



# Travel Insurance Star Ratings

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

## Family Americas

Company	Product
★★★★★ "Outstanding Value"	
Go Insurance	Go Basic - International
Go Insurance	Go Plus - International
Holiday Rescue	Comprehensive
Huddle Insurance	Comprehensive
InsureandGo	Gold
InsureandGo	Silver
itrek	Adventurer
itrek	Pioneer
RACV	Total Travel Care
Real Insurance	Comprehensive - International
Southern Cross Travel Insurance	TravelCare Single Journey
Webjet	Comprehensive
Woolworths	Basic
Woolworths	Comprehensive
World2Cover Travel Insurance	Essentials Cover
World2Cover Travel Insurance	Top Cover
★★★★	
1Cover Direct Insurance	Comprehensive
Allianz Australia	Comprehensive Plan
Australia Post	Comprehensive
Budget Direct	Comprehensive
Budget Direct	Essential
Columbus Direct Travel Insurance	Standard
Defence Bank	Super Plus
Fast Cover	Comprehensive
Fast Cover	Standard Saver
Good2Go	Essentials Travel Insurance
Good2Go	The Works
HCF Insurance	International Travel Plan
Huddle Insurance	Basic
Kango Cover	Comprehensive
Kango Cover	Essentials



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## Family Americas

Company	Product
★★★★	
Kogan Insurance	Basic
Kogan Insurance	Comprehensive
RAA	Essentials
RAA	Premium
RACQ	Premium
RACV	Extra Travel Care
Real Insurance	Basics - International
Simply Travel Insurance	Comprehensive
Tick Travel Insurance	Budget
Tick Travel Insurance	Standard
Tick Travel Insurance	Top
Travel Insurance Direct	The Basics
Travel Insurance Direct	The Works
Virgin Money	Comprehensive
Virgin Money	Essentials Plan
Webjet	Essentials Plan
Worldcare	Comprehensive
Zoom Travel Insurance	Comprehensive
Zoom Travel Insurance	Standard
★★★	
1300 Insurance	Comprehensive
AAMI	International Travel
ahm Health Insurance	Comprehensive
AIG	International
American Express	Comprehensive
American Express	Ultimate
ANZ	International
Aussietravelcover	Basic
Aussietravelcover	Mid
Aust Seniors Insurance Agency	One Trip- Worldwide
Australian Unity	Budget
Australian Unity	International Comprehensive



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## Family Americas

Company	Product
★★★	
Bank of Melbourne	Comprehensive
BankSA	Comprehensive
Boomers	Comprehensive
Boomers	Essentials
BOQ	Secure Holiday
BUPA Insurance	Super Plus
CGU	Super Plus
Chubb Insurance Company	Prestige
Columbus Direct Travel Insurance	Premier
Commonwealth Bank	Comprehensive
Commonwealth Bank	Essentials Plan
Covermore	Premium - International
CUA	Comprehensive
CUA	Essentials
Downunder Insurance	Backpackers
Downunder Insurance	Comprehensive
Downunder Insurance	Premier
Easy Travel Insurance	Budget
Easy Travel Insurance	International Comprehensive
Expedia AU	Comprehensive
Expedia AU	Essentials
Fast Cover	Snow Sports Plus
Flight Centre Travel Group Limit	International Options Plan I
Flight Centre Travel Group Limit	International Travelsure Plan TI
GIO	Holiday Travel Insurance
HBF Financial Services	Super Plus
Health Insurance Fund	International Comprehensive
HSBC	Comprehensive
Hume Bank	Comprehensive
insure4less	Essentials
insure4less	Excel
insure4less	Excel Plus



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## Family Americas

Company

Product

★★★

<b>Medibank</b>	International Comprehensive
<b>MyCover</b>	Comprehensive
<b>No Worries Insurance</b>	Comprehensive
<b>No Worries Insurance</b>	Mid
<b>NRMA Insurance</b>	International Comprehensive
<b>NRMA Insurance</b>	International Essentials
<b>Online Travel Insurance</b>	Comprehensive
<b>Online Travel Insurance</b>	Essentials + Cancellation
<b>Ouch Online Travel Insurance</b>	Premier Plus Extras
<b>People's Choice Credit Union</b>	Super Plus
<b>Priceline Protects</b>	International - Essential
<b>Priceline Protects</b>	International - Premium
<b>QANTAS</b>	International Comprehensive
<b>QBE</b>	International Comprehensive
<b>RAC</b>	Comprehensive
<b>RAC</b>	Essentials
<b>RACQ</b>	Standard
<b>SGIC</b>	International Comprehensive Plan
<b>SGIC</b>	International Essentials Plan
<b>SGIO</b>	International Comprehensive Plan
<b>SGIO</b>	International Essentials Plan
<b>Ski Insurance</b>	Ski Plus Overseas
<b>St.George Bank</b>	Comprehensive
<b>Suncorp Insurance</b>	Holiday Travel Insurance - Single Trip
<b>Territory Insurance Office NT</b>	Comprehensive
<b>Territory Insurance Office NT</b>	Essentials
<b>Travel Insurance Cover</b>	Budget
<b>Travel Insurance Cover</b>	International Comprehensive
<b>Travel Insurance Saver</b>	Bare Essentials
<b>Travel Insurance Saver</b>	Essentials
<b>Travel Insurance Saver</b>	International Comprehensive
<b>Travel Insurance Saver</b>	Premium Plus



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## Family Americas

Company	Product
★★★	
Travel Insuranz	Classic
Travel Insuranz	Deluxe
Travel Insuranz	Premier
Travellers Choice	Comprehensive - International
Travellers Choice	Comprehensive-Global + Cancellation
Virgin Australia	Comprehensive
Westpac	Comprehensive
World Nomads	Explorer
World Nomads	Standard
Worldcare	Essentials
You go	International
★★	
American Express	Essential
Aussietravelcover	Top
Aussietravelcover	Top Plus
Bank of Melbourne	Essentials Plan
BankSA	Essentials Plan
Catholic Church Insurances	Comprehensive
CHI Travel Insurance	Basic - International
CHI Travel Insurance	Mid International
CHI Travel Insurance	Top International
CHI Travel Insurance	Top Plus International
Chubb Insurance Company	Comprehensive
Chubb Insurance Company	Essential
Cota Insurance	Basic
Cota Insurance	Comprehensive
HSBC	Essentials
MyCover	Essentials
NAB	Plan A - International
National Seniors	International Premium
NIB Health Funds Ltd	International Comprehensive
NIB Health Funds Ltd	International Select + Cancellation



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## Family Americas

### Company

### Product

★★

<b>QBE</b>	Budget
<b>St. George Bank</b>	Essentials Plan
<b>STA Travel</b>	Comprehensive International
<b>Virgin Australia</b>	Essentials
<b>Westpac</b>	Essentials Plan

★

<b>Catholic Church Insurances</b>	Essentials
<b>HCF Insurance</b>	Elements Plan
<b>Hume Bank</b>	Essentials
<b>National Seniors</b>	International Basic
<b>STA Travel</b>	Standard International
<b>SureSave</b>	Basic + Cancellation
<b>SureSave</b>	Comprehensive



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## Family Cruise Australia

Company	Product
★★★★★ "Outstanding Value"	
Budget Direct	Comprehensive
Good2Go	Essentials Travel Insurance
Holiday Rescue	Comprehensive
insure4less	Essentials
insure4less	Excel
insure4less	Excel Plus
RAA	Premium
RACV	Extra Travel Care
RACV	Total Travel Care
Simply Travel Insurance	Comprehensive
World2Cover Travel Insurance	Domestic
World2Cover Travel Insurance	Essentials Cover
World2Cover Travel Insurance	Top Cover
★★★★	
1300 Insurance	Domestic Plan
1Cover Direct Insurance	Domestic
Budget Direct	Essential
Fast Cover	Comprehensive
Go Insurance	Go Basic - Domestic
Go Insurance	Go Plus - Domestic
Good2Go	The Works
Huddle Insurance	Basic
Huddle Insurance	Comprehensive
Kango Cover	Comprehensive
Kango Cover	Essentials
Kogan Insurance	Comprehensive
RAA	Essentials
RAC	Comprehensive
RAC	Essentials
RACQ	Premium
RACQ	Standard
Real Insurance	Comprehensive - Domestic



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## Family Cruise Australia

Company	Product
★★★★	
Tick Travel Insurance	Standard
Tick Travel Insurance	Top
Webjet	Domestic Plan
Woolworths	Basic - Domestic
Woolworths	Comprehensive - Domestic
Worldcare	Domestic
Zoom Travel Insurance	Domestic
★★★	
ahm Health Insurance	Domestic
AIG	International
Allianz Australia	Domestic Plan
Australian Unity	Australian Comprehensive
Boomers	Domestic
BOQ	Secure Holiday
BUPA Insurance	Australian
Catholic Church Insurances	Domestic
CGU	Australian
CHI Travel Insurance	Basic - International
CHI Travel Insurance	Mid International
CHI Travel Insurance	Top International
CHI Travel Insurance	Top Plus International
Chubb Insurance Company	Comprehensive
Chubb Insurance Company	Essential
Chubb Insurance Company	Prestige
Columbus Direct Travel Insurance	Premier Domestic
Columbus Direct Travel Insurance	Standard Domestic
Commonwealth Bank	Domestic Plan
Cota Insurance	Basic
Cota Insurance	Comprehensive
CUA	Domestic
Downunder Insurance	Australia Only
Easy Travel Insurance	Australian Comprehensive





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## Family Cruise Australia

Company

Product

★★★

Expedia AU	Domestic
Fast Cover	Standard Saver
Flight Centre Travel Group Limit	International Options Plan I
Flight Centre Travel Group Limit	International Travelsure Plan TI
GIO	Holiday Travel Insurance
HBF Financial Services	Australian Plan
HCF Insurance	Australian Travel Plan
Health Insurance Fund	International Comprehensive
HSBC	Domestic
Hume Bank	Domestic
InsureandGo	Gold Domestic
Medibank	International Comprehensive
MyCover	Domestic
National Seniors	International Premium
NIB Health Funds Ltd	International Comprehensive
No Worries Insurance	Domestic
Online Travel Insurance	Domestic
People's Choice Credit Union	Australian
Priceline Protects	Australia Only - Essential
Priceline Protects	Australia Only - Premium
QANTAS	Australian Comprehensive
Real Insurance	Basics - Domestic
SGIC	International Comprehensive Plan
SGIO	International Comprehensive Plan
Ski Insurance	Ski Plus Domestic
STA Travel	Comprehensive International
Suncorp Insurance	Holiday Travel Insurance - Single Trip
Territory Insurance Office NT	Domestic
Tick Travel Insurance	Budget
Travel Insurance Cover	Australian Comprehensive
Travel Insurance Direct	The Basics
Travel Insurance Direct	The Works



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## Family Cruise Australia

Company	Product
★★★	
Travel Insuranz	Classic
Travel Insuranz	Deluxe
Travel Insuranz	Premier
Travellers Choice	Comprehensive - International
Travellers Choice	Comprehensive-Global + Cancellation
Virgin Australia	Comprehensive
Virgin Australia	Essentials
Virgin Money	Domestic
★★	
AAMI	International Travel
Australia Post	Domestic
Bank of Melbourne	Domestic Plan
BankSA	Domestic Plan
Covermore	Premium - International
InsureandGo	Silver Domestic
Kogan Insurance	Basic
NAB	Plan B - Domestic
NIB Health Funds Ltd	International Select + Cancellation
NRMA Insurance	International Comprehensive
NRMA Insurance	International Essentials
Ouch Online Travel Insurance	Australian Comprehensive
QBE	Australian Cancellation E3
QBE	Australian Travel Plan
SGIC	International Essentials Plan
SGIO	International Essentials Plan
St.George Bank	Domestic Plan
SureSave	Domestic
Travel Insurance Saver	Australian Comprehensive
Westpac	Domestic Plan
You go	Domestic
★	



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## Family Cruise Australia

Company	Product
★	
American Express	Domestic
Aussietravelcover	Basic - Domestic
Aussietravelcover	Top- Domestic
National Seniors	International Basic
Travel Insurance Cover	Australian Cancellation



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## Family Cruise Fiji

Company

Product

★★★★★ "Outstanding Value"

Go Insurance	Go Basic - International
Go Insurance	Go Plus - International
Good2Go	Essentials Travel Insurance
Holiday Rescue	Comprehensive
Huddle Insurance	Comprehensive
insure4less	Essentials
insure4less	Excel
insure4less	Excel Plus
InsureandGo	Gold
InsureandGo	Silver
RACV	Total Travel Care
Southern Cross Travel Insurance	TravelCare Single Journey
Woolworths	Comprehensive
World2Cover Travel Insurance	Essentials Cover
World2Cover Travel Insurance	Top Cover

★★★★

1Cover Direct Insurance	Comprehensive
Allianz Australia	Comprehensive Plan
Budget Direct	Comprehensive
Budget Direct	Essential
Columbus Direct Travel Insurance	Standard
Fast Cover	Comprehensive
Good2Go	The Works
HCF Insurance	International Travel Plan
Huddle Insurance	Basic
Kango Cover	Comprehensive
Kango Cover	Essentials
Kogan Insurance	Basic
Kogan Insurance	Comprehensive
No Worries Insurance	Comprehensive
No Worries Insurance	Mid
Priceline Protects	International - Premium



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## Family Cruise Fiji

Company

Product

★★★★

<b>QANTAS</b>	International Comprehensive
<b>RAA</b>	Essentials
<b>RAA</b>	Premium
<b>RAC</b>	Comprehensive
<b>RACQ</b>	Premium
<b>RACQ</b>	Standard
<b>RACV</b>	Extra Travel Care
<b>Real Insurance</b>	Basics - International
<b>Real Insurance</b>	Comprehensive - International
<b>Simply Travel Insurance</b>	Comprehensive
<b>Tick Travel Insurance</b>	Standard
<b>Tick Travel Insurance</b>	Top
<b>Travel Insurance Saver</b>	C Travel Plan
<b>Webjet</b>	Comprehensive
<b>Worldcare</b>	Comprehensive

★★★

<b>1300 Insurance</b>	Comprehensive
<b>AAMI</b>	International Travel
<b>ahm Health Insurance</b>	Comprehensive
<b>AIG</b>	International
<b>American Express</b>	Comprehensive
<b>American Express</b>	Essential
<b>American Express</b>	Ultimate
<b>ANZ</b>	International
<b>Aussietravelcover</b>	Basic
<b>Aussietravelcover</b>	Mid
<b>Aussietravelcover</b>	Top
<b>Aussietravelcover</b>	Top Plus
<b>Australia Post</b>	Comprehensive
<b>Australian Unity</b>	International Comprehensive
<b>Bank of Melbourne</b>	Comprehensive
<b>BankSA</b>	Comprehensive



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## Family Cruise Fiji

Company	Product
★★★	
Boomers	Comprehensive
BOQ	Secure Holiday
Catholic Church Insurances	Comprehensive
CHI Travel Insurance	Basic - International
CHI Travel Insurance	Mid International
CHI Travel Insurance	Top International
CHI Travel Insurance	Top Plus International
Chubb Insurance Company	Prestige
Columbus Direct Travel Insurance	Premier
Commonwealth Bank	Comprehensive
Cota Insurance	Comprehensive
CUA	Comprehensive
Downunder Insurance	Comprehensive
Downunder Insurance	Premier
Easy Travel Insurance	International Comprehensive
Expedia AU	Comprehensive
Fast Cover	Standard Saver
Flight Centre Travel Group Limit	International Options Plan I
Flight Centre Travel Group Limit	International Travelsure Plan TI
GIO	Holiday Travel Insurance
HBF Financial Services	Economy
HBF Financial Services	Standard
HBF Financial Services	Super
Health Insurance Fund	International Comprehensive
HSBC	Comprehensive
Hume Bank	Comprehensive
Medibank	International Comprehensive
MyCover	Comprehensive
Online Travel Insurance	Comprehensive
Ouch Online Travel Insurance	A Travel Plan
Ouch Online Travel Insurance	B Travel Plan
People's Choice Credit Union	Economy



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## Family Cruise Fiji

Company	Product
★★★	
People's Choice Credit Union	Super
Priceline Protects	International - Essential
QBE	International Comprehensive
RAC	Essentials
SGIC	International Comprehensive Plan
SGIO	International Comprehensive Plan
Ski Insurance	Ski Plus Overseas
St.George Bank	Comprehensive
STA Travel	Comprehensive International
Suncorp Insurance	Holiday Travel Insurance - Single Trip
Territory Insurance Office NT	Comprehensive
Tick Travel Insurance	Budget
Travel Insurance Cover	International Comprehensive
Travel Insurance Direct	The Basics
Travel Insurance Direct	The Works
Travel Insurance Saver	Bare Essentials
Travel Insurance Saver	Essentials
Travel Insurance Saver	International Comprehensive
Travel Insuranz	Classic
Travel Insuranz	Deluxe
Travel Insuranz	Premier
Travellers Choice	Comprehensive - International
Travellers Choice	Comprehensive-Global + Cancellation
Virgin Money	Comprehensive
Westpac	Comprehensive
World Nomads	Explorer
World Nomads	Standard
You go	International
Zoom Travel Insurance	Comprehensive
Zoom Travel Insurance	Standard
★★	
BUPA Insurance	Economy



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## Family Cruise Fiji

Company	Product
<b>★★</b>	
BUPA Insurance	Super
BUPA Insurance	Super Plus
CGU	Economy
CGU	Standard
CGU	Super
CGU	Super Plus
Chubb Insurance Company	Comprehensive
Cota Insurance	Basic
Covermore	Premium - International
HBF Financial Services	Super Plus
HCF Insurance	Elements Plan
NAB	Plan A - International
National Seniors	International Premium
NIB Health Funds Ltd	International Select + Cancellation
NRMA Insurance	International Comprehensive
Ouch Online Travel Insurance	Premier Plus Extras
People's Choice Credit Union	Standard
People's Choice Credit Union	Super Plus
SGIC	International Essentials Plan
SGIO	International Essentials Plan
SureSave	Comprehensive
Virgin Australia	Comprehensive
Virgin Australia	Essentials
<b>★</b>	
BUPA Insurance	Standard
Chubb Insurance Company	Essential
Downunder Insurance	Backpackers
National Seniors	International Basic
NIB Health Funds Ltd	International Comprehensive
NRMA Insurance	International Essentials
SureSave	Basic + Cancellation





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## Family Domestic

Company	Product
★★★★★ "Outstanding Value"	
Easy Travel Insurance	Australian Cancellation
Go Insurance	Go Basic - Domestic
Go Insurance	Go Plus - Domestic
Holiday Rescue	Comprehensive
insure4less	Excel
insure4less	Excel Plus
InsureandGo	Gold Domestic
InsureandGo	Silver Domestic
Virgin Money	Domestic
World2Cover Travel Insurance	Domestic
Zoom Travel Insurance	Domestic
★★★★	
1Cover Direct Insurance	Domestic
Boomers	Domestic
Columbus Direct Travel Insurance	Premier Domestic
Columbus Direct Travel Insurance	Standard Domestic
CUA	Domestic
Expedia AU	Domestic
HBF Financial Services	Australian Plan
Health Insurance Fund	Domestic
Huddle Insurance	Comprehensive
insure4less	Essentials
Kogan Insurance	Comprehensive
No Worries Insurance	Domestic
QANTAS	Australian Comprehensive
RAC	Domestic
Real Insurance	Comprehensive - Domestic
Simply Travel Insurance	Plan B - Australia Only
Territory Insurance Office NT	Domestic
Tick Travel Insurance	Domestic Standard
Tick Travel Insurance	Domestic Top
Webjet	Domestic Plan



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## Family Domestic

Company

Product

★★★★

Woolworths	Basic - Domestic
Woolworths	Comprehensive - Domestic

★★★

1300 Insurance	Domestic Plan
ahm Health Insurance	Domestic
Allianz Australia	Domestic Plan
ANZ	Australian
Aussietravelcover	Basic - Domestic
Aussietravelcover	Top- Domestic
Aust Seniors Insurance Agency	One Trip-Domestic
Australia Post	Domestic
Australian Unity	Australian Comprehensive
Bank of Melbourne	Domestic Plan
BankSA	Domestic Plan
BOQ	Secure Holiday
Budget Direct	Domestic
BUPA Insurance	Australian
CGU	Australian
CHI Travel Insurance	Basic - Australia Only
Chubb Insurance Company	Comprehensive
Chubb Insurance Company	Prestige
Commonwealth Bank	Domestic Plan
Defence Bank	Australian
Downunder Insurance	Australia Only
Easy Travel Insurance	Australian Comprehensive
Fast Cover	Domestic Plus
GIO	Holiday Travel Insurance
Good2Go	Comprehensive (Domestic)
HCF Insurance	Australian Travel Plan
HSBC	Domestic
Huddle Insurance	Basic
Hume Bank	Domestic



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## Family Domestic

Company	Product
★★★	
MyCover	Domestic
NRMA Insurance	Domestic Comprehensive
Online Travel Insurance	Domestic
People's Choice Credit Union	Australian
Priceline Protects	Australia Only - Essential
Priceline Protects	Australia Only - Premium
QBE	Australian Cancellation E3
QBE	Australian Travel Plan
RAA	Domestic
RACQ	Domestic
RACV	Domestic
Real Insurance	Basics - Domestic
Ski Insurance	Ski Plus Domestic
St.George Bank	Domestic Plan
Suncorp Insurance	Holiday Travel Insurance - Single Trip
Travel Insurance Cover	Australian Comprehensive
Travel Insurance Direct	Domestic
Travellers Choice	Comprehensive - Domestic
Virgin Australia	Domestic
Westpac	Domestic Plan
Worldcare	Domestic
You go	Domestic
★★	
AAMI	International Travel
AIG	Domestic
Catholic Church Insurances	Domestic
CHI Travel Insurance	Mid Australia only
Chubb Insurance Company	Essential
Cota Insurance	Domestic
Covermore	Premium - Domestic
Kogan Insurance	Basic
Medibank	Domestic Plan



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## Family Domestic

Company	Product
★★	
NAB	Plan B - Domestic
NIB Health Funds Ltd	Domestic Plan
Ouch Online Travel Insurance	Australian Comprehensive
SGIC	Domestic Comprehensive
SGIO	Domestic Comprehensive
SureSave	Domestic
Travel Insurance Saver	Australian Comprehensive
★	
American Express	Domestic
Australian Unity	Australian Cancellation
Flight Centre Travel Group Limit	Domestic Plan D
National Seniors	Australia Only
STA Travel	Comprehensive Domestic
Travel Insurance Cover	Australian Cancellation



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## Family North Africa and the Middle-East

Company	Product
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### ★★★★★ "Outstanding Value"

Good2Go	Essentials Travel Insurance
insure4less	Essentials
insure4less	Excel
insure4less	Excel Plus
InsureandGo	Gold
InsureandGo	Silver
Kango Cover	Essentials
RAA	Premium
RACV	Total Travel Care
Real Insurance	Comprehensive - International
Webjet	Comprehensive
Woolworths	Basic
Woolworths	Comprehensive
World2Cover Travel Insurance	Essentials Cover
World2Cover Travel Insurance	Top Cover
Worldcare	Comprehensive

### ★★★★

Allianz Australia	Comprehensive Plan
Boomers	Comprehensive
Budget Direct	Comprehensive
Budget Direct	Essential
Defence Bank	Super
Easy Travel Insurance	Budget
Good2Go	The Works
HBF Financial Services	Super
HCF Insurance	International Travel Plan
Huddle Insurance	Comprehensive
Kango Cover	Comprehensive
Kogan Insurance	Comprehensive
No Worries Insurance	Comprehensive
No Worries Insurance	Mid
Online Travel Insurance	Comprehensive



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## Family North Africa and the Middle-East

Company

Product

★★★★

<b>Ouch Online Travel Insurance</b>	A Travel Plan
<b>People's Choice Credit Union</b>	Super
<b>RAA</b>	Essentials
<b>RAC</b>	Comprehensive
<b>RACQ</b>	Premium
<b>RACQ</b>	Standard
<b>RACV</b>	Extra Travel Care
<b>Simply Travel Insurance</b>	Comprehensive
<b>Tick Travel Insurance</b>	Standard
<b>Tick Travel Insurance</b>	Top
<b>Travel Insurance Cover</b>	Budget
<b>Travel Insurance Direct</b>	The Works
<b>Travel Insurance Saver</b>	A Travel Plan
<b>Virgin Money</b>	Comprehensive
<b>Virgin Money</b>	Essentials Plan
<b>Webjet</b>	Essentials Plan

★★★

<b>1300 Insurance</b>	Comprehensive
<b>ahm Health Insurance</b>	Comprehensive
<b>AIG</b>	International
<b>American Express</b>	Comprehensive
<b>American Express</b>	Ultimate
<b>ANZ</b>	International
<b>Aussietravelcover</b>	Basic
<b>Aussietravelcover</b>	Mid
<b>Aussietravelcover</b>	Top
<b>Aussietravelcover</b>	Top Plus
<b>Australia Post</b>	Comprehensive
<b>Australian Unity</b>	Budget
<b>Australian Unity</b>	International Comprehensive
<b>Bank of Melbourne</b>	Comprehensive
<b>BankSA</b>	Comprehensive



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## Family North Africa and the Middle-East

Company	Product
★★★	
Boomers	Essentials
BOQ	Secure Holiday
BUPA Insurance	Super
Catholic Church Insurances	Comprehensive
CGU	Super
CGU	Super Plus
Chubb Insurance Company	Prestige
Columbus Direct Travel Insurance	Premier
Columbus Direct Travel Insurance	Standard
Commonwealth Bank	Comprehensive
Commonwealth Bank	Essentials Plan
Covermore	Premium - International
CUA	Comprehensive
CUA	Essentials
Defence Bank	Super Plus
Downunder Insurance	Backpackers
Downunder Insurance	Comprehensive
Downunder Insurance	Premier
Easy Travel Insurance	International Comprehensive
Expedia AU	Comprehensive
Expedia AU	Essentials
Flight Centre Travel Group Limit	International Options Plan I
Flight Centre Travel Group Limit	International Travelsure Plan TI
GIO	Holiday Travel Insurance
HBF Financial Services	Super Plus
Health Insurance Fund	International Comprehensive
HSBC	Comprehensive
Huddle Insurance	Basic
Hume Bank	Comprehensive
Kogan Insurance	Basic
Medibank	International Comprehensive
MyCover	Comprehensive



# Travel Insurance Star Ratings

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

## Family North Africa and the Middle-East

Company

Product

★★★

NRMA Insurance	International Comprehensive
NRMA Insurance	International Essentials
Online Travel Insurance	Essentials + Cancellation
Ouch Online Travel Insurance	Premier Plus Extras
People's Choice Credit Union	Super Plus
Priceline Protects	International - Premium
QANTAS	International Comprehensive
QBE	Budget
QBE	International Comprehensive
RAC	Essentials
Real Insurance	Basics - International
SGIC	International Comprehensive Plan
SGIC	International Essentials Plan
SGIO	International Comprehensive Plan
SGIO	International Essentials Plan
Territory Insurance Office NT	Comprehensive
Territory Insurance Office NT	Essentials
Tick Travel Insurance	Budget
Travel Insurance Cover	International Comprehensive
Travel Insurance Direct	The Basics
Travel Insurance Saver	Bare Essentials
Travel Insurance Saver	Essentials
Travel Insurance Saver	International Comprehensive
Travel Insuranz	Classic
Travel Insuranz	Deluxe
Travel Insuranz	Premier
Travellers Choice	Comprehensive - International
Travellers Choice	Comprehensive-Global + Cancellation
Westpac	Comprehensive
World Nomads	Explorer
World Nomads	Standard
Worldcare	Essentials





# Travel Insurance Star Ratings

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## Family North Africa and the Middle-East

Company

Product

★★★

**You go** International

★★

**AAMI** International Travel

**American Express** Essential

**Bank of Melbourne** Essentials Plan

**BankSA** Essentials Plan

**BUPA Insurance** Super Plus

**CHI Travel Insurance** Basic - International

**CHI Travel Insurance** Mid International

**CHI Travel Insurance** Top International

**CHI Travel Insurance** Top Plus International

**Chubb Insurance Company** Comprehensive

**Chubb Insurance Company** Essential

**Cota Insurance** Comprehensive

**HCF Insurance** Elements Plan

**HSBC** Essentials

**MyCover** Essentials

**NAB** Plan A - International

**National Seniors** International Premium

**NIB Health Funds Ltd** International Comprehensive

**NIB Health Funds Ltd** International Select + Cancellation

**Priceline Protects** International - Essential

**STA Travel** Comprehensive International

**STA Travel** Standard International

**Suncorp Insurance** Holiday Travel Insurance - Single Trip

**Virgin Australia** Comprehensive

**Westpac** Essentials Plan

★

**Catholic Church Insurances** Essentials

**Cota Insurance** Basic

**Hume Bank** Essentials



# Travel Insurance Star Ratings

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## Family North Africa and the Middle-East

Company	Product
---------	---------

### ★

<b>National Seniors</b>	International Basic
<b>SureSave</b>	Basic + Cancellation
<b>SureSave</b>	Comprehensive
<b>Virgin Australia</b>	Essentials



# Travel Insurance Star Ratings

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

## Family North-East Asia

Company	Product
★★★★★ "Outstanding Value"	
Go Insurance	Go Basic - International
Go Insurance	Go Plus - International
insure4less	Essentials
insure4less	Excel
insure4less	Excel Plus
InsureandGo	Gold
InsureandGo	Silver
RACV	Extra Travel Care
RACV	Total Travel Care
Real Insurance	Comprehensive - International
Southern Cross Travel Insurance	TravelCare Single Journey
Tick Travel Insurance	Standard
Webjet	Comprehensive
Woolworths	Basic
Woolworths	Comprehensive
World2Cover Travel Insurance	Essentials Cover
World2Cover Travel Insurance	Top Cover
★★★★★	
1Cover Direct Insurance	Comprehensive
Allianz Australia	Comprehensive Plan
Aust Seniors Insurance Agency	One Trip-Worldwide excl Amer & Afri
Budget Direct	Comprehensive
Columbus Direct Travel Insurance	Standard
Easy Travel Insurance	Budget
Easy Travel Insurance	International Comprehensive
Fast Cover	Comprehensive
HCF Insurance	International Travel Plan
Holiday Rescue	Comprehensive
Huddle Insurance	Basic
Huddle Insurance	Comprehensive
itrek	Pioneer
Kogan Insurance	Comprehensive



# Travel Insurance Star Ratings

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

## Family North-East Asia

Company	Product
★★★★	
Online Travel Insurance	Comprehensive
QBE	International Comprehensive
RAA	Essentials
RAA	Premium
RAC	Comprehensive
RAC	Essentials
RACQ	Premium
RACQ	Standard
Real Insurance	Basics - International
Simply Travel Insurance	Comprehensive
Tick Travel Insurance	Budget
Tick Travel Insurance	Top
Travel Insurance Cover	Budget
Travel Insurance Cover	International Comprehensive
Travel Insurance Direct	The Works
Travel Insurance Saver	International Comprehensive
Virgin Money	Comprehensive
Virgin Money	Essentials Plan
Webjet	Essentials Plan
Worldcare	Comprehensive
★★★	
1300 Insurance	Comprehensive
ahm Health Insurance	Comprehensive
American Express	Comprehensive
American Express	Essential
American Express	Ultimate
ANZ	International
Aussietravelcover	Basic
Aussietravelcover	Mid
Aussietravelcover	Top
Australia Post	Comprehensive
Australian Unity	Budget



# Travel Insurance Star Ratings

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## Family North-East Asia

Company

Product

★★★

<b>Australian Unity</b>	International Comprehensive
<b>Bank of Melbourne</b>	Comprehensive
<b>BankSA</b>	Comprehensive
<b>Boomers</b>	Comprehensive
<b>Boomers</b>	Essentials
<b>BOQ</b>	Secure Holiday
<b>Budget Direct</b>	Essential
<b>Catholic Church Insurances</b>	Comprehensive
<b>CHI Travel Insurance</b>	Top International
<b>Chubb Insurance Company</b>	Prestige
<b>Columbus Direct Travel Insurance</b>	Premier
<b>Commonwealth Bank</b>	Comprehensive
<b>Commonwealth Bank</b>	Essentials Plan
<b>Covermore</b>	Premium - International
<b>CUA</b>	Comprehensive
<b>CUA</b>	Essentials
<b>Defence Bank</b>	Super Plus
<b>Downunder Insurance</b>	Backpackers
<b>Downunder Insurance</b>	Comprehensive
<b>Downunder Insurance</b>	Premier
<b>Expedia AU</b>	Comprehensive
<b>Expedia AU</b>	Essentials
<b>Fast Cover</b>	Snow Sports Plus
<b>Fast Cover</b>	Standard Saver
<b>Flight Centre Travel Group Limit</b>	International Options Plan I
<b>Flight Centre Travel Group Limit</b>	International Travelsure Plan TI
<b>GIO</b>	Holiday Travel Insurance
<b>Good2Go</b>	Essentials Travel Insurance
<b>Good2Go</b>	The Works
<b>HBF Financial Services</b>	Super Plus
<b>Health Insurance Fund</b>	International Comprehensive
<b>HSBC</b>	Comprehensive



# Travel Insurance Star Ratings

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## Family North-East Asia

Company	Product
★★★	
Hume Bank	Comprehensive
itrek	Adventurer
Kango Cover	Comprehensive
Kango Cover	Essentials
Kogan Insurance	Basic
Medibank	International Comprehensive
MyCover	Comprehensive
NIB Health Funds Ltd	International Select + Cancellation
No Worries Insurance	Comprehensive
No Worries Insurance	Mid
NRMA Insurance	International Comprehensive
NRMA Insurance	International Essentials
Online Travel Insurance	Essentials + Cancellation
Ouch Online Travel Insurance	A Travel Plan
Ouch Online Travel Insurance	Premier Plus Extras
People's Choice Credit Union	Super Plus
Priceline Protects	International - Essential
Priceline Protects	International - Premium
QANTAS	International Comprehensive
SGIC	International Comprehensive Plan
SGIC	International Essentials Plan
SGIO	International Comprehensive Plan
SGIO	International Essentials Plan
Ski Insurance	Ski Plus Overseas
St.George Bank	Comprehensive
Territory Insurance Office NT	Comprehensive
Territory Insurance Office NT	Essentials
Travel Insurance Direct	The Basics
Travel Insurance Saver	Bare Essentials
Travel Insurance Saver	Essentials
Travel Insuranz	Deluxe
Travel Insuranz	Premier



# Travel Insurance Star Ratings

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## Family North-East Asia

Company

Product

★★★

<b>Travellers Choice</b>	Comprehensive - International
<b>Travellers Choice</b>	Comprehensive-Global + Cancellation
<b>Westpac</b>	Comprehensive
<b>World Nomads</b>	Explorer
<b>World Nomads</b>	Standard
<b>Worldcare</b>	Essentials
<b>You go</b>	International
<b>Zoom Travel Insurance</b>	Comprehensive
<b>Zoom Travel Insurance</b>	Standard

★★

<b>AAMI</b>	International Travel
<b>AIG</b>	International
<b>Aussietravelcover</b>	Top Plus
<b>Bank of Melbourne</b>	Essentials Plan
<b>BankSA</b>	Essentials Plan
<b>BUPA Insurance</b>	Super Plus
<b>CGU</b>	Super Plus
<b>CHI Travel Insurance</b>	Basic - International
<b>CHI Travel Insurance</b>	Mid International
<b>CHI Travel Insurance</b>	Top Plus International
<b>Chubb Insurance Company</b>	Comprehensive
<b>Chubb Insurance Company</b>	Essential
<b>Cota Insurance</b>	Comprehensive
<b>MyCover</b>	Essentials
<b>NAB</b>	Plan A - International
<b>National Seniors</b>	International Premium
<b>NIB Health Funds Ltd</b>	International Comprehensive
<b>QBE</b>	Budget
<b>St.George Bank</b>	Essentials Plan
<b>STA Travel</b>	Comprehensive International
<b>STA Travel</b>	Standard International
<b>Suncorp Insurance</b>	Holiday Travel Insurance - Single Trip



# Travel Insurance Star Ratings

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## Family North-East Asia

Company

Product

★★

**Travel Insuranz**

Classic

**Virgin Australia**

Comprehensive

**Westpac**

Essentials Plan

★

**Catholic Church Insurances**

Essentials

**Cota Insurance**

Basic

**HCF Insurance**

Elements Plan

**HSBC**

Essentials

**Hume Bank**

Essentials

**National Seniors**

International Basic

**SureSave**

Basic + Cancellation

**SureSave**

Comprehensive

**Virgin Australia**

Essentials





# Travel Insurance Star Ratings

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## Family North-West Europe

Company	Product
★★★★★ "Outstanding Value"	
<b>1Cover Direct Insurance</b>	Comprehensive
<b>Go Insurance</b>	Go Basic - International
<b>Go Insurance</b>	Go Plus - International
<b>Good2Go</b>	Essentials Travel Insurance
<b>Holiday Rescue</b>	Comprehensive
<b>insure4less</b>	Essentials
<b>insure4less</b>	Excel
<b>insure4less</b>	Excel Plus
<b>InsureandGo</b>	Gold
<b>InsureandGo</b>	Silver
<b>RACV</b>	Total Travel Care
<b>Real Insurance</b>	Comprehensive - International
<b>Southern Cross Travel Insurance</b>	TravelCare Single Journey
<b>Webjet</b>	Comprehensive
<b>Woolworths</b>	Basic
<b>Woolworths</b>	Comprehensive
<b>World2Cover Travel Insurance</b>	Essentials Cover
<b>World2Cover Travel Insurance</b>	Top Cover
★★★★	
<b>Allianz Australia</b>	Comprehensive Plan
<b>Aust Seniors Insurance Agency</b>	One Trip-Worldwide excl Amer & Afri
<b>Australia Post</b>	Comprehensive
<b>Budget Direct</b>	Comprehensive
<b>Easy Travel Insurance</b>	Budget
<b>Easy Travel Insurance</b>	International Comprehensive
<b>Fast Cover</b>	Comprehensive
<b>Good2Go</b>	The Works
<b>HCF Insurance</b>	International Travel Plan
<b>Huddle Insurance</b>	Basic
<b>Huddle Insurance</b>	Comprehensive
<b>itrek</b>	Adventurer
<b>itrek</b>	Pioneer



# Travel Insurance Star Ratings

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## Family North-West Europe

Company	Product
★★★★	
Kango Cover	Comprehensive
Kango Cover	Essentials
Kogan Insurance	Comprehensive
No Worries Insurance	Comprehensive
Online Travel Insurance	Comprehensive
QBE	International Comprehensive
RAA	Essentials
RAA	Premium
RAC	Comprehensive
RACQ	Premium
RACV	Extra Travel Care
Real Insurance	Basics - International
Simply Travel Insurance	Comprehensive
Tick Travel Insurance	Standard
Travel Insurance Cover	Budget
Travel Insurance Cover	International Comprehensive
Travel Insurance Direct	The Basics
Travel Insurance Direct	The Works
Virgin Money	Essentials Plan
Webjet	Essentials Plan
Worldcare	Comprehensive
★★★	
1300 Insurance	Comprehensive
AAMI	International Travel
ahm Health Insurance	Comprehensive
AIG	International
American Express	Comprehensive
American Express	Essential
American Express	Ultimate
ANZ	International
Aussietravelcover	Basic
Aussietravelcover	Mid



# Travel Insurance Star Ratings

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## Family North-West Europe

Company	Product
★★★	
Australian Unity	Budget
Australian Unity	International Comprehensive
Bank of Melbourne	Comprehensive
BankSA	Comprehensive
Boomers	Comprehensive
Boomers	Essentials
BOQ	Secure Holiday
Budget Direct	Essential
BUPA Insurance	Super
CGU	Super
Chubb Insurance Company	Comprehensive
Chubb Insurance Company	Prestige
Columbus Direct Travel Insurance	Premier
Columbus Direct Travel Insurance	Standard
Commonwealth Bank	Comprehensive
Commonwealth Bank	Essentials Plan
Covermore	Premium - International
CUA	Comprehensive
CUA	Essentials
Defence Bank	Super
Defence Bank	Super Plus
Downunder Insurance	Backpackers
Downunder Insurance	Comprehensive
Downunder Insurance	Premier
Expedia AU	Comprehensive
Expedia AU	Essentials
Fast Cover	Snow Sports Plus
Fast Cover	Standard Saver
Flight Centre Travel Group Limit	International Options Plan I
Flight Centre Travel Group Limit	International Travelsure Plan TI
GIO	Holiday Travel Insurance
HBF Financial Services	Super



# Travel Insurance Star Ratings

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## Family North-West Europe

Company	Product
★★★	
<b>HBF Financial Services</b>	Super Plus
<b>Health Insurance Fund</b>	International Comprehensive
<b>HSBC</b>	Comprehensive
<b>Hume Bank</b>	Comprehensive
<b>Kogan Insurance</b>	Basic
<b>Medibank</b>	International Comprehensive
<b>MyCover</b>	Comprehensive
<b>No Worries Insurance</b>	Mid
<b>NRMA Insurance</b>	International Comprehensive
<b>NRMA Insurance</b>	International Essentials
<b>Online Travel Insurance</b>	Essentials + Cancellation
<b>Ouch Online Travel Insurance</b>	A Travel Plan
<b>Ouch Online Travel Insurance</b>	Premier Plus Extras
<b>People's Choice Credit Union</b>	Super
<b>People's Choice Credit Union</b>	Super Plus
<b>Priceline Protects</b>	International - Essential
<b>Priceline Protects</b>	International - Premium
<b>QANTAS</b>	International Comprehensive
<b>RAC</b>	Essentials
<b>RACQ</b>	Standard
<b>SGIC</b>	International Comprehensive Plan
<b>SGIC</b>	International Essentials Plan
<b>SGIO</b>	International Comprehensive Plan
<b>SGIO</b>	International Essentials Plan
<b>Ski Insurance</b>	Ski Plus Overseas
<b>St.George Bank</b>	Comprehensive
<b>Suncorp Insurance</b>	Holiday Travel Insurance - Single Trip
<b>Territory Insurance Office NT</b>	Comprehensive
<b>Territory Insurance Office NT</b>	Essentials
<b>Tick Travel Insurance</b>	Budget
<b>Tick Travel Insurance</b>	Top
<b>Travel Insurance Saver</b>	Bare Essentials



# Travel Insurance Star Ratings

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## Family North-West Europe

Company	Product
<b>★★★</b>	
Travel Insurance Saver	Essentials
Travel Insurance Saver	International Comprehensive
Travel Insuranz	Deluxe
Travel Insuranz	Premier
Travellers Choice	Comprehensive - International
Travellers Choice	Comprehensive-Global + Cancellation
Virgin Money	Comprehensive
Westpac	Comprehensive
World Nomads	Standard
Worldcare	Essentials
You go	International
Zoom Travel Insurance	Comprehensive
Zoom Travel Insurance	Standard
<b>★★</b>	
Aussietravelcover	Top
Aussietravelcover	Top Plus
Bank of Melbourne	Essentials Plan
BankSA	Essentials Plan
BUPA Insurance	Super Plus
Catholic Church Insurances	Comprehensive
CGU	Super Plus
CHI Travel Insurance	Basic - International
CHI Travel Insurance	Mid International
CHI Travel Insurance	Top International
CHI Travel Insurance	Top Plus International
Chubb Insurance Company	Essential
Cota Insurance	Comprehensive
MyCover	Essentials
NAB	Plan A - International
National Seniors	International Premium
NIB Health Funds Ltd	International Comprehensive
NIB Health Funds Ltd	International Select + Cancellation



# Travel Insurance Star Ratings

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## Family North-West Europe

Company	Product
<b>★★</b>	
QBE	Budget
St. George Bank	Essentials Plan
STA Travel	Comprehensive International
STA Travel	Standard International
Travel Insuranz	Classic
Virgin Australia	Comprehensive
Westpac	Essentials Plan
World Nomads	Explorer
<b>★</b>	
Catholic Church Insurances	Essentials
Cota Insurance	Basic
HCF Insurance	Elements Plan
HSBC	Essentials
Hume Bank	Essentials
National Seniors	International Basic
SureSave	Basic + Cancellation
SureSave	Comprehensive
Virgin Australia	Essentials



# Travel Insurance Star Ratings

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

## Family Oceania and Antarctica

Company	Product
★★★★★ "Outstanding Value"	
Go Insurance	Go Basic - International
Go Insurance	Go Plus - International
Good2Go	Essentials Travel Insurance
Holiday Rescue	Comprehensive
Huddle Insurance	Comprehensive
insure4less	Essentials
insure4less	Excel
insure4less	Excel Plus
InsureandGo	Gold
InsureandGo	Silver
RACV	Total Travel Care
Real Insurance	Comprehensive - International
Southern Cross Travel Insurance	TravelCare Single Journey
Webjet	Comprehensive
Woolworths	Basic
Woolworths	Comprehensive
World2Cover Travel Insurance	Essentials Cover
World2Cover Travel Insurance	Top Cover
★★★★	
1Cover Direct Insurance	Comprehensive
Allianz Australia	Comprehensive Plan
Aust Seniors Insurance Agency	One Trip- NZ/ Pacific Islands
Budget Direct	Comprehensive
Budget Direct	Essential
Columbus Direct Travel Insurance	Premier
Columbus Direct Travel Insurance	Standard
Easy Travel Insurance	International Comprehensive
Fast Cover	Comprehensive
Good2Go	The Works
HCF Insurance	International Travel Plan
Huddle Insurance	Basic
itrek	Adventurer



# Travel Insurance Star Ratings

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## Family Oceania and Antarctica

Company

Product

★★★★

itrek	Pioneer
Kango Cover	Essentials
Kogan Insurance	Basic
Kogan Insurance	Comprehensive
No Worries Insurance	Comprehensive
No Worries Insurance	Mid
Priceline Protects	International - Premium
QANTAS	International Comprehensive
QBE	International Comprehensive
RAA	Essentials
RAA	Premium
RAC	Comprehensive
RACQ	Premium
RACQ	Standard
RACV	Extra Travel Care
Real Insurance	Basics - International
Simply Travel Insurance	Comprehensive
Tick Travel Insurance	Standard
Tick Travel Insurance	Top
Travel Insurance Cover	International Comprehensive
Travel Insurance Direct	The Works
Virgin Money	Comprehensive
Virgin Money	Essentials Plan
Webjet	Essentials Plan
Worldcare	Comprehensive

★★★

1300 Insurance	Comprehensive
AAMI	International Travel
ahm Health Insurance	Comprehensive
AIG	International
American Express	Comprehensive
American Express	Essential





# Travel Insurance Star Ratings

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## Family Oceania and Antarctica

Company	Product
★★★	
American Express	Ultimate
ANZ	International
Aussietravelcover	Basic
Aussietravelcover	Mid
Aussietravelcover	Top
Aussietravelcover	Top Plus
Australia Post	Comprehensive
Australian Unity	Budget
Australian Unity	International Comprehensive
Bank of Melbourne	Comprehensive
BankSA	Comprehensive
Boomers	Comprehensive
Boomers	Essentials
BOQ	Secure Holiday
Catholic Church Insurances	Comprehensive
CGU	Economy
CHI Travel Insurance	Basic - International
CHI Travel Insurance	Mid International
CHI Travel Insurance	Top International
CHI Travel Insurance	Top Plus International
Chubb Insurance Company	Comprehensive
Chubb Insurance Company	Prestige
Commonwealth Bank	Comprehensive
Commonwealth Bank	Essentials Plan
Covermore	Premium - International
CUA	Comprehensive
CUA	Essentials
Defence Bank	Economy
Defence Bank	Standard
Defence Bank	Super
Downunder Insurance	Backpackers
Downunder Insurance	Comprehensive



# Travel Insurance Star Ratings

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

## Family Oceania and Antarctica

Company	Product
★★★	
Downunder Insurance	Premier
Easy Travel Insurance	Budget
Expedia AU	Comprehensive
Expedia AU	Essentials
Fast Cover	Snow Sports Plus
Fast Cover	Standard Saver
Flight Centre Travel Group Limit	International Options Plan I
Flight Centre Travel Group Limit	International Travelsure Plan TI
GIO	Holiday Travel Insurance
HBF Financial Services	Economy
HBF Financial Services	Standard
HBF Financial Services	Super
Health Insurance Fund	International Comprehensive
HSBC	Comprehensive
Hume Bank	Comprehensive
Kango Cover	Comprehensive
Medibank	International Comprehensive
MyCover	Comprehensive
NRMA Insurance	International Comprehensive
Online Travel Insurance	Comprehensive
Online Travel Insurance	Essentials + Cancellation
Ouch Online Travel Insurance	A Travel Plan
Ouch Online Travel Insurance	B Travel Plan
Ouch Online Travel Insurance	C Travel Plan
People's Choice Credit Union	Economy
People's Choice Credit Union	Super
Priceline Protects	International - Essential
RAC	Essentials
SGIC	International Comprehensive Plan
SGIC	International Essentials Plan
SGIO	International Comprehensive Plan
SGIO	International Essentials Plan



# Travel Insurance Star Ratings

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

## Family Oceania and Antarctica

Company	Product
★★★	
Ski Insurance	Ski Plus Overseas
St.George Bank	Comprehensive
Suncorp Insurance	Holiday Travel Insurance - Single Trip
Territory Insurance Office NT	Comprehensive
Territory Insurance Office NT	Essentials
Tick Travel Insurance	Budget
Travel Insurance Cover	Budget
Travel Insurance Direct	The Basics
Travel Insurance Saver	Bare Essentials
Travel Insurance Saver	C Travel Plan
Travel Insurance Saver	Essentials
Travel Insurance Saver	International Comprehensive
Travel Insuranz	Classic
Travel Insuranz	Deluxe
Travel Insuranz	Premier
Travellers Choice	Comprehensive - International
Travellers Choice	Comprehensive-Global + Cancellation
Westpac	Comprehensive
World Nomads	Explorer
World Nomads	Standard
Worldcare	Essentials
You go	International
Zoom Travel Insurance	Comprehensive
Zoom Travel Insurance	Standard
★★	
Bank of Melbourne	Essentials Plan
BankSA	Essentials Plan
BUPA Insurance	Economy
BUPA Insurance	Super
CGU	Standard
CGU	Super
Chubb Insurance Company	Essential



# Travel Insurance Star Ratings

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## Family Oceania and Antarctica

Company	Product
<b>★★</b>	
Cota Insurance	Comprehensive
Defence Bank	Super Plus
HBF Financial Services	Super Plus
HCF Insurance	Elements Plan
HSBC	Essentials
MyCover	Essentials
NAB	Plan A - International
National Seniors	International Premium
NIB Health Funds Ltd	International Select + Cancellation
Ouch Online Travel Insurance	Premier Plus Extras
People's Choice Credit Union	Standard
People's Choice Credit Union	Super Plus
QBE	Budget
St.George Bank	Essentials Plan
STA Travel	Comprehensive International
STA Travel	Standard International
SureSave	Comprehensive
Virgin Australia	Comprehensive
Virgin Australia	Essentials
Westpac	Essentials Plan
<b>★</b>	
BUPA Insurance	Standard
BUPA Insurance	Super Plus
Catholic Church Insurances	Essentials
CGU	Super Plus
Cota Insurance	Basic
Hume Bank	Essentials
National Seniors	International Basic
NIB Health Funds Ltd	International Comprehensive
NRMA Insurance	International Essentials
SureSave	Basic + Cancellation



# Travel Insurance Star Ratings

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

## Family South-East Asia

Company	Product
★★★★★ "Outstanding Value"	
Go Insurance	Go Basic - International
Go Insurance	Go Plus - International
insure4less	Essentials
insure4less	Excel
insure4less	Excel Plus
InsureandGo	Gold
InsureandGo	Silver
RAA	Essentials
RAA	Premium
RACV	Extra Travel Care
RACV	Total Travel Care
Real Insurance	Comprehensive - International
Southern Cross Travel Insurance	TravelCare Single Journey
Tick Travel Insurance	Standard
Webjet	Comprehensive
Woolworths	Basic
Woolworths	Comprehensive
World2Cover Travel Insurance	Essentials Cover
World2Cover Travel Insurance	Top Cover
★★★★	
1Cover Direct Insurance	Comprehensive
Allianz Australia	Comprehensive Plan
Australia Post	Comprehensive
Easy Travel Insurance	Budget
Fast Cover	Comprehensive
Good2Go	Essentials Travel Insurance
Good2Go	The Works
HCF Insurance	International Travel Plan
Holiday Rescue	Comprehensive
Huddle Insurance	Basic
Huddle Insurance	Comprehensive
itrek	Adventurer



# Travel Insurance Star Ratings

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## Family South-East Asia

Company	Product
★★★★	
itrek	Pioneer
Kango Cover	Comprehensive
Kango Cover	Essentials
Kogan Insurance	Comprehensive
Priceline Protects	International - Premium
QBE	International Comprehensive
RAC	Comprehensive
RAC	Essentials
RACQ	Premium
RACQ	Standard
Real Insurance	Basics - International
Simply Travel Insurance	Comprehensive
Tick Travel Insurance	Budget
Tick Travel Insurance	Top
Travel Insurance Cover	International Comprehensive
Travel Insurance Direct	The Works
Virgin Money	Comprehensive
Virgin Money	Essentials Plan
Webjet	Essentials Plan
Worldcare	Comprehensive
Zoom Travel Insurance	Comprehensive
Zoom Travel Insurance	Standard
★★★	
1300 Insurance	Comprehensive
AAMI	International Travel
ahm Health Insurance	Comprehensive
AIG	International
American Express	Comprehensive
American Express	Essential
American Express	Ultimate
ANZ	International
Aussietravelcover	Basic



# Travel Insurance Star Ratings

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## Family South-East Asia

Company	Product
★★★	
Aussietravelcover	Mid
Aussietravelcover	Top
Australian Unity	Budget
Australian Unity	International Comprehensive
Bank of Melbourne	Comprehensive
BankSA	Comprehensive
Boomers	Comprehensive
Boomers	Essentials
BOQ	Secure Holiday
Budget Direct	Comprehensive
Budget Direct	Essential
Catholic Church Insurances	Comprehensive
CGU	Super
CHI Travel Insurance	Basic - International
CHI Travel Insurance	Mid International
CHI Travel Insurance	Top International
Columbus Direct Travel Insurance	Premier
Columbus Direct Travel Insurance	Standard
Commonwealth Bank	Comprehensive
Commonwealth Bank	Essentials Plan
Covermore	Premium - International
CUA	Comprehensive
CUA	Essentials
Defence Bank	Standard
Defence Bank	Super
Defence Bank	Super Plus
Downunder Insurance	Backpackers
Downunder Insurance	Comprehensive
Downunder Insurance	Premier
Easy Travel Insurance	International Comprehensive
Expedia AU	Comprehensive
Expedia AU	Essentials



# Travel Insurance Star Ratings

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## Family South-East Asia

Company

Product

★★★

Fast Cover	Snow Sports Plus
Fast Cover	Standard Saver
Flight Centre Travel Group Limit	International Options Plan I
Flight Centre Travel Group Limit	International Travelsure Plan TI
GIO	Holiday Travel Insurance
HBF Financial Services	Standard
HBF Financial Services	Super
Health Insurance Fund	International Comprehensive
HSBC	Comprehensive
Hume Bank	Comprehensive
Kogan Insurance	Basic
Medibank	International Comprehensive
MyCover	Comprehensive
No Worries Insurance	Comprehensive
No Worries Insurance	Mid
NRMA Insurance	International Comprehensive
Online Travel Insurance	Comprehensive
Online Travel Insurance	Essentials + Cancellation
Ouch Online Travel Insurance	A Travel Plan
Ouch Online Travel Insurance	B Travel Plan
Ouch Online Travel Insurance	Premier Plus Extras
People's Choice Credit Union	Standard
People's Choice Credit Union	Super
Priceline Protects	International - Essential
QANTAS	International Comprehensive
QBE	Budget
SGIC	International Comprehensive Plan
SGIC	International Essentials Plan
SGIO	International Comprehensive Plan
SGIO	International Essentials Plan
Ski Insurance	Ski Plus Overseas
St.George Bank	Comprehensive





# Travel Insurance Star Ratings

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## Family South-East Asia

Company

Product

★★★

<b>Suncorp Insurance</b>	Holiday Travel Insurance - Single Trip
<b>Territory Insurance Office NT</b>	Comprehensive
<b>Territory Insurance Office NT</b>	Essentials
<b>Travel Insurance Cover</b>	Budget
<b>Travel Insurance Direct</b>	The Basics
<b>Travel Insurance Saver</b>	Bare Essentials
<b>Travel Insurance Saver</b>	Essentials
<b>Travel Insurance Saver</b>	International Comprehensive
<b>Travel Insuranz</b>	Deluxe
<b>Travel Insuranz</b>	Premier
<b>Travellers Choice</b>	Comprehensive - International
<b>Travellers Choice</b>	Comprehensive-Global + Cancellation
<b>Westpac</b>	Comprehensive
<b>World Nomads</b>	Explorer
<b>World Nomads</b>	Standard
<b>Worldcare</b>	Essentials
<b>You go</b>	International

★★

<b>Aussietravelcover</b>	Top Plus
<b>Bank of Melbourne</b>	Essentials Plan
<b>BankSA</b>	Essentials Plan
<b>BUPA Insurance</b>	Standard
<b>BUPA Insurance</b>	Super
<b>BUPA Insurance</b>	Super Plus
<b>CGU</b>	Standard
<b>CGU</b>	Super Plus
<b>CHI Travel Insurance</b>	Top Plus International
<b>Chubb Insurance Company</b>	Comprehensive
<b>Chubb Insurance Company</b>	Essential
<b>Chubb Insurance Company</b>	Prestige
<b>Cota Insurance</b>	Comprehensive
<b>HBF Financial Services</b>	Super Plus



# Travel Insurance Star Ratings

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## Family South-East Asia

Company	Product
<b>★★</b>	
HSBC	Essentials
MyCover	Essentials
NAB	Plan A - International
National Seniors	International Premium
NIB Health Funds Ltd	International Comprehensive
NIB Health Funds Ltd	International Select + Cancellation
NRMA Insurance	International Essentials
People's Choice Credit Union	Super Plus
St.George Bank	Essentials Plan
STA Travel	Comprehensive International
STA Travel	Standard International
Travel Insuranz	Classic
Virgin Australia	Comprehensive
Westpac	Essentials Plan
<b>★</b>	
Catholic Church Insurances	Essentials
Cota Insurance	Basic
HCF Insurance	Elements Plan
Hume Bank	Essentials
National Seniors	International Basic
SureSave	Basic + Cancellation
SureSave	Comprehensive
Virgin Australia	Essentials



# Travel Insurance Star Ratings

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

## Family Southern and Central Asia

Company

Product

★★★★★ "Outstanding Value"

Go Insurance	Go Basic - International
Go Insurance	Go Plus - International
insure4less	Essentials
insure4less	Excel
insure4less	Excel Plus
InsureandGo	Gold
InsureandGo	Silver
RACV	Extra Travel Care
RACV	Total Travel Care
Real Insurance	Comprehensive - International
Southern Cross Travel Insurance	TravelCare Single Journey
Tick Travel Insurance	Standard
Webjet	Comprehensive
Woolworths	Basic
Woolworths	Comprehensive
World2Cover Travel Insurance	Essentials Cover
World2Cover Travel Insurance	Top Cover

★★★★★

1Cover Direct Insurance	Comprehensive
Allianz Australia	Comprehensive Plan
Aust Seniors Insurance Agency	One Trip-Worldwide excl Amer & Afri
Budget Direct	Comprehensive
Easy Travel Insurance	Budget
Easy Travel Insurance	International Comprehensive
Fast Cover	Comprehensive
Good2Go	Essentials Travel Insurance
Good2Go	The Works
HCF Insurance	International Travel Plan
Holiday Rescue	Comprehensive
Huddle Insurance	Basic
Huddle Insurance	Comprehensive
itrek	Adventurer



# Travel Insurance Star Ratings

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## Family Southern and Central Asia

Company	Product
★★★★	
itrek	Pioneer
Kogan Insurance	Comprehensive
QBE	International Comprehensive
RAA	Essentials
RAA	Premium
RAC	Comprehensive
RAC	Essentials
RACQ	Premium
RACQ	Standard
Real Insurance	Basics - International
Simply Travel Insurance	Comprehensive
Tick Travel Insurance	Budget
Tick Travel Insurance	Top
Travel Insurance Cover	Budget
Travel Insurance Cover	International Comprehensive
Travel Insurance Direct	The Works
Travel Insurance Saver	B Travel Plan
Virgin Money	Comprehensive
Virgin Money	Essentials Plan
Webjet	Essentials Plan
Worldcare	Comprehensive
Zoom Travel Insurance	Comprehensive
★★★	
1300 Insurance	Comprehensive
AAMI	International Travel
ahm Health Insurance	Comprehensive
AIG	International
American Express	Comprehensive
American Express	Essential
American Express	Ultimate
ANZ	International
Aussietravelcover	Basic



# Travel Insurance Star Ratings

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## Family Southern and Central Asia

Company	Product
★★★	
Aussietravelcover	Mid
Aussietravelcover	Top
Australia Post	Comprehensive
Australian Unity	Budget
Australian Unity	International Comprehensive
Bank of Melbourne	Comprehensive
BankSA	Comprehensive
Boomers	Comprehensive
Boomers	Essentials
BOQ	Secure Holiday
Budget Direct	Essential
CGU	Super
Chubb Insurance Company	Prestige
Columbus Direct Travel Insurance	Premier
Columbus Direct Travel Insurance	Standard
Commonwealth Bank	Comprehensive
Commonwealth Bank	Essentials Plan
Covermore	Premium - International
CUA	Comprehensive
CUA	Essentials
Defence Bank	Super
Defence Bank	Super Plus
Downunder Insurance	Backpackers
Downunder Insurance	Comprehensive
Downunder Insurance	Premier
Expedia AU	Comprehensive
Expedia AU	Essentials
Fast Cover	Standard Saver
Flight Centre Travel Group Limit	International Options Plan I
Flight Centre Travel Group Limit	International Travelsure Plan TI
GIO	Holiday Travel Insurance
HBF Financial Services	Super



# Travel Insurance Star Ratings

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## Family Southern and Central Asia

Company	Product
★★★	
<b>HBF Financial Services</b>	Super Plus
<b>Health Insurance Fund</b>	International Comprehensive
<b>HSBC</b>	Comprehensive
<b>Hume Bank</b>	Comprehensive
<b>Kango Cover</b>	Comprehensive
<b>Kango Cover</b>	Essentials
<b>Kogan Insurance</b>	Basic
<b>Medibank</b>	International Comprehensive
<b>MyCover</b>	Comprehensive
<b>No Worries Insurance</b>	Comprehensive
<b>No Worries Insurance</b>	Mid
<b>NRMA Insurance</b>	International Comprehensive
<b>Online Travel Insurance</b>	Comprehensive
<b>Online Travel Insurance</b>	Essentials + Cancellation
<b>Ouch Online Travel Insurance</b>	A Travel Plan
<b>Ouch Online Travel Insurance</b>	B Travel Plan
<b>Ouch Online Travel Insurance</b>	Premier Plus Extras
<b>People's Choice Credit Union</b>	Super
<b>People's Choice Credit Union</b>	Super Plus
<b>Priceline Protects</b>	International - Essential
<b>Priceline Protects</b>	International - Premium
<b>QANTAS</b>	International Comprehensive
<b>QBE</b>	Budget
<b>SGIC</b>	International Comprehensive Plan
<b>SGIC</b>	International Essentials Plan
<b>SGIO</b>	International Comprehensive Plan
<b>SGIO</b>	International Essentials Plan
<b>Ski Insurance</b>	Ski Plus Overseas
<b>St.George Bank</b>	Comprehensive
<b>Suncorp Insurance</b>	Holiday Travel Insurance - Single Trip
<b>Territory Insurance Office NT</b>	Comprehensive
<b>Territory Insurance Office NT</b>	Essentials



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## Family Southern and Central Asia

Company	Product
★★★	
Travel Insurance Direct	The Basics
Travel Insurance Saver	Bare Essentials
Travel Insurance Saver	Essentials
Travel Insurance Saver	International Comprehensive
Travel Insuranz	Deluxe
Travel Insuranz	Premier
Travellers Choice	Comprehensive - International
Travellers Choice	Comprehensive-Global + Cancellation
Westpac	Comprehensive
World Nomads	Explorer
World Nomads	Standard
Worldcare	Essentials
You go	International
Zoom Travel Insurance	Standard
★★	
Aussietravelcover	Top Plus
Bank of Melbourne	Essentials Plan
BankSA	Essentials Plan
BUPA Insurance	Super
BUPA Insurance	Super Plus
Catholic Church Insurances	Comprehensive
CGU	Super Plus
CHI Travel Insurance	Basic - International
CHI Travel Insurance	Mid International
CHI Travel Insurance	Top International
CHI Travel Insurance	Top Plus International
Chubb Insurance Company	Comprehensive
Chubb Insurance Company	Essential
Cota Insurance	Comprehensive
Fast Cover	Snow Sports Plus
MyCover	Essentials
NAB	Plan A - International



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## Family Southern and Central Asia

Company	Product
<b>★★</b>	
National Seniors	International Premium
NIB Health Funds Ltd	International Comprehensive
NIB Health Funds Ltd	International Select + Cancellation
NRMA Insurance	International Essentials
St.George Bank	Essentials Plan
STA Travel	Comprehensive International
STA Travel	Standard International
Travel Insuranz	Classic
Virgin Australia	Comprehensive
Westpac	Essentials Plan
<b>★</b>	
Catholic Church Insurances	Essentials
Cota Insurance	Basic
HCF Insurance	Elements Plan
HSBC	Essentials
Hume Bank	Essentials
National Seniors	International Basic
SureSave	Basic + Cancellation
SureSave	Comprehensive
Virgin Australia	Essentials





# Travel Insurance Star Ratings

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## Family Southern and Eastern Europe

Company	Product
★★★★★ "Outstanding Value"	
1Cover Direct Insurance	Comprehensive
Aust Seniors Insurance Agency	One Trip-Worldwide excl Amer & Afri
Go Insurance	Go Basic - International
Go Insurance	Go Plus - International
Good2Go	Essentials Travel Insurance
Holiday Rescue	Comprehensive
insure4less	Essentials
insure4less	Excel
insure4less	Excel Plus
InsureandGo	Gold
InsureandGo	Silver
itrek	Pioneer
Kango Cover	Essentials
RACV	Total Travel Care
Southern Cross Travel Insurance	TravelCare Single Journey
Webjet	Comprehensive
Woolworths	Basic
Woolworths	Comprehensive
World2Cover Travel Insurance	Essentials Cover
World2Cover Travel Insurance	Top Cover
★★★★	
Allianz Australia	Comprehensive Plan
Australia Post	Comprehensive
Boomers	Comprehensive
Budget Direct	Comprehensive
Columbus Direct Travel Insurance	Standard
Defence Bank	Super
Fast Cover	Comprehensive
Good2Go	The Works
HCF Insurance	International Travel Plan
Huddle Insurance	Comprehensive
itrek	Adventurer



# Travel Insurance Star Ratings

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## Family Southern and Eastern Europe

Company	Product
★★★★	
Kango Cover	Comprehensive
Kogan Insurance	Comprehensive
No Worries Insurance	Comprehensive
No Worries Insurance	Mid
Online Travel Insurance	Comprehensive
Priceline Protects	International - Premium
QBE	International Comprehensive
RAA	Essentials
RAA	Premium
RAC	Comprehensive
RACQ	Premium
RACV	Extra Travel Care
Real Insurance	Comprehensive - International
Simply Travel Insurance	Comprehensive
Tick Travel Insurance	Standard
Travel Insurance Cover	International Comprehensive
Travel Insurance Direct	The Basics
Travel Insurance Direct	The Works
Travel Insurance Saver	A Travel Plan
Virgin Money	Comprehensive
Virgin Money	Essentials Plan
Webjet	Essentials Plan
Worldcare	Comprehensive
Zoom Travel Insurance	Comprehensive
★★★	
1300 Insurance	Comprehensive
AAMI	International Travel
ahm Health Insurance	Comprehensive
AIG	International
American Express	Comprehensive
American Express	Essential
American Express	Ultimate



# Travel Insurance Star Ratings

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## Family Southern and Eastern Europe

Company	Product
★★★	
ANZ	International
Aussietravelcover	Basic
Aussietravelcover	Mid
Aussietravelcover	Top
Australian Unity	Budget
Australian Unity	International Comprehensive
Bank of Melbourne	Comprehensive
BankSA	Comprehensive
Boomers	Essentials
BOQ	Secure Holiday
Budget Direct	Essential
BUPA Insurance	Super
CGU	Super
Chubb Insurance Company	Prestige
Columbus Direct Travel Insurance	Premier
Commonwealth Bank	Comprehensive
Commonwealth Bank	Essentials Plan
Covermore	Premium - International
CUA	Comprehensive
CUA	Essentials
Defence Bank	Super Plus
Downunder Insurance	Backpackers
Downunder Insurance	Comprehensive
Downunder Insurance	Premier
Easy Travel Insurance	Budget
Easy Travel Insurance	International Comprehensive
Expedia AU	Comprehensive
Expedia AU	Essentials
Fast Cover	Snow Sports Plus
Fast Cover	Standard Saver
Flight Centre Travel Group Limit	International Options Plan I
Flight Centre Travel Group Limit	International Travelsure Plan TI



# Travel Insurance Star Ratings

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## Family Southern and Eastern Europe

Company

Product

★★★

<b>GIO</b>	Holiday Travel Insurance
<b>HBF Financial Services</b>	Super
<b>HBF Financial Services</b>	Super Plus
<b>Health Insurance Fund</b>	International Comprehensive
<b>HSBC</b>	Comprehensive
<b>Huddle Insurance</b>	Basic
<b>Hume Bank</b>	Comprehensive
<b>Kogan Insurance</b>	Basic
<b>Medibank</b>	International Comprehensive
<b>MyCover</b>	Comprehensive
<b>NRMA Insurance</b>	International Comprehensive
<b>NRMA Insurance</b>	International Essentials
<b>Online Travel Insurance</b>	Essentials + Cancellation
<b>Ouch Online Travel Insurance</b>	A Travel Plan
<b>Ouch Online Travel Insurance</b>	Premier Plus Extras
<b>People's Choice Credit Union</b>	Super
<b>People's Choice Credit Union</b>	Super Plus
<b>Priceline Protects</b>	International - Essential
<b>QANTAS</b>	International Comprehensive
<b>RAC</b>	Essentials
<b>RACQ</b>	Standard
<b>Real Insurance</b>	Basics - International
<b>SGIC</b>	International Comprehensive Plan
<b>SGIC</b>	International Essentials Plan
<b>SGIO</b>	International Comprehensive Plan
<b>SGIO</b>	International Essentials Plan
<b>Ski Insurance</b>	Ski Plus Overseas
<b>St.George Bank</b>	Comprehensive
<b>Suncorp Insurance</b>	Holiday Travel Insurance - Single Trip
<b>Territory Insurance Office NT</b>	Comprehensive
<b>Territory Insurance Office NT</b>	Essentials
<b>Tick Travel Insurance</b>	Budget



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## Family Southern and Eastern Europe

Company	Product
★★★	
Tick Travel Insurance	Top
Travel Insurance Cover	Budget
Travel Insurance Saver	Essentials
Travel Insurance Saver	International Comprehensive
Travel Insuranz	Classic
Travel Insuranz	Deluxe
Travel Insuranz	Premier
Travellers Choice	Comprehensive - International
Travellers Choice	Comprehensive-Global + Cancellation
Westpac	Comprehensive
World Nomads	Standard
Worldcare	Essentials
You go	International
Zoom Travel Insurance	Standard
★★	
Aussietravelcover	Top Plus
Bank of Melbourne	Essentials Plan
BankSA	Essentials Plan
BUPA Insurance	Super Plus
Catholic Church Insurances	Comprehensive
CGU	Super Plus
CHI Travel Insurance	Basic - International
CHI Travel Insurance	Mid International
CHI Travel Insurance	Top International
CHI Travel Insurance	Top Plus International
Chubb Insurance Company	Comprehensive
Chubb Insurance Company	Essential
Cota Insurance	Comprehensive
MyCover	Essentials
NAB	Plan A - International
National Seniors	International Premium
NIB Health Funds Ltd	International Comprehensive



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## Family Southern and Eastern Europe

Company	Product
<b>★★</b>	
<b>NIB Health Funds Ltd</b>	International Select + Cancellation
<b>QBE</b>	Budget
<b>St.George Bank</b>	Essentials Plan
<b>STA Travel</b>	Comprehensive International
<b>STA Travel</b>	Standard International
<b>Travel Insurance Saver</b>	Bare Essentials
<b>Virgin Australia</b>	Comprehensive
<b>Westpac</b>	Essentials Plan
<b>World Nomads</b>	Explorer
<b>★</b>	
<b>Catholic Church Insurances</b>	Essentials
<b>Cota Insurance</b>	Basic
<b>HCF Insurance</b>	Elements Plan
<b>HSBC</b>	Essentials
<b>Hume Bank</b>	Essentials
<b>National Seniors</b>	International Basic
<b>SureSave</b>	Basic + Cancellation
<b>SureSave</b>	Comprehensive
<b>Virgin Australia</b>	Essentials



# Travel Insurance Star Ratings

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

## Family Sub-Saharan Africa

Company	Product
★★★★★ "Outstanding Value"	
<b>1Cover Direct Insurance</b>	Comprehensive
<b>Go Insurance</b>	Go Basic - International
<b>Go Insurance</b>	Go Plus - International
<b>Good2Go</b>	Essentials Travel Insurance
<b>Holiday Rescue</b>	Comprehensive
<b>insure4less</b>	Essentials
<b>insure4less</b>	Excel
<b>insure4less</b>	Excel Plus
<b>InsureandGo</b>	Gold
<b>InsureandGo</b>	Silver
<b>RAA</b>	Premium
<b>RACV</b>	Total Travel Care
<b>Real Insurance</b>	Comprehensive - International
<b>Southern Cross Travel Insurance</b>	TravelCare Single Journey
<b>Woolworths</b>	Basic
<b>Woolworths</b>	Comprehensive
<b>World2Cover Travel Insurance</b>	Essentials Cover
<b>World2Cover Travel Insurance</b>	Top Cover
★★★★	
<b>Allianz Australia</b>	Comprehensive Plan
<b>Budget Direct</b>	Comprehensive
<b>Budget Direct</b>	Essential
<b>Defence Bank</b>	Super
<b>Easy Travel Insurance</b>	Budget
<b>Fast Cover</b>	Comprehensive
<b>Good2Go</b>	The Works
<b>HBF Financial Services</b>	Super
<b>HCF Insurance</b>	International Travel Plan
<b>Huddle Insurance</b>	Basic
<b>Huddle Insurance</b>	Comprehensive
<b>itrek</b>	Pioneer
<b>Kango Cover</b>	Comprehensive



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## Family Sub-Saharan Africa

Company	Product
★★★★	
Kango Cover	Essentials
Kogan Insurance	Comprehensive
No Worries Insurance	Comprehensive
No Worries Insurance	Mid
Ouch Online Travel Insurance	A Travel Plan
People's Choice Credit Union	Super
QANTAS	International Comprehensive
RAA	Essentials
RAC	Comprehensive
RACQ	Premium
RACQ	Standard
RACV	Extra Travel Care
Real Insurance	Basics - International
Simply Travel Insurance	Comprehensive
Tick Travel Insurance	Standard
Tick Travel Insurance	Top
Travel Insurance Cover	Budget
Travel Insurance Direct	The Works
Travel Insurance Saver	A Travel Plan
Webjet	Comprehensive
Worldcare	Comprehensive
★★★	
1300 Insurance	Comprehensive
ahm Health Insurance	Comprehensive
AIG	International
American Express	Comprehensive
American Express	Ultimate
ANZ	International
Aussietravelcover	Basic
Aussietravelcover	Mid
Aussietravelcover	Top
Aust Seniors Insurance Agency	One Trip- Worldwide





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## Family Sub-Saharan Africa

Company	Product
★★★	
Australia Post	Comprehensive
Australian Unity	Budget
Australian Unity	International Comprehensive
Bank of Melbourne	Comprehensive
BankSA	Comprehensive
Boomers	Comprehensive
BOQ	Secure Holiday
BUPA Insurance	Super
BUPA Insurance	Super Plus
CGU	Super
CGU	Super Plus
CHI Travel Insurance	Top International
Chubb Insurance Company	Prestige
Columbus Direct Travel Insurance	Premier
Columbus Direct Travel Insurance	Standard
Commonwealth Bank	Comprehensive
Commonwealth Bank	Essentials Plan
Covermore	Premium - International
CUA	Comprehensive
CUA	Essentials
Defence Bank	Super Plus
Downunder Insurance	Backpackers
Downunder Insurance	Comprehensive
Downunder Insurance	Premier
Easy Travel Insurance	International Comprehensive
Expedia AU	Comprehensive
Expedia AU	Essentials
Fast Cover	Snow Sports Plus
Fast Cover	Standard Saver
Flight Centre Travel Group Limit	International Options Plan I
Flight Centre Travel Group Limit	International Travelsure Plan TI
GIO	Holiday Travel Insurance



# Travel Insurance Star Ratings

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

## Family Sub-Saharan Africa

Company	Product
★★★	
<b>HBF Financial Services</b>	Super Plus
<b>Health Insurance Fund</b>	International Comprehensive
<b>HSBC</b>	Comprehensive
<b>Hume Bank</b>	Comprehensive
<b>itrek</b>	Adventurer
<b>Kogan Insurance</b>	Basic
<b>Medibank</b>	International Comprehensive
<b>MyCover</b>	Comprehensive
<b>National Seniors</b>	International Premium
<b>NIB Health Funds Ltd</b>	International Select + Cancellation
<b>NRMA Insurance</b>	International Comprehensive
<b>Online Travel Insurance</b>	Comprehensive
<b>Ouch Online Travel Insurance</b>	Premier Plus Extras
<b>People's Choice Credit Union</b>	Super Plus
<b>Priceline Protects</b>	International - Premium
<b>QBE</b>	Budget
<b>QBE</b>	International Comprehensive
<b>RAC</b>	Essentials
<b>SGIC</b>	International Comprehensive Plan
<b>SGIC</b>	International Essentials Plan
<b>SGIO</b>	International Comprehensive Plan
<b>SGIO</b>	International Essentials Plan
<b>Ski Insurance</b>	Ski Plus Overseas
<b>St.George Bank</b>	Comprehensive
<b>Suncorp Insurance</b>	Holiday Travel Insurance - Single Trip
<b>Territory Insurance Office NT</b>	Comprehensive
<b>Tick Travel Insurance</b>	Budget
<b>Travel Insurance Cover</b>	International Comprehensive
<b>Travel Insurance Direct</b>	The Basics
<b>Travel Insurance Saver</b>	Bare Essentials
<b>Travel Insurance Saver</b>	Essentials
<b>Travel Insurance Saver</b>	International Comprehensive



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## Family Sub-Saharan Africa

Company	Product
<b>★★★</b>	
Travel Insuranz	Classic
Travel Insuranz	Deluxe
Travel Insuranz	Premier
Travellers Choice	Comprehensive - International
Travellers Choice	Comprehensive-Global + Cancellation
Virgin Money	Comprehensive
Virgin Money	Essentials Plan
Webjet	Essentials Plan
Westpac	Comprehensive
World Nomads	Explorer
World Nomads	Standard
Worldcare	Essentials
You go	International
Zoom Travel Insurance	Comprehensive
Zoom Travel Insurance	Standard
<b>★★</b>	
AAMI	International Travel
American Express	Essential
Aussietravelcover	Top Plus
Boomers	Essentials
Catholic Church Insurances	Comprehensive
CHI Travel Insurance	Basic - International
CHI Travel Insurance	Mid International
CHI Travel Insurance	Top Plus International
Chubb Insurance Company	Comprehensive
Chubb Insurance Company	Essential
Cota Insurance	Comprehensive
HCF Insurance	Elements Plan
MyCover	Essentials
NAB	Plan A - International
NIB Health Funds Ltd	International Comprehensive
NRMA Insurance	International Essentials



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## Family Sub-Saharan Africa

Company	Product
<b>★★</b>	
Online Travel Insurance	Essentials + Cancellation
Priceline Protects	International - Essential
St.George Bank	Essentials Plan
STA Travel	Comprehensive International
SureSave	Basic + Cancellation
SureSave	Comprehensive
Territory Insurance Office NT	Essentials
Virgin Australia	Comprehensive
<b>★</b>	
Bank of Melbourne	Essentials Plan
BankSA	Essentials Plan
Catholic Church Insurances	Essentials
Cota Insurance	Basic
HSBC	Essentials
Hume Bank	Essentials
National Seniors	International Basic
STA Travel	Standard International
Virgin Australia	Essentials
Westpac	Essentials Plan