>Travel Insurance Saver</b>	Essentials	✓	\$15,000	\$10,000	Unlimited	\$500,000	Unlimited	\$5,000	\$2,000	NA
<b>Travel Insurance Saver</b>	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250



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## Comprehensive Travel Insurance for a Single travelling to Thailand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
Travel Insuranz	Classic	✓	\$2,500	NA	\$500	Unlimited	Unlimited	\$2,500	NA	\$125
Travel Insuranz	Deluxe	✓	\$5,000	\$10,000	\$500	Unlimited	Unlimited	\$3,500	\$1,500	\$400
Travel Insuranz	Premier	✓	\$10,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$400
Virgin Money	Comprehensive	✓	Unlimited	\$15,000	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$250
Webjet	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
Woolworths	Comprehensive	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
ZUJI	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
★★★										
AAMI	International Travel	✓	Unlimited	\$10,000	Unlimited	Unlimited	Unlimited	\$12,000	\$2,000	NA
AIG	Silver (D12)	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
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
ANZ	International	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$5,000	\$200
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
Bank of Melbourne	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA



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## Comprehensive Travel Insurance for a Single travelling to Thailand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
BankSA	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
BankSA	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
CGU	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
Citi	International - Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
Citi	International - Essential	✓	\$25,000	\$20,000	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Citi	International - Premium	✓	\$50,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$3,000	\$200
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
Commonwealth Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Commonwealth Bank	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$6,000	NA
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
Fastcover	Plan D - Comprehensive with Snow C	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$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
GIO	Holiday Travel Insurance	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
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



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## Comprehensive Travel Insurance for a Single travelling to Thailand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
Hume Bank	Plan D - Snow Cover	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
insure4less	Excel	✗	\$5,000	\$10,000	\$500	\$10,000,000	\$10,000,000	\$3,500	\$1,500	\$250
insure4less	Excel Plus	✗	\$7,500	\$20,000	\$500	\$10,000,000	\$10,000,000	\$5,000	\$3,000	\$500
InsureandGo	Silver	✓	\$15,000	\$37,500	\$500	Unlimited	Unlimited	\$6,000	\$4,000	\$250
itrek	Adventurer	✓	\$15,000	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
Kango Cover	L4 - Eastern Grey Cover	✓	\$12,500	NA	\$1,000	\$20,000	\$12,500,000	\$6,000	\$4,000	\$500
Kango Cover	L5 - Big Red Cover	✓	\$15,000	\$50,000	\$1,000	\$20,000	Unlimited	\$7,500	\$4,000	\$750
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
NRMA Insurance	International Essentials	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
Ouch Online Travel Insurance	Premier Plus Extras	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
People's Choice Credit Union	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	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
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





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## Comprehensive Travel Insurance for a Single travelling to Thailand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
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
SGIC	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
SGIC	International Essentials Plan	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
SGIO	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
SGIO	International Essentials Plan	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
Ski Insurance	Ski Plus Overseas	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$5,000	\$5,000	\$250
St.George Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
St.George Bank	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
STA Travel	Plan A - Standard International	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	NA
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Travel Insurance Saver	A Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
Travel Insurance Saver	B Travel Plan	✓	Unlimited	\$18,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	NA
Travel Insurance Saver	Premium Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
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 Single travelling to Thailand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
Webjet	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	NA	NA
Westpac	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Westpac	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
Woolworths	Basic	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
ZUII	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	NA	NA
★★										
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
Australian Unity Insurance	Elements Plan	✓	\$10,000	NA	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
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	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
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$8,000	\$3,000	\$250
HBF Insurance	Standard	✓	Unlimited	\$15,000	\$1,000	\$300,000	\$300,000	\$5,000	\$2,000	NA
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



# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for a Single travelling to Thailand

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★										
HCF Insurance	Elements Plan	✓	\$10,000	NA	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
insure4less	Essentials	✗	\$2,500	NA	\$500	\$10,000,000	\$10,000,000	\$2,500	NA	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 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
RACQ	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
Virgin Australia	Essentials	✓	Unlimited	NA	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	NA
World Nomads	Explorer	✓	Unlimited	\$12,500	\$500	Unlimited	Unlimited	\$10,000	\$3,000	\$250
World Nomads	Standard	✓	\$3,500	NA	\$500	\$500,000	\$5,000,000	\$2,000	NA	NA
★										
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
National Seniors	International Basic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
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	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 Single 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"										
<b>Downunder Insurance</b>	Plan C - Backpackers	✓	\$2,500	\$15,000	\$750	Unlimited	Unlimited	\$2,000	NA	\$500
<b>Fastcover</b>	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
<b>Fastcover</b>	Plan E - Standard	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
<b>Go Insurance</b>	Go Basic - International	✓	\$5,000	NA	\$500	\$20,000,000	\$20,000,000	\$2,500	NA	\$100
<b>Go Insurance</b>	Go Plus - International	✓	\$15,000	\$20,000	\$750	\$20,000,000	\$20,000,000	\$7,500	\$2,500	\$250
<b>Good2Go</b>	Essentials Travel Insurance	✓	\$10,000	NA	\$500	\$5,000,000	\$5,000,000	\$3,000	NA	NA
<b>Online Travel Insurance</b>	Plan A - Comprehensive	✓	\$25,000	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
<b>Southern Cross Travel Insurance</b>	Limited World excl. USA & Canada	✓	\$50,000	\$25,000	\$750	Unlimited	Unlimited	\$25,000	\$5,000	\$500
<b>Virgin Money</b>	Essentials Plan	✓	\$10,000	NA	\$500	Unlimited	Unlimited	\$3,000	NA	NA
<b>Webjet</b>	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
<b>World2Cover Travel Insurance</b>	Essentials Cover	✓	\$25,000	NA	\$2,000	Unlimited	Unlimited	\$7,500	NA	NA
<b>World2Cover Travel Insurance</b>	Top Cover	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$5,000	\$500
<b>Worldcare</b>	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$6,000	\$250
<b>ZUJI</b>	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
★★★★										
<b>1300 Insurance</b>	Plan A Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	NA	\$250
<b>1Cover Direct Insurance</b>	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$5,000	\$250
<b>Australia Post</b>	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$3,000	\$250



# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for a Single travelling to the UK

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
Big Sky Building Society	Comprehensive	✓	Unlimited	\$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
Good2Go	The Works	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
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
itrek	Pioneer	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	\$250
multitrip	International - Premier Plus	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
Ouch Online Travel Insurance	A Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
Ouch Online Travel Insurance	B Travel Plan	✓	Unlimited	\$18,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	NA
Real Insurance	Comprehensive - International	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Travel Insurance Direct	International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$4,000	\$250
Travel Insurance Saver	B Travel Plan	✓	Unlimited	\$18,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	NA
Travel Insurance Saver	Bare Essentials	✓	\$5,000	\$5,000	Unlimited	\$250,000	Unlimited	\$2,000	NA	NA
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



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## Comprehensive Travel Insurance for a Single 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
★★★★										
Travel Insuranz	Classic	✓	\$2,500	NA	\$500	Unlimited	Unlimited	\$2,500	NA	\$125
Travel Insuranz	Deluxe	✓	\$5,000	\$10,000	\$500	Unlimited	Unlimited	\$3,500	\$1,500	\$400
Travel Insuranz	Premier	✓	\$10,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$400
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
★★★										
AAMI	International Travel	✓	Unlimited	\$10,000	Unlimited	Unlimited	Unlimited	\$12,000	\$2,000	NA
AIG	Gold (C12)	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
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
ANZ	International	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$5,000	\$200
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
Bank of Melbourne	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
BankSA	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
BankSA	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA



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## Comprehensive Travel Insurance for a Single 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
★★★										
CGU	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
Citi	International - Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
Citi	International - Essential	✓	\$25,000	\$20,000	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
Citi	International - Premium	✓	\$50,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$3,000	\$200
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
Commonwealth Bank	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$6,000	NA
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
Fastcover	Plan D - Comprehensive with Snow C	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$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
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
Hume Bank	Plan D - Snow Cover	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
insure4less	Excel	✗	\$5,000	\$10,000	\$500	\$10,000,000	\$10,000,000	\$3,500	\$1,500	\$250
insure4less	Excel Plus	✗	\$7,500	\$20,000	\$500	\$10,000,000	\$10,000,000	\$5,000	\$3,000	\$500
InsureandGo	Silver	✓	\$15,000	\$37,500	\$500	Unlimited	Unlimited	\$6,000	\$4,000	\$250



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## Comprehensive Travel Insurance for a Single 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
★★★										
itrek	Adventurer	✓	\$15,000	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
Kango Cover	L2 - Rock Wallaby Cover	✓	\$10,000	NA	\$500	\$20,000	\$5,000,000	\$3,000	NA	NA
Kango Cover	L3 - Wallaby Cover	✓	\$12,500	NA	\$500	\$20,000	\$5,000,000	\$5,000	NA	\$250
Kango Cover	L4 - Eastern Grey Cover	✓	\$12,500	NA	\$1,000	\$20,000	\$12,500,000	\$6,000	\$4,000	\$500
Kango Cover	L5 - Big Red Cover	✓	\$15,000	\$50,000	\$1,000	\$20,000	Unlimited	\$7,500	\$4,000	\$750
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
MyCover	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
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
NRMA Insurance	International Essentials	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
Ouch Online Travel Insurance	Premier Plus Extras	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
People's Choice Credit Union	Super	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$2,000	NA
Priceline Protects	International - Essential	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$1,500	NA	NA
Priceline Protects	International - Premium	✓	\$10,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	NA	\$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





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## Comprehensive Travel Insurance for a Single travelling to the UK

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
RACV	Extra Travel Care	✓	Unlimited	\$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
SGIC	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
SGIC	International Essentials Plan	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
SGIO	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
SGIO	International Essentials Plan	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
Ski Insurance	Ski Plus Overseas	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$5,000	\$5,000	\$250
St.George Bank	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
St.George Bank	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
STA Travel	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200
STA Travel	Plan A - Standard International	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	NA
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Travel Insurance Saver	A Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
Travel Insurance Saver	Premium Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Webjet	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	NA	NA
Westpac	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Westpac	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA



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## Comprehensive Travel Insurance for a Single travelling to the UK

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
Woolworths	Basic	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
ZUJI	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	NA	NA
★★										
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
Australian Unity Insurance	Elements Plan	✓	\$10,000	NA	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
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 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
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$8,000	\$3,000	\$250
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	Elements Plan	✓	\$10,000	NA	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
insure4less	Essentials	✗	\$2,500	NA	\$500	\$10,000,000	\$10,000,000	\$2,500	NA	NA
National Seniors	International Premium	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	\$4,000	\$250
People's Choice Credit Union	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



# Travel Insurance Star Ratings

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## Comprehensive Travel Insurance for a Single travelling to the UK

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★										
RAA	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
Virgin Australia	Comprehensive	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
World Nomads	Explorer	✓	Unlimited	\$12,500	\$500	Unlimited	Unlimited	\$10,000	\$3,000	\$250
World Nomads	Standard	✓	\$3,500	NA	\$500	\$500,000	\$5,000,000	\$2,000	NA	NA
★										
Aussietravelcover	Basic - Super Plus	✓	\$3,000	\$10,000	\$500	Unlimited	Unlimited	\$3,000	\$2,000	\$250
National Seniors	International Basic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
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
Virgin Australia	Essentials	✓	Unlimited	NA	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	NA



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## Comprehensive Travel Insurance for a Single travelling to USA

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★★ "Outstanding Value"										
<b>Downunder Insurance</b>	Plan C - Backpackers	✓	\$2,500	\$15,000	\$750	Unlimited	Unlimited	\$2,000	NA	\$500
<b>Fastcover</b>	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	NA	\$250
<b>Fastcover</b>	Plan E - Standard	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
<b>Good2Go</b>	Essentials Travel Insurance	✓	\$10,000	NA	\$500	\$5,000,000	\$5,000,000	\$3,000	NA	NA
<b>InsureandGo</b>	Gold	✓	Unlimited	\$50,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
<b>multitrip</b>	International - Premier Plus	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$8,000	\$4,000	\$500
<b>Online Travel Insurance</b>	Plan A - Comprehensive	✓	\$25,000	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
<b>Southern Cross Travel Insurance</b>	World incl. USA & Canada	✓	\$50,000	\$25,000	\$750	Unlimited	Unlimited	\$25,000	\$5,000	\$500
<b>Virgin Money</b>	Comprehensive	✓	Unlimited	\$15,000	\$1,000	Unlimited	Unlimited	\$10,000	NA	\$250
<b>Virgin Money</b>	Essentials Plan	✓	\$10,000	NA	\$500	Unlimited	Unlimited	\$3,000	NA	NA
<b>World2Cover Travel Insurance</b>	Top Cover	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$5,000	\$500
<b>Worldcare</b>	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$6,000	\$250
★★★★										
<b>1300 Insurance</b>	Plan A Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$7,500	NA	\$250
<b>1Cover Direct Insurance</b>	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$15,000	\$5,000	\$250
<b>Australia Post</b>	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$3,000	\$250
<b>Budget Direct</b>	Comprehensive	✓	Unlimited	\$20,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$400
<b>Budget Direct</b>	Essential	✓	\$12,500	NA	\$500	Unlimited	Unlimited	\$5,000	\$4,000	\$250



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## Comprehensive Travel Insurance for a Single travelling to USA

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
Citi	International - Essential	✓	\$25,000	\$20,000	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
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 D - Comprehensive with Snow C	✓	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
Good2Go	The Works	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
InsureandGo	Silver	✓	\$15,000	\$37,500	\$500	Unlimited	Unlimited	\$6,000	\$4,000	\$250
itrek	Adventurer	✓	\$15,000	NA	\$500	Unlimited	Unlimited	\$5,000	NA	NA
itrek	Pioneer	✓	Unlimited	NA	\$500	Unlimited	Unlimited	\$5,000	NA	\$250
MyCover	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
Real Insurance	Comprehensive - International	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250
Simply Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
Travel Insurance Direct	International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$12,000	\$4,000	\$250
Travel Insuranz	Classic	✓	\$2,500	NA	\$500	Unlimited	Unlimited	\$2,500	NA	\$125
Travel Insuranz	Deluxe	✓	\$5,000	\$10,000	\$500	Unlimited	Unlimited	\$3,500	\$1,500	\$400
Travel Insuranz	Premier	✓	\$10,000	\$20,000	\$1,000	Unlimited	Unlimited	\$5,000	\$4,000	\$400
Webjet	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
Woolworths	Comprehensive	✓	\$12,000	\$12,000	Unlimited	Unlimited	Unlimited	\$10,000	\$5,000	\$250



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## Comprehensive Travel Insurance for a Single travelling to USA

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★★										
<b>World2Cover Travel Insurance</b>	Essentials Cover	✓	\$25,000	NA	\$2,000	Unlimited	Unlimited	\$7,500	NA	NA
<b>ZUJI</b>	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250
★★★										
<b>AIG</b>	Platinum (F12)	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$4,000	\$500
<b>Allianz Australia</b>	Comprehensive Plan	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$6,000	\$250
<b>American Express</b>	Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$3,000	\$250
<b>American Express</b>	Essential	✓	\$10,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
<b>ANZ</b>	International	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$15,000	\$5,000	\$200
<b>Australian Unity</b>	International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
<b>Bank of Melbourne</b>	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
<b>Bank of Melbourne</b>	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
<b>BankSA</b>	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
<b>BankSA</b>	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
<b>Big Sky Building Society</b>	Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
<b>CGU</b>	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
<b>Citi</b>	International - Elite	✓	Unlimited	\$100,000	Unlimited	Unlimited	Unlimited	\$30,000	\$5,000	\$200
<b>Citi</b>	International - Premium	✓	\$50,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$3,000	\$200
<b>Columbus Direct Travel Insurance</b>	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 Single travelling to USA

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
<b>Columbus Direct Travel Insurance</b>	Standard	✓	\$10,000	\$50,000	\$1,000	\$12,500,000	\$12,500,000	\$6,000	\$3,000	\$500
<b>Commonwealth Bank</b>	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$6,000	NA
<b>Downunder Insurance</b>	Plan A - Premier	✓	Unlimited	\$30,000	\$750	Unlimited	Unlimited	\$7,500	NA	\$500
<b>GIO</b>	Holiday Travel Insurance	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
<b>HCF Insurance</b>	International Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
<b>HSBC</b>	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$6,000	\$250
<b>Hume Bank</b>	Plan A - Comprehensive	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
<b>Hume Bank</b>	Plan D - Snow Cover	✓	Unlimited	\$15,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
<b>insure4less</b>	Excel	✗	\$5,000	\$10,000	\$500	\$10,000,000	\$10,000,000	\$3,500	\$1,500	\$250
<b>insure4less</b>	Excel Plus	✗	\$7,500	\$20,000	\$500	\$10,000,000	\$10,000,000	\$5,000	\$3,000	\$500
<b>Kango Cover</b>	L2 - Rock Wallaby Cover	✓	\$10,000	NA	\$500	\$20,000	\$5,000,000	\$3,000	NA	NA
<b>Kango Cover</b>	L3 - Wallaby Cover	✓	\$12,500	NA	\$500	\$20,000	\$5,000,000	\$5,000	NA	\$250
<b>Kango Cover</b>	L4 - Eastern Grey Cover	✓	\$12,500	NA	\$1,000	\$20,000	\$12,500,000	\$6,000	\$4,000	\$500
<b>Kango Cover</b>	L5 - Big Red Cover	✓	\$15,000	\$50,000	\$1,000	\$20,000	Unlimited	\$7,500	\$4,000	\$750
<b>Medibank</b>	International Comprehensive	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$8,000	\$4,000	\$250
<b>multitrip</b>	International - Premier	✓	\$10,000	\$20,000	\$500	\$12,500	Unlimited	\$6,000	\$4,000	\$250
<b>NAB</b>	Plan A - International	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$7,500	\$3,000	\$250
<b>NRMA Insurance</b>	International Comprehensive	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
<b>NRMA Insurance</b>	International Essentials	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA



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## Comprehensive Travel Insurance for a Single travelling to USA

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★ ★ ★										
<b>Ouch Online Travel Insurance</b>	A Travel Plan	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$4,000	NA
<b>Ouch Online Travel Insurance</b>	Premier Plus Extras	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
<b>People's Choice Credit Union</b>	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
<b>Priceline Protects</b>	International - Essential	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$1,500	NA	NA
<b>Priceline Protects</b>	International - Premium	✓	\$10,000	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	NA	\$200
<b>QANTAS</b>	International Comprehensive	✓	Unlimited	\$40,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
<b>QBE</b>	Premier Plus Extras	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
<b>RAA</b>	Premium	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$7,500	\$4,000	\$250
<b>RACV</b>	Extra Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$4,000	\$4,000	\$200
<b>RACV</b>	Total Travel Care	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$10,000	\$6,000	\$250
<b>Real Insurance</b>	Basics - International	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
<b>SGIC</b>	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
<b>SGIC</b>	International Essentials Plan	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
<b>SGIO</b>	International Comprehensive Plan	✓	\$3,000	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$4,000	\$200
<b>SGIO</b>	International Essentials Plan	✓	\$3,000	\$10,000	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
<b>Ski Insurance</b>	Ski Plus Overseas	✓	Unlimited	\$25,000	\$500	Unlimited	Unlimited	\$5,000	\$5,000	\$250
<b>St.George Bank</b>	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
<b>St.George Bank</b>	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
<b>STA Travel</b>	Plan A - Comprehensive	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	\$200





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## Comprehensive Travel Insurance for a Single travelling to USA

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★★										
STA Travel	Plan A - Standard International	✓	Unlimited	\$30,000	Unlimited	Unlimited	Unlimited	\$15,000	NA	NA
Suncorp Insurance	Holiday Travel Insurance - Single T	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$6,000	\$2,000	\$250
Travel Insurance Saver	Bare Essentials	✓	\$5,000	\$5,000	Unlimited	\$250,000	Unlimited	\$2,000	NA	NA
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
Travel Insurance Saver	Premium Plus	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$15,000	\$5,000	\$200
Virgin Australia	Comprehensive	✓	Unlimited	\$25,000	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	\$250
Webjet	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	NA	NA
Westpac	Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$10,000	\$3,000	\$250
Westpac	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	\$3,000	NA
Woolworths	Basic	✓	\$5,000	NA	Unlimited	Unlimited	Unlimited	\$5,000	NA	NA
ZUJI	Essentials Plan	✓	\$10,000	NA	\$1,000	Unlimited	Unlimited	\$3,000	NA	NA
★★										
AAMI	International Travel	✓	Unlimited	\$10,000	Unlimited	Unlimited	Unlimited	\$12,000	\$2,000	NA
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
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



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## Comprehensive Travel Insurance for a Single travelling to USA

Company	Product	24 Hour Helpline	Cancellation Fees and Loss of Deposit	Accidental Death	Overseas Emergency Dental	Repatriation and Evacuation Expenses	Overseas Medical and Hospital Expenses	Luggage and Personal Effects	Rental Vehicle Excess	Theft of Cash
★★										
CHI Travel Insurance	Plan A - Comprehensive	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$8,000	\$3,000	\$250
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
HBF Insurance	Super Plus	✓	Unlimited	\$25,000	\$1,000	Unlimited	Unlimited	\$12,000	\$3,000	NA
insure4less	Essentials	✗	\$2,500	NA	\$500	\$10,000,000	\$10,000,000	\$2,500	NA	NA
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
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
Travellers Choice	Comprehensive - International	✓	Unlimited	\$25,000	Unlimited	Unlimited	Unlimited	\$12,000	\$5,000	\$250
Virgin Australia	Essentials	✓	Unlimited	NA	\$2,000	Unlimited	Unlimited	\$5,000	\$3,000	NA
World Nomads	Explorer	✓	Unlimited	\$12,500	\$500	Unlimited	Unlimited	\$10,000	\$3,000	\$250
World Nomads	Standard	✓	\$3,500	NA	\$500	\$500,000	\$5,000,000	\$2,000	NA	NA
★										
Australian Unity Insurance	Elements Plan	✓	\$10,000	NA	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
HCF Insurance	Elements Plan	✓	\$10,000	NA	\$10,000,000	\$10,000,000	\$10,000,000	\$3,000	NA	NA
National Seniors	International Basic	✓	\$5,000	NA	\$1,000	Unlimited	Unlimited	\$5,000	NA	\$250



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## Comprehensive Travel Insurance for a Single travelling to USA

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