



What are the Canstar Travel Insurance Star Ratings?

Canstar's Travel Insurance Star Ratings use a sophisticated and unique rating methodology that compares both price and features across travel insurance products. Canstar's Travel Insurance Star Ratings represent a shortlist of products, enabling consumers to narrow their search to products that have been assessed and ranked.

Ratings range from five to one-star and are distributed according to their relative position in this assessment, with five-star products assessed as offering the strongest value proposition according to the calculation method outlined in this document.

It's important to understand that our Star Ratings are informed opinions from Canstar's Research Committee and not product recommendations. Canstar provides general advice based on our comprehensive criteria, we do not recommend that any particular product is suitable for anyone's individual circumstances. Our Star Ratings are crafted to be as informative and helpful as possible, evolving with the market and continuing to serve as a trusted guide for consumers navigating complex product landscapes.

What types of products are evaluated?

Eligibility for Canstar's *Travel Insurance Star Ratings* is overseen by Canstar's Research Committee. The following criteria is used to determine policy eligibility:

- A minimum of \$1 million overseas medical and hospital cover per traveller for international destinations (not applicable for domestic travel)
- Coverage of repatriation and evacuation services (international destinations only)
- Coverage of luggage and personal effects
- Coverage of cancellation fees and loss of deposit
- For comparison purposes, a quote is available:
 - Directly from the provider or online
 - For each consumer profile considered
- New providers must have been in the market for at least 12 months

The Research Committee can exercise its discretion to determine whether a policy is eligible for review.

How are the Star Ratings calculated?

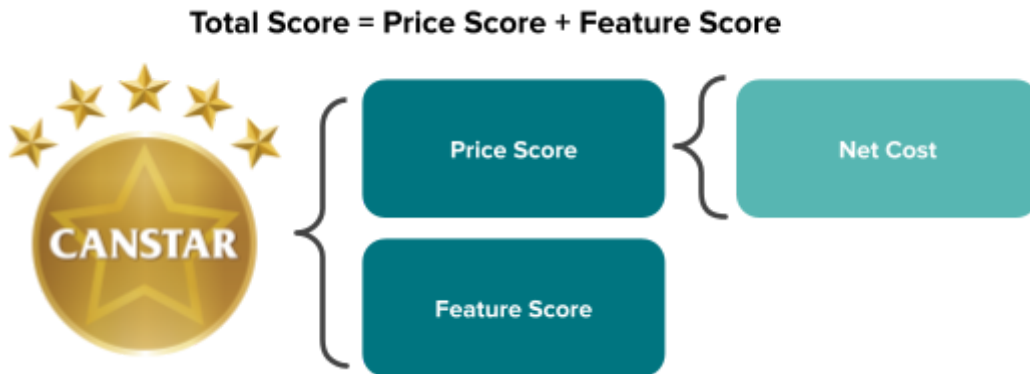
Travel insurance policies included in the Canstar Travel Insurance Star Ratings are assessed across three profiles, based on the type of travel. Across the three travel profiles, products are assessed across seven destination regions and two cruise destinations. The three travel profiles are as follows:

- International
- International Cruise
- Domestic Cruise

Star Ratings Methodology

Each eligible travel insurance product reviewed is awarded points for its comparative pricing and the array of features attached to the product. Points are aggregated to achieve a price score and feature score.

To arrive at the total score, Canstar applies a weight against the price score and the feature score. The weights reflect the relative importance of costs and features in determining the products offering outstanding value. This method can be summarised as:



The table below provides a breakdown of the weights allocated to the price score and feature score based on the consumer profile:

Category	Weight
Price	50%
Features	50%

Price Score

The premiums used for the Canstar Travel Insurance Star Ratings are collected for two periods of travel to account for price variation that occurs dependent on the length of a trip. We use 7 days and 14 days or 14 days and 21 days as the two periods of travel depending on the destination (for example, we have assumed the average traveller would not travel to a destination like Europe for only 7 days so we would use 14 days and 21 days as the periods of travel assessed for this destination). This is done across all consumer profiles and destinations and is used to determine the policy with the lowest net cost. The policy offering the lowest net cost will receive the highest score and all other policies are indexed against it.

There may be other factors which a consumer may need to take into account when purchasing travel insurance that could influence premiums quoted by an insurer, including but not limited to the length of time before the travel date, pre-existing medical conditions a prospective traveller might have or additional cover options (e.g. specific sports cover).

Destination Regions

To determine the price score for each international travel profile, the net cost of travel insurance products is determined by assessing the premiums across nine destination regions and two cruise destinations (Mediterranean and Pacific).

Weight is assigned to each destination region informed by factors such as travel frequency and destination risk*. These weights are as follows:

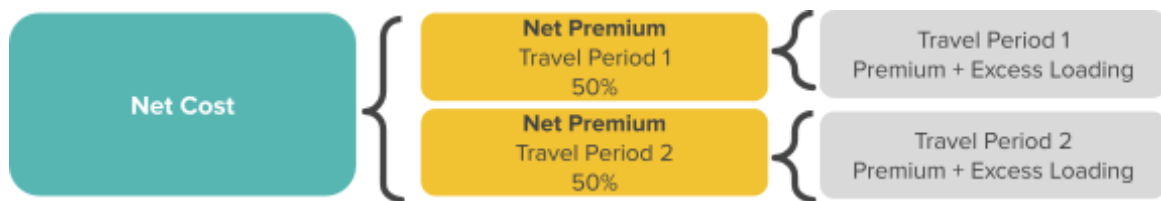
Travel Type Profile	Destination Region	Weight
International	Asia	30%
	Trans-Tasman (Australia)	25%

	Americas	15%
	Europe	15%
	Pacific	10%
	Africa & Middle East	5%
International Cruise	Pacific	70%
	Mediterranean	30%
Domestic Cruise	New Zealand	100%

*Stats NZ Tatauranga Aotearoa, International travel: August 2024, New Zealand.

Net Cost

The price score takes into consideration insurance premiums as well as the policy excess.



Excess

For comparison purposes, an excess amount is used for quotes (i.e. the “target excess”). When the target excess amount is not offered as an option for a product, the closest excess amount is selected. When there is more than one excess amount equal distance from the target excess, the lower excess amount is selected.

Target Excess
\$200

While the majority of policies will be available with the target excess, sometimes the target excess for a policy will not be available in which case the excess closest to the target is used. To account for instances of different excesses, Canstar applies 10% of the excess amount for the policy to the premiums when calculating the net premium. This is a moderating factor to account for what the average cost of the policy would be under the assumption that there is a chance (10%) that a claim will be made.

Destinations

For each destination region considered (listed above), quotes are obtained for one to two destination countries within the region considered. Typically travel insurance premiums vary based on regions rather than specific countries, however, during times of specific global events certain countries may not be available to quote (e.g. when a travel warning is in place). Canstar will review the countries included periodically to ensure that each region is represented by a suitable destination at the time the rating is undertaken.

Consumer Profiles

Canstar collects travel insurance premiums across differing consumer profiles, accounting for different consumer needs. For each region considered, the Canstar Travel Insurance Star Ratings considers quotes from four consumer types within the price score. The weight assigned to each consumer type is summarised as follows:

Consumer Type	Description	Weight
Single	An individual travelling on their own	25%
Couple	A couple travelling together	25%
Family	A couple and two dependants travelling together	25%
Mature Single	A mature aged single (aged 62) travelling on their own	25%

Travel Periods and Lead Time

Each travel period is allocated a lead time, which is the number of days from when the travel insurance quote was obtained until the date of travel departure. Depending on the destination, two lead time options are applied. We use 7 days and 30 days or 30 and 90 days as the two lead times. The lead times have been selected to account for the variability in price that can occur depending on how far out you book a specific policy. It has been assumed that longer holidays will generally come with longer lead times as these are more likely to be planned in advance. For example, if a traveller is heading to a destination like Europe for 21 days, they are more likely to purchase travel insurance 30 or 90 days in advance as opposed to 7 days in advance.

The lowest average premium for each destination and travel period will receive the highest score and all other policies are indexed against it.

Cancellation Cover

A key assumption made when obtaining quotes relates to the policy's cancellation cover limit. For comparison purposes, premiums are quoted with a cancellation limit based on the destination and profile (i.e. the "target cancellation limit") which is informed by average trip cost based on destination and consumer profile. Average trip costs are informed by a review of available research on average trip costs. Canstar reviews these figures annually and engages with industry participants to provide additional insights where possible into these costs.

When the target cancellation limit is not offered as an option for a product, the closest higher limit amount is instead selected. When there is not a higher limit amount available, the closest lowest limit amount is selected.

Feature Score

The feature score considers a number of features within six different categories with individual features allocated points and each category and subcategory assigned a weighting. The product with the highest feature score is allocated the maximum score, with all remaining products within the profile scored against it. The feature categories and subcategories, with assigned weights are:

Feature Category	International	International Cruise	Domestic Cruise
Application	5%	5%	5%
Application Channels	50%	50%	50%
Application Conditions	30%	30%	30%
Premium and Discounts	20%	20%	20%
Payment Options	5%	5%	5%
Cover	75%	75%	75%
Overseas Medical and Dental	40%	35%	15%
Cancellation Fees and Loss of Deposit	15%	20%	20%
Emergency Travel Arrangements	15%	5%	5%
Theft/Loss of Luggage, Personal effects and Travel Documents	10%	10%	15%
Rental Vehicle Cover	5%	5%	5%
Events and Activities Cover	5%	5%	5%
Pre-existing Medical Condition	5%	5%	5%
Other Benefits*	5%	5%	5%
Cruise Specific Cover	-	10%	25%
Service	5%	5%	5%
Customer Self-Service	50%	50%	50%
Insurer Support Services	50%	50%	50%
Claim	5%	5%	5%
Claim Period	60%	60%	60%
Claim Channels	40%	40%	40%
Cancellation	5%	5%	5%

*Other Benefits includes cover for accidental death, disability and loss of income, domestic services and legal liability, with an equal weighting applied to each across each profile.

How are the Canstar Outstanding Value Travel Insurance Awards Calculated?

In conjunction with the Travel Insurance Star Ratings, Canstar recognises travel insurance providers that deliver outstanding value to customers.

Eligibility for Canstar's Outstanding Value Travel Insurance Awards is overseen by the Research Committee, and the eligibility criteria is outlined for each Award in the following section. The Research Committee can exercise its discretion to determine whether a policy is eligible for consideration in the Awards.

Outstanding Value International Travel Insurance Award Methodology

The Canstar *Outstanding Value International Travel Insurance Award* recognises the providers offering outstanding value to their insurance customers for travel internationally. To determine the recipients of Canstar's Outstanding Value International Travel Insurance Award, an insurance provider's top performing policy across the range of international destinations considered in the International Star Ratings is used, provided the product meets the eligibility criteria outlined below.

Eligibility Criteria

To be eligible for consideration towards the *Outstanding Value International Travel Insurance Award*, a policy must meet the eligibility criteria for the Travel Insurance International Star Ratings **and** the following criteria:

- A quote available for each profile considered for the award
- 24-hour emergency helpline available
- Period of cover automatically extended if a medical claim arises when required to remain overseas for treatment
- \$5 million or more family overseas medical and hospital cover
- \$5 million or more family cover for repatriation and evacuation services

Outstanding Value Cruise Travel Insurance Award Methodology

The Canstar *Outstanding Value Cruise Travel Insurance Award* recognises the providers offering outstanding value to their insurance customers for travel on a cruise. To determine the recipients of Canstar's Outstanding Value Cruise Travel Insurance Award, an insurance provider's top performing policy across the following Star Ratings profiles is used, provided the product meets the eligibility criteria outlined below.



Eligibility Criteria

To be eligible for consideration towards the *Outstanding Value Cruise Travel Insurance Award*, a policy must meet the eligibility criteria for the Travel Insurance Cruise Star Ratings **and** the following criteria:

- A quote available for each profile considered for the award
- 24-hour emergency helpline available
- Period of cover automatically extended if a medical claim arises when required to remain overseas for treatment
- Included cover claims arising from cruising holidays in domestic and international waters

Outstanding Value Trans-Tasman Travel Insurance Award Methodology

The Canstar *Outstanding Value Trans-Tasman Travel Insurance Award* recognises the providers offering outstanding value to their insurance customers for travel to Australia. For Award purposes, Canstar conducts an additional Star Rating assessment specifically for products that provide coverage across the Trans-Tasman to Australia. To determine the recipients of Canstar's Outstanding Value Trans-Tasman Travel Insurance Award, an insurance provider's top performing policy in the Trans-Tasman Star Ratings is used, provided the product meets the eligibility criteria outlined below.

Eligibility Criteria

To be eligible for consideration towards the *Outstanding Value Trans-Tasman Travel Insurance Award*, a policy must meet the eligibility criteria for the following criteria:

- A quote available for each profile considered for the award
- 24-hour emergency helpline available
- Providers have been in the market for at least 12 months
- Period of cover automatically extended if a medical claim arises when required to remain overseas for treatment

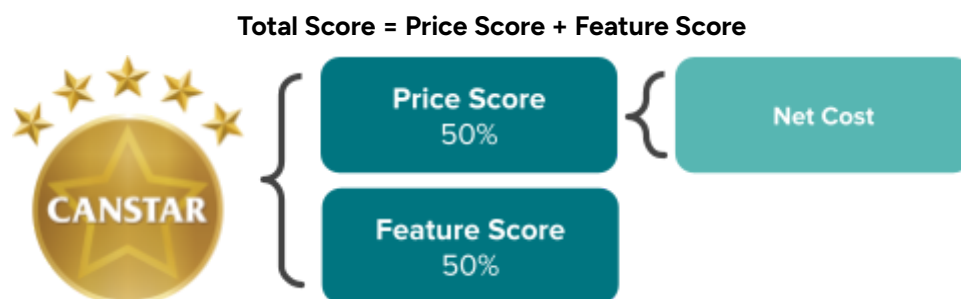
How are the Trans-Tasman Travel Insurance Star Ratings calculated

Travel insurance policies included in the Trans-Tasman Travel Insurance Star Ratings are assessed specifically for travel to Australia.

Trans-Tasman Star Ratings Methodology Tree

Each eligible travel insurance product reviewed is awarded points for its comparative pricing and the array of features attached to the product. Points are aggregated to achieve a price score and feature score.

To arrive at the total score, Canstar applies a weight against the price score and the feature score. The weights reflect the relative importance of costs and features in determining the products offering outstanding value. This method can be summarised as:



Price Score

The premiums used for the Trans-Tasman Travel Insurance Star Ratings are collected across two periods of travel to account for price variation that occurs dependent on the length of a trip. We use 7 days and 14 days of travel to Australia. This is done across all consumer profiles and destinations and is used to determine the policy with the lowest net cost. The policy offering the lowest net cost will receive the highest score and all other policies are indexed against it.

There may be other factors which a consumer may need to take into account when purchasing travel insurance that could influence premiums quoted by an insurer, including but not limited to the length of time before the travel date, pre-existing medical conditions a prospective traveller might have or additional cover options (e.g. specific sports cover).

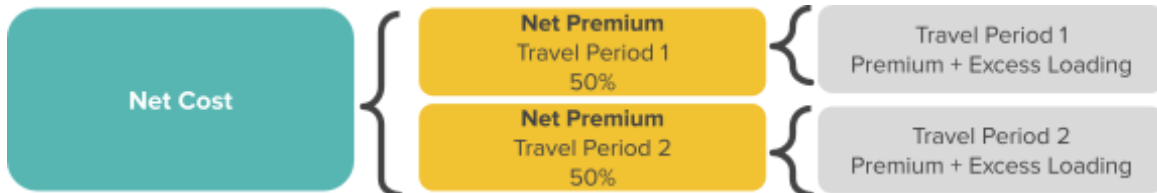
Destination

To determine the price score for the Trans-Tasman Insurance Star Ratings, the net cost of travel insurance products is determined by assessing the premiums for an insurance policy for travel to Australia. This can be summarised:

Travel Type Profile	Destination Region	Weight
Trans-Tasman	Australia	100%

Net Cost

The price score takes into consideration insurance premiums as well as the policy excess.



Excess

For comparison purposes, an excess amount is used for quotes (i.e. the “target excess”). When the target excess amount is not offered as an option for a product, the closest excess amount is selected. When there is more than one excess amount equal distance from the target excess, the lower excess amount is selected.

Target Excess
\$200

While the majority of policies will be available with the target excess, sometimes the target excess for a policy will not be available in which case the excess closest to the target is used. To account for instances of different excesses, Canstar applies 10% of the excess amount for the policy to the premiums when calculating the net premium. This is a moderating factor to account for what the average cost of the policy would be under the assumption that there is a chance (10%) that a claim will be made.

Consumer Profile

Canstar collects travel insurance premiums across differing consumer profiles, accounting for different consumer needs. The Trans-Tasman Star Ratings consider quotes from four consumer types within the price score. The weight assigned to each consumer type is summarised as follows:

Consumer Type	Description	Weight
Single	An individual travelling on their own	25%
Couple	A couple travelling together	25%
Family	A couple and two dependants travelling together	25%
Mature Single	A mature aged single (aged 62) travelling on their own	25%

Travel Periods and Lead Time

Each travel period is allocated a lead time, which is the number of days from when the travel insurance quote was obtained until the date of travel departure. For the Trans-Tasman Star Ratings we use 7 and 30 days as the two lead times. The lead times have been selected to account for the variability in price that can occur depending on how far out you book a specific policy.

The lowest average premium for each destination and travel period will receive the highest score and all other policies are indexed against it.

Cancellation Cover

A key assumption made when obtaining quotes relates to the policy's cancellation cover limit. For comparison purposes, premiums are quoted with a cancellation limit based on the destination and profile (i.e. the "target cancellation limit") which is informed by average trip cost based on destination and consumer profile. Average trip costs are informed by a review of available research on average trip costs. Canstar reviews these figures annually and engages with industry participants to provide additional insights where possible into these costs.

When the target cancellation limit is not offered as an option for a product, the closest higher limit amount is instead selected. When there is not a higher limit amount available, the closest lowest limit amount is selected.

Feature Score

The feature score considers a number of features within six different categories with individual features allocated points and each category and subcategory assigned a weighting. The product with the highest feature score is allocated the maximum score, with all remaining products within the profile scored against it. The feature categories and subcategories, with assigned weights are:

Feature Category	Trans-Tasman
Application	5%
Application Channels	50%
Application Conditions	30%
Premium and Discounts	20%
Payment Options	5%
Cover	75%
Overseas Medical and Dental	40%
Cancellation Fees and Loss of Deposit	15%
Emergency Travel Arrangements	15%
Theft/Loss of Luggage, Personal effects and Travel Documents	10%
Rental Vehicle Cover	5%
Events and Activities Cover	5%
Pre-existing Medical Condition	5%
Other Benefits*	5%
Cruise Specific Cover	-
Service	5%
Customer Self-Service	50%
Insurer Support Services	50%
Claim	5%
Claim Period	60%
Claim Channels	40%
Cancellation	5%

*Other Benefits includes cover for accidental death, disability and loss of income, domestic services and legal liability, with an equal weighting applied to each across each profile.

Outstanding Value Seniors Travel Insurance Award Methodology

The Canstar *Outstanding Value Seniors Travel Insurance Award* recognises providers delivering outstanding value to senior travellers seeking cover for international travel. For Award purposes, Canstar evaluates an additional Star Rating specifically for products that offer coverage to international travellers aged 70 and above. To determine the recipients of Canstar's Outstanding Value Seniors Travel Insurance Award, an insurance provider's top-performing policy across the following Seniors Travel Insurance Star Ratings profiles is used, provided the product meets the eligibility criteria outlined below.



Eligibility Criteria

Eligibility for Canstar's *Outstanding Value Seniors Travel Insurance Award* is overseen by the Research Committee. As a guide, a policy should follow the below criteria:

- A quote available for each profile considered for the award
- 24-hour emergency helpline available
- Providers must have been in the market for at least 12 months
- Availability to travellers aged over 70
- \$1 million overseas medical and hospital cover per traveller
- Coverage of repatriation and evacuation services
- Coverage of luggage and personal effects
- Coverage of cancellation fees and loss of deposit
- Period of cover automatically extended if a medical claim arises when required to remain overseas for treatment
- Included cover claims arising from cruising holidays in domestic and international waters

How are the Seniors Travel Insurance Star Ratings calculated

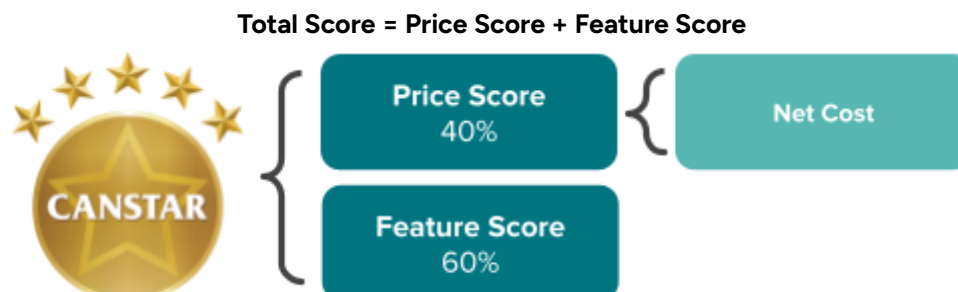
Travel insurance policies included in the Seniors Travel Insurance Star Ratings are assessed across two profiles, based on the type of travel. Across the two travel profiles, products are assessed across nine destination regions and two cruise destinations. The two travel profiles are as follows:

- Senior International
- Senior International Cruise

Seniors Star Ratings Methodology Tree

Each eligible travel insurance product reviewed is awarded points for its comparative pricing and the array of features attached to the product. Points are aggregated to achieve a price score and feature score.

To arrive at the total score, Canstar applies a weight against the price score and the feature score. The weights reflect the relative importance of costs and features in determining the products offering outstanding value. This method can be summarised as:



Price Score

The premiums used for the Seniors Travel Insurance Star Ratings are collected for two periods of travel to account for price variation that occurs dependent on the length of a trip. We use 7 days and 14 days or 14 days and 21 days as the two periods of travel depending on the destination (for example, we have assumed the average traveller would not travel to a destination like Europe for only 7 days so we would use 14 days and 21 days as the periods of travel assessed for this destination). This is done across all consumer profiles and destinations and is used to determine the policy with the lowest net cost. The policy offering the lowest net cost will receive the highest score and all other policies are indexed against it.

There may be other factors which a consumer may need to take into account when purchasing travel insurance that could influence premiums quoted by an insurer, including but not limited to the length of time before the travel date, pre-existing medical conditions a prospective traveller might have or additional cover options (e.g. specific sports cover).

Destination Regions

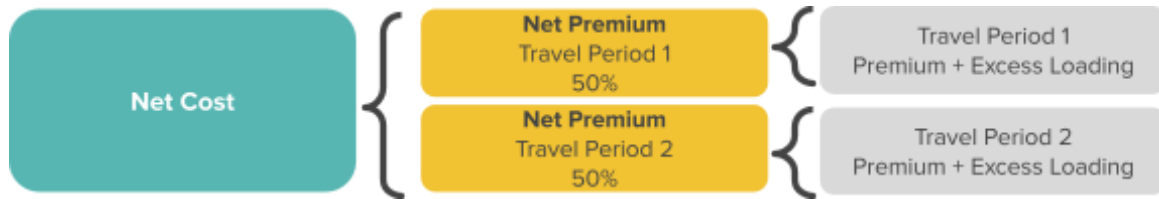
To determine the price score for the Seniors Travel Insurance Star Ratings, the net cost of travel insurance products is determined by assessing the premiums across nine destination regions and two cruise destinations (Mediterranean and Pacific). Weight is assigned to each destination region informed by factors such as travel frequency and destination risk*. These weights are as follows:

Travel Type Profile	Destination Region	Weight
Senior International	Asia	30%
	Trans-Tasman (Australia)	25%
	Americas	15%
	Europe	15%
	Pacific	10%
	Africa & Middle East	5%
Senior International Cruise	Pacific	70%
	Mediterranean	30%

*Stats NZ Tauranga Aotearoa, International travel: August 2024, New Zealand.

Net Cost

The price score takes into consideration insurance premiums as well as the policy excess.



Excess

For comparison purposes, an excess amount is used for quotes (i.e. the “target excess”). When the target excess amount is not offered as an option for a product, the closest excess amount is selected. When there is more than one excess amount equal distance from the target excess, the lower excess amount is selected.

Target Excess
\$200

While the majority of policies will be available with the target excess, sometimes the target excess for a policy will not be available in which case the excess closest to the target is used. To account for instances of different excesses, Canstar applies 10% of the excess amount for the policy to the premiums when calculating the net premium. This is a moderating factor to account for what the average cost of the policy would be under the assumption that there is a chance (10%) that a claim will be made.

Destinations

For each destination region considered (listed above), quotes are obtained for one to two destination countries within the region considered. Typically travel insurance premiums vary based on regions rather than specific countries, however, during times of specific global events certain countries may not be available to quote (e.g. when a travel warning is in place). Canstar will review the countries included periodically to ensure that each region is represented by a suitable destination at the time the rating is undertaken.

Consumer Profile

Canstar collects travel insurance premiums across differing consumer profiles, accounting for different consumer needs. For each region considered, the Seniors Travel Insurance Star Ratings considers quotes for a senior single (aged 72) travelling on their own.

Travel Periods and Lead Time

Each travel period is allocated a lead time, which is the number of days from when the travel insurance quote was obtained until the date of travel departure. For the Seniors Travel insurance Star Ratings we use 30 and 90 days as the two lead times. The lead times have been selected to account for the variability in price that can occur depending on how far out you book a specific policy.

The lowest average premium for each destination and travel period will receive the highest score and all other policies are indexed against it.

Cancellation Cover

A key assumption made when obtaining quotes relates to the policy’s cancellation cover limit. For comparison purposes, premiums are quoted with a cancellation limit based on the destination and profile (i.e. the “target cancellation limit”) which is informed by average trip cost based on destination and consumer profile. Average trip costs are informed by a review of available research on average trip costs. Canstar reviews these figures annually and engages with industry participants to provide additional insights where possible into these costs.

When the target cancellation limit is not offered as an option for a product, the closest higher limit amount is instead selected. When there is not a higher limit amount available, the closest lowest limit amount is selected.

Feature Score

The feature score considers a number of features within six different categories with individual features allocated points and each category and subcategory assigned a weighting. The product with the highest feature score is allocated the maximum score, with all remaining products scored against it. The feature categories and subcategories, with assigned weights are:

Feature Category	Senior International	Senior International Cruise
Application	5%	5%
Application Channels	50%	50%
Application Conditions	30%	30%
Premium and Discounts	20%	20%
Payment Options	5%	5%
Cover	75%	75%
Overseas Medical and Dental	35%	35%
Cancellation Fees and Loss of Deposit	10%	10%
Emergency Travel Arrangements	10%	5%
Theft/Loss of Luggage, Personal effects and Travel Documents	10%	10%
Rental Vehicle Cover	5%	2.5%
Events and Activities Cover	5%	2.5%
Pre-existing Medical Condition	20%	20%
Other Benefits*	5%	5%
Cruise Specific Cover	-	10%
Service	5%	5%
Customer Self-Service	50%	50%
Insurer Support Services	50%	50%
Claim	5%	5%
Claim Period	60%	60%
Claim Channels	40%	40%
Cancellation	5%	5%

*Other Benefits includes cover for accidental death, disability and loss of income, domestic services and legal liability, with an equal weighting applied to each across each profile.

List of Providers Considered

- 1Cover NZ Limited
- Air New Zealand Limited
- AWP Services New Zealand Limited as Allianz Travel Insurance
- Chubb Insurance New Zealand Limited as American Express Travel Insurance
- IAG New Zealand Limited as AMI Travel Insurance
- AWP Services New Zealand Limited as AMP Limited
- Chubb Insurance New Zealand Limited
- Cover-More (NZ) Ltd
- Cover-More (NZ) Ltd as Mighty Ape Travel Insurance
- AWP Services New Zealand Limited as Mix & Match
- Pacific International Insurance Pty Ltd as nib Travel Insurance
- Southern Cross Benefits Limited trading as Southern Cross Travel Insurance
- IAG New Zealand Limited as State
- The Insurance Geeks Limited as TINZ
- AWP Services New Zealand Limited as Tower Travel Insurance
- Cover-More (NZ) Limited as Webjet Marketing Pty Ltd (Webjet)
- Pacific International Insurance Pty Ltd as World Nomads Travel Insurance

How often are products reviewed for Star Ratings and award purposes?

Ratings and Awards are recalculated annually based on the latest features offered by each provider. Canstar also monitors changes on an ongoing basis. The results are published in a variety of mediums (newspapers, magazine, television, websites, etc.).

Does Canstar rate all products available in the market?

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. However, this process 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.

Does Canstar rate other product areas?

Canstar researches, compares and rates the suite of banking, wealth and insurance products listed below. These Star Ratings use similar methodologies for quality, consistency and transparency. Results are freely available to consumers who use the Star Ratings as a guide to product excellence. The use of Canstar Award logos and Star Ratings logos also builds consumer recognition of quality products across all categories.

Please access the Canstar website at www.canstar.co.nz if you would like to view the latest Star Ratings reports of interest.

- Agribusiness
- Business banking
- Credit cards
- KiwiSaver
- Deposit accounts
- First home buyer
- Home loans
- Online banking
- Travel Insurance
- Home Insurance
- Car Insurance



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The ratings and awards results do not include all providers and may not compare all features relevant to you. The rating or award is only one factor to take into account when considering these products. Canstar acknowledges that past performance is not a reliable indicator of future performance.

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