

Allows multiple renewals whilst overseas to give 3+ Years Cover

My Requirements	Health Specialist	World Nomads	Down Under	Columbus	1 Cover	World Nomads	Down Under	1 Cover	Columbus	Down Under	Travel Ins Direct
My Requirements	Southern Cross TravelCare	Standard	Backpacker International	Backpacker International	Basics	Explorer	Explorer International	Comprehensive	Comprehensive International	Comprehensive International	Expatriate
NZ\$	NZ\$	NZ\$	NZ\$	NZ\$	NZ\$	NZ\$	NZ\$	NZ\$	NZ\$	NZ\$	NZ\$

COSTS

World (excluding USA) Policy	<= 1,200	610	651	790	856	859	861	943	979	984	1,093	1,135
S.E. Asia Only Policy	<= 1,000	610	601	551	676	N/A	721	607	629	777	622	861
S.E. Europe Only Policy	<= 1,000	610	651	551	744	599	861	607	689	856	622	954
Latin America Only Policy	<= 1,000	610	651	568	856	859	861	575	979	984	625	1,135
Excess	<= 250	100	100	100	125	100	100	100	100	125	100	100

HIGH PRIORITY

Overseas Emergency Medical & Hospital Expenses	unlimited	unlimited	5,000,000	unlimited	12,500,000	unlimited	unlimited	unlimited	unlimited	20,000,000	unlimited	unlimited
Personal Liability	>= 2,500,000	1,000,000	1,000,000	2,000,000	2,500,000	5,000,000	2,500,000	2,500,000	5,000,000	5,000,000	5,000,000	2,500,000
Emergency Medical Transport & Repatriation	unlimited	unlimited	500,000	included	included	included	included	included	included	included	included	unlimited
Overseas Emergency Medical Assistance	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited

MEDIUM PRIORITY

Cancellation Fees & Lost Deposits	>= 2,500	50,000	3,500	2,500	10,000	-	unlimited	5,000	unlimited	15,000	10,000	unlimited
Dental Expenses	high is better	750	500	750	1,000	500	500	750	500	2,000	750	500
Luggage & Personal Effects	>= 5,000	25,000	2,000	2,000	6,000	-	10,000	3,000	5,000	7,500	5,000	12,000

LOW PRIORITY

Trip Interruption & Resumption	>= 0	30,000	4,000	?	10,000	-	5,000	?	4,000	15,000	?	11,000
Hospital Cash Allowance	>= 0	3,000	-	-	3,000	-	5,000	-	5,000	6,000	2,000	6,000
Travel Documents & Cash	>= 1,000	1,000	1,500	1,000	2,000	-	1,750	1,250	5,250	3,000	1,500	?
Delay Allowances	>=0	1,000	300	500	1,000	-	450	900	250	2,000	1,000	2,000

DON'T CARE

Accidental Death / Funeral Expenses / Repatriation	whatever	15,000	15,000	15,000	?	-	15,000	15,000	25,000	?	30,000	25,000
Permanent Disability	whatever	25,000	-	20,000	50,000	-	12,500	30,000	25,000	75,000	50,000	12,500