

Report No. 5 September 2012

HOME & CONTENTS STAR RATINGS



Home & Contents Insurance

We determine which insurers offer outstanding value in this market

YOU'RE EITHER UNDER WATER OR YOU'RE NOT

Many people learned the hard way over the last couple of years that what seemed like a flood to them wasn't really a flood at all, according to their insurers! Subsequent denied and unresolved insurance payouts caused a public furore which, in many cases, left a bitter after taste. At the centre of the problem was confusion over the definition of flooding. Insurance companies varied – what was the *source* of the flash flooding, was the cause man-made such as a storm-water drain being blocked, was it a creek or water-catchment system near your property or, worse still, was it rainwater *mixed* with flood water, how soon after the storm did the flooding occur?

At least, sense is now prevailing, as the federal government pushed to standardise the definition of flood for insurance purposes. This is now law but the regulations also provide for a two-year transition period to give insurers time to implement the changes. According to Financial Services Minister Bill Shorten, the word "flood" in an insurance contract now means "The covering of normally dry land by water that has escaped or been released from the normal confines of: any lake, or any river, creek or other natural watercourse, whether or not altered or modified, or any reservoir, canal or dam".

This standard definition now applies to home building and contents, small business and strata-title insurance contracts across Australia. Many insurers have already adopted the standard definition.

INSURANCE NOT SO EASY TO GET

The king hit insurance companies took after the disasters of Cyclone Yasi, the Victorian Christmas storms, Queensland and New South Wales flooding have left many rejigging which postcodes they will or won't cover and if they do, at what cost to the householder. Council flood mapping and flood mitigation measures are also playing key roles in decisions by insurers. Some companies are making flood cover compulsory, particularly in high risk areas, others are giving an opt-out choice and some companies are simply not offering cover at all in that particular area, despite having done so previously.



Customers are now bearing the brunt of these corporate decisions. They are either being presented with hefty increases in their annual premium renewals or astronomical increases if the insurer really doesn't want to insure them but will do so if the customer pays the price. This is particularly noticeable once you get into the tropics. In North Queensland and northern Western Australia there are up to 20% fewer players in some areas compared to their southern cousins. While there are still other insurers who are happy to accept the business, this could be a worrying sign for the future if the trend continues On the surface it looks like there is a lot of competition for home and contents insurance but in reality, competition is not the same in all areas.

If you haven't bothered shopping around in the past, it's likely that you will be forced to after one look at your current renewal policy. CANSTAR's Home & Contents star ratings are a good place to start. Be mindful though that one postcode is likely to have a wildly different experience from another. It's a matter of phoning or obtaining quotes online for your particular situation.

WE PAY A LOT MORE

The cost of premiums for home and contents insurance has definitely increased across the board as a result of the natural disasters experienced. Not unexpectedly, Queensland tops the list with an average premium rise of 29% for insurance on a \$300k home and 34% for a \$500,000 home. Contents insurance was also up on average in Queensland, with contents worth \$75k and \$150k costing 33% more to insure than last year, according to our samples quoted.

We also noted hefty increases in New South Wales and Victoria. In Sydney and regional New South Wales, a home insured for \$500k was 32% more, on average, than last year. Its contents worth \$150k were 34% more expensive to insure. Incidentally, the maximum increase we recorded in this particular category was a whopping 918%. The same scenario in Melbourne and country Victoria saw an increase of 31% (building) and 18% for its contents (\$150k).

Victoria also proved expensive to insure a home worth \$300k and contents valued at \$75k. The average premium increases for these were 28% and 19% respectively. Using this same scenario, New South Wales was also 19% more expensive this year for both categories – building and contents.

FLOOD-FREE ZONE AHEAD

On a national basis, average policy increases range from 17% to 24%. However, while the average price rises look reasonable there will be many policy holders who will see their premiums increase well in excess of the average. This is due to the overall re-pricing by many companies to include flood cover automatically in their policies this year or to offer the option at a much greater cost.

A big reason we are seeing for the increases in average premiums is the addition of flood cover in the policies. In the past some insurers have not offered flood cover. Now, it's included automatically on many policies with an opt-out option. However, in some high risk areas, you may not 'qualify' to opt out.

New government regulations for flood cover come into effect in June 2014, and we are seeing insurers starting to make changes now in response to those regulations.

However only a small percentage of the population is affected by flood and some insurers are better at pricing for this risk than others at the moment. This is why some consumers are getting renewal notices for flood insurance despite their properties having never been affected by flood. It also means consumers may see large variations in their quotes.



CONTENTS INSURANCE - Average premium increases for \$75,000

		<u> </u>			
State	Contents only	Contents only	Difference	Percentage	Maximum Increase
	2012	2011			
NSW	\$698	\$587	\$111	19%	432%
QLD	\$673	\$507	\$166	33%	828%
VIC	\$561	\$471	\$90	19%	85%
SA	\$407	\$394	\$13	3%	67%
WA	\$533	\$487	\$47	10%	327%
TAS	\$368	\$344	\$23	7%	59%
NATIONAL	\$557	\$477	\$80	17%	828%

CONTENTS INSURANCE - Average premium increases for \$150,000

State	Contents only	Contents only	Difference	Percentage	Maximum Increase
	2012	2011			
NSW	\$1082	\$810	\$272	34%	918%
QLD	\$903	\$679	\$224	33%	447%
VIC	\$751	\$636	\$115	18%	446%
SA	\$571	\$560	\$11	2%	97%
WA	\$599	\$572	\$27	5%	87%
TAS	\$466	\$444	\$22	5%	89%
NATIONAL	\$738	\$621	\$118	19%	918%

BUILDING INSURANCE - Average premium increases for \$300,000

State	Building only 2012	Building only 2011	Difference	Percentage	Maximum Increase
NSW	\$848	\$713	\$135	19%	377%
QLD	\$988	\$764	\$224	29%	181%
VIC	\$694	\$544	\$149	28%	113%
SA	\$522	\$471	\$50	11%	76%
WA	\$875	\$722	\$153	21%	216%
TAS	\$541	\$490	\$52	11%	69%
NATIONAL	\$767	\$632	\$135	21%	377%

BUILDING INSURANCE - Average premium increases for \$500,000

BOILDING		rage preimain in		,	
State	Building only	Building only	Difference	Percentage	Maximum Increase
	2012	2011			
NSW	\$1331	\$1010	\$322	32%	473%
QLD	\$1440	\$1079	\$361	34%	187%
VIC	\$910	\$697	\$213	31%	682%
SA	\$725	\$652	\$73	11%	117%
WA	\$781	\$710	\$71	10%	127%
TAS	\$723	\$635	\$88	14%	66%
NATIONAL	\$1002	\$806	\$195	24%	682%

WHICH INSURERS CAME OUT ON TOP?

he prominent headlines that media has given insurers lately has reinforced to householders the importance of revisiting their insurance policies and making the necessary adjustments, if needed. However, comparing home and contents insurance is not an easy job for most people. No-one has the time to trawl through numerous product disclosure statements and pit one against the other.

This year, CANSTAR looked at 41 insurers, 104 policies and obtained over 16,000 individual quotes across the 6 Australian states to come up insurers we consider offer outstanding value nationally and at a state level for all three home insurance categories – home or building insurance, contents insurance, and home and contents package.

For **building-only insurance**, ANZ and CommInsure mirrored last year's results. CommInsure figured prominently in the state awards, most notably Victoria, South Australia and Western Australia. ANZ took out the award for Queensland and was a whisker away in other states which made a big difference when scores were added up.

When we looked at **contents insurance** we found the overall results favoured AAMI and CommInsure for the insurers offering outstanding value contents insurance. Both insurers dominated the state awards. There's no doubt South



Australians love their RAA which showed up in our results as the force to be reckoned with in that state.

The **home and contents package** saw domination by CommInsure, this time sharing the honours with AAMI which was a consistently strong performer across the board nationally. CommInsure topped the scores for outstanding value in all but one state, Tasmania which AAMI picked up.

All three major winners – AAMI, ANZ and CommInsure - are no strangers to our results. In fact the Commonwealth Bank – now CommInsure - has been a national winner in every one of the five annual star ratings we have conducted. ANZ can now claim to have won this honour three times while AAMI is a two-time winner,

CANSTAR congratulates these insurers for the consistent value they offer consumers.





HOME INSURANCE EXPLAINED

typical home or building insurance policy covers your house, plus fixtures or home improvements such as garages and fixed swimming pools against the following insured events: damage from rain, storm, fire, explosion, theft, attempted theft, malicious damage, escape of liquid, collision, falling tree or branch, lightning, earthquake, or damage from riot or civil commotion.

Contents insurance typically offers new for old replacement cover for your furniture, furnishings, household goods, electrical appliances, clothing and personal belongings against the insured events mentioned above.

Home & Contents insurance is a package of the two offered by a single insurer.

HOW TO USE CANSTAR STAR RATINGS

he extensive research undertaken by CANSTAR is a valuable resource for those serious about comparing home and contents insurers and the products they offer. We provide a full list of products rated 5 stars and under, for complete and fair comparison.

In using the CANSTAR website to look up the best cover for you or to check out how your current insurer rates, first look for the type and level of cover you require, then go straight to your state of residence. You will then bring up our Five Star Summary of outstanding products in all three categories – Home, Contents, and Home & Contents packages.

This provides a short list of products to investigate further. Obtain a quote specific to your circumstances and check policy inclusions, exclusions and conditions. Don't discount four-star products either. It may be that you require certain features that are more expensive and these products may fill the bill for your needs.

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Western Australia

Optional

standard

O not available

		Online	Pay Monthly at No Extra	Nill Excess Available	Home Inclusions				
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover	

Budget Direct	Home & Contents Insurance	10%	×	×	Ð	Ð	0	0	
CommInsure	CommInsure Home Insurance	10%	\checkmark	\checkmark	Ð	●	•	0	
IMB	Secured Home Elite	0%	\checkmark	\checkmark	•	•	0	•	
MYER	Home Cover Prestige	0%	\checkmark	×	•	•	0	0	
OnePath	Home & Content Insurance	0%	\checkmark	×	Ð	•	•	•	

AAMI	Home Insurance	Varies	×	×	•	•	•	•	
ANZ	ANZ Home Insurance	0%	✓	×	•	•	•	•	
Bank of Queensland	Secure Home Elite	0%	\checkmark	\checkmark	•	•	0	•	
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	0%	\checkmark	×	0	•	0	•	
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	0%	\checkmark	×	•	•	0	•	
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	0%	\checkmark	×	0	0	0	•	
CGU	Accidental Damage Home Insurance	0%	\checkmark	×	•	•	0	•	
CGU	Listed Events Home Insurance	0%	\checkmark	×	0	•	0	•	
CGU	Fundamentals Home	0%	\checkmark	×	0	0	0	•	
IMB	Secured Home Extra	0%	√	\checkmark	0	•	0	•	
Insur People's Choice CU	First Choice Accidental Damage	0%	\checkmark	×	•	•	0	•	

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Western Australia

Optional

standard

O not available

Based on a typical \$300,000 house value												
		Online	Pay Monthly at No Extra	Nill Excess Available	Home Inclusions							
Company Name	Product Name	Discount#	Cost		Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover				

AON	Blue Ribbon Home Insurance	0%	\checkmark	×	•	•	0	•				
AON	Home Plus Insurance	0%	\checkmark	×	0	•	0	•				
Arab Bank	Allianz Prestige Home Insurance All C	0%	\checkmark	×	•	•	0	0				
Bank of Melbourne	Premier Care	0%	\checkmark	×	•	•	0	•				
Bank of Melbourne	Quality Care	0%	\checkmark	×	0	•	0	•				
Bank of Melbourne	Essential Care	0%	\checkmark	×	0	0	0	•				
Bank of Queensland	Secure Home Extra	0%	\checkmark	\checkmark	0	•	0	•				
BANKSA	Premier Care	0%	\checkmark	×	•	•	0	•				
BANKSA	Quality Care	0%	\checkmark	×	0	•	0	•				
BANKSA	Essential Care	0%	\checkmark	×	0	0	0	•				
Bankwest	Secure Home Extra Insurance	0%	\checkmark	×	0	•	0	•				
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	10%	\checkmark	×	0	0	0	0				
CUA	First Choice Listed Events	0%	\checkmark	×	0	•	0	•				
CUA	First Choice Accidental Damage	0%	\checkmark	×	•	•	0	•				
GIO	Classic	10%	×	\checkmark	Ð	●	0	•				
HBF	Fundamentals	N/A	\checkmark	×	•	0	0	•				
HBF	Accidental Damage	N/A	\checkmark	×	•	•	0	•				
HSBC	Prestige Home Insurance All Other St	10%	\checkmark	×	٠	•	0	0				
Insur People's Choice CU	First Choice Listed Events	0%	✓	×	0	•	0	•				

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Optional

standard

O not available

					Western Australia		
	Onlino	Pay Monthly	Nill Excess Available				
Product Name	Discount#	at No Extra Cost		Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
Home Cover	0%	×	×	Ð	Ð	0	•
Home Cover Plus	0%	×	×	•	•	0	•
Quality Care	0%	\checkmark	×	0	•	0	•
Essential Care	0%	\checkmark	×	0	0	0	•
Premier Care	0%	✓	×	•	•	0	•
Quality Care	0%	\checkmark	×	0	•	0	•
Premier Care	0%	✓	×	•	•	0	•
Essential Care	0%	✓	×	0	0	0	•
Classic Home & Contents Insurance /	0%	\checkmark	×	•	•	0	0
Prestige Home & Contents Insurance	0%	\checkmark	×	•	•	0	0
Classic Home & Contents Insurance /	10%	\checkmark	×	0	•	0	0
Vital Home Cover All Other States	0%	\checkmark	×	0	0	0	0
Prestige Home Cover All Other States	0%	✓	×	•	•	0	0
Vital Home Insurance All Other States	10%	\checkmark	×	0	0	0	0
Classic Home Insurance All Other Sta	10%	\checkmark	×	0	•	0	0
Home Insurance Essentials All Other	10%	\checkmark	×	0	0	0	0
Home Insurance All Other States	10%	\checkmark	×	0	•	0	0
	Product Name Home Cover Home Cover Plus Quality Care Essential Care Premier Care Quality Care Essential Care Premier Care Quality Care Essential Care Premier Care Classic Home & Contents Insurance A Prestige Home & Contents Insurance A Vital Home Cover All Other States Prestige Home Cover All Other States Vital Home Insurance All Other States Vital Home Insurance All Other States Vital Home Insurance All Other States Nital Home Insurance All Other States Nome Insuran	Based on a typicProduct NameOnline Discount#Home Cover0%Home Cover Plus0%Quality Care0%Essential Care0%Premier Care0%Quality Care0%Premier Care0%Essential Care0%Premier Care0%Classic Home & Contents Insurance /0%Prestige Home & Contents Insurance /0%Classic Home & Contents Insurance /0%Vital Home Cover All Other States0%Vital Home Insurance All Other States0%Kital Home Insurance All Other States10%Home Insurance Essentials All Other10%	Based on a typical \$300,00Product NameOnline Discount#Pay Monthly at No Extra CostHome Cover0%×Home Cover Plus0%×Quality Care0%✓Essential Care0%✓Quality Care0%✓Premier Care0%✓Quality Care0%✓Premier Care0%✓Classic Home & Contents Insurance /0%✓Prestige Home & Contents Insurance /0%✓Classic Home & Contents Insurance /10%✓Vital Home Cover All Other States0%✓Vital Home Insurance All Other States10%✓Vital Home Insurance All Other States10%✓Home Insurance Essentials All Other10%✓Home Insurance Essentials All Other10%✓	Based on a typical \$300,00 houseProduct NameOnline Discount#Pay Monthly at No Extra CostNill Excess AvailableHome Cover0%××Home Cover Plus0%××Quality Care0%✓×Essential Care0%✓×Oquality Care0%✓×Quality Care0%✓×Premier Care0%✓×Quality Care0%✓×Premier Care0%✓×Classic Home & Contents Insurance /0%✓×Prestige Home & Contents Insurance /0%✓×Vital Home Cover All Other States0%✓×Vital Home Insurance All Other States10%✓×Home Insurance All Other States10%✓×Home Insurance All Other States10%✓×Home Insurance Essentials All Other10%✓×	Product NameOnline Discount#at No Extra CostAvailable Accidental DamageHome Cover0%××①Home Cover Plus0%××①Quality Care0%✓×○Premier Care0%✓×○Quality Care0%✓×○Premier Care0%✓×○Quality Care0%✓×○Premier Care0%✓×○Premier Care0%✓×○Prestige Home & Contents Insurance / Prestige Home & Contents Insurance /0%✓×Classic Home & Contents Insurance / Vital Home Cover All Other States0%✓×Vital Home Insurance All Other States0%✓×○Vital Home Insurance All Other States10%✓×○Home Insurance Essentials All Other10%✓×○	Based or stypical \$300,000 house valueProduct NamePay Monthly a No Extra DiscountlyNill Excess Available CostNill Excess Available Actidential DamageHomeHome Cover0%XXDDHome Cover Plus0%XXDDQuality Care0%XXDDEssential Care0%✓XDDPremier Care0%✓XDDQuality Care0%✓XDDQuality Care0%✓XDDPremier Care0%✓XDDQuality Care0%✓XDDPremier Care0%✓XDDClassic Home & Contents Insurance / Prestige Home & Contents Insurance /0%✓XDClassic Home & Contents Insurance / Vital Home Cover All Other States0%✓XDPrestige Home Cover All Other States0%✓XDDVital Home Insurance All Other States10%✓XDDVital Home Insurance All Other States10%✓XDDVital Home Insurance All Other States10%✓XDDHome Insurance All Other States10%✓XDDHome Insurance All Other States10%✓XDDHome Insurance Essentials All Other10%✓ <td>Western Product Name Pay Monthly at No Extra Osci Nil Excess Available Home Inclusions Home Cover 0% X X 0 0 0 Home Cover 0% X X 0 0 0 0 Home Cover Plus 0% X X 0 0 0 0 Quality Care 0% ✓ X 0 0 0 0 Premier Care 0% ✓ X 0 0 0 Quality Care 0% ✓ X 0 0 0 Premier Care 0% ✓ X 0 0 0 Quality Care 0% ✓ X 0 0 0 Premier Care 0% ✓ X 0 0 0 Essential Care 0% ✓ X 0 0 0 Prestige Home & Contents Insurance 0% ✓ X 0 0 0 Vital Home Cover All Other Stat</td>	Western Product Name Pay Monthly at No Extra Osci Nil Excess Available Home Inclusions Home Cover 0% X X 0 0 0 Home Cover 0% X X 0 0 0 0 Home Cover Plus 0% X X 0 0 0 0 Quality Care 0% ✓ X 0 0 0 0 Premier Care 0% ✓ X 0 0 0 Quality Care 0% ✓ X 0 0 0 Premier Care 0% ✓ X 0 0 0 Quality Care 0% ✓ X 0 0 0 Premier Care 0% ✓ X 0 0 0 Essential Care 0% ✓ X 0 0 0 Prestige Home & Contents Insurance 0% ✓ X 0 0 0 Vital Home Cover All Other Stat

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Western Australia

Optional

standard

O not available

Based on a typical \$300,000 house value											
		Online	Pay Monthly at No Extra	Nill Excess Available		Home I	nclusions				
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover			
*											
1Cover Direct	Vital Home & Contents Insurance All (0%	\checkmark	×	0	0	0	0			
Citibank	Classic Home Cover All Other States	0%	✓	×	0	•	0	0			
Coles	Home Insurance	10%	×	×	Ð	Ð	0	•			

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standard

			nce - Low		Victoria			
	Based or	n a typic	al \$300,00	00 house	value			
	Product Name	Online	Pay Monthly at No Extra	Nill Excess Available	Home Inclusions			
Company Name		Discount#	Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover

AAMI	Home Insurance	Varies	×	×	•	•	•	•
Allianz	SURECOVER PLUS All Other States	10%	×	×	0	•	0	•
Allianz	SURECOVER GOLD All Other States	10%	×	×	•	•	0	•
CommInsure	CommInsure Home Insurance	10%	\checkmark	\checkmark	Ð	Ð	•	0
OnePath	Home & Content Insurance	0%	\checkmark	×	Ð	•	•	•
RACV	Home & Contents	0%	×	×	Ð	O	0	•

Allianz	SURECOVER All Other States	10%	×	×	0	0	0	0
ANZ	ANZ Home Insurance	0%	\checkmark	×	•	•	•	•
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	0%	\checkmark	×	•	•	0	•
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	0%	\checkmark	×	0	•	0	•
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	0%	\checkmark	×	0	0	0	•
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance Al	10%	\checkmark	×	0	0	0	0
CGU	Accidental Damage Home Insurance	0%	\checkmark	×	•	•	0	•
CGU	Listed Events Home Insurance	0%	\checkmark	×	0	•	0	•
CGU	Fundamentals Home	0%	\checkmark	×	0	0	0	•
Citibank	Vital Home Cover All Other States	0%	\checkmark	×	0	0	0	0
Coles	Home Insurance	10%	×	×	O	Ð	0	•

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1300 Insurance

1Cover Direct

1Cover Direct

1Cover Direct

AON

AON

Arab Bank

Bankwest

Citibank

Citibank

CUA

Budget Direct

Bank of Melbourne

Bank of Queensland

Bank of Queensland

Catholic Church Insurance Ltd

GIO

Company Name

Home and Contents Insurance Star Ratings

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standard Optional not available Home Insurance - Low Sum Insured Victoria Based on a typical \$300,000 house value Nill Excess Pay Monthly Home Inclusions Online at No Extra Available Product Name Under Insurance Discount# Cost **Riverine Flood Cover Accidental Damage** Protection **Fusion Cover** \checkmark Classic O O \circ 10% x Home and Contents Insurance Policy 10% x x O O O O Ο Classic Home & Contents Insurance / 0% \checkmark x \circ Ο Vital Home & Contents Insurance All (0% \checkmark x O \circ \bigcirc 0 Prestige Home & Contents Insurance 0% \checkmark x \bigcirc Blue Ribbon Home Insurance O 0% \checkmark x 0 Home Plus Insurance 0% \checkmark x O Allianz Prestige Home Insurance All C 0% \checkmark x 0 C Premier Care x 0 0% \checkmark

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Discounts may vary

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Classic Home & Contents Insurance /

Classic Home Cover All Other States

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First Choice Accidental Damage

Home & Contents Insurance

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	Home Insurance - Low Sum Insured Based on a typical \$300,000 house value										
	Product Name	Online	Pay Monthly at No Extra	Nill Excess Available	Home Inclusions						
Company Name		Discount#	at No Extra Cost		Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover			

CUA	First Choice Listed Events	0%	\checkmark	×	0	•	0	•			
HSBC	Classic Home Insurance All Other Sta	10%	\checkmark	×	0	•	0	0			
HSBC	Vital Home Insurance All Other States	10%	\checkmark	×	0	0	0	0			
HSBC	Prestige Home Insurance All Other St	10%	\checkmark	×	•	•	0	0			
IMB	Secured Home Elite	0%	\checkmark	\checkmark	•	•	0	•			
IMB	Secured Home Extra	0%	✓	\checkmark	0	•	0	•			
Insur People's Choice CU	First Choice Accidental Damage	0%	✓	×	•	•	0	•			
Insur People's Choice CU	First Choice Listed Events	0%	✓	×	0	•	0	•			
nab	Home Insurance Essentials All Other	10%	✓	×	0	0	0	0			
nab	Home Insurance All Other States	10%	✓	×	0	•	0	0			
Real Insurance	Essential Cover	0%	✓	×	O	Ð	0	0			
St George	Premier Care	0%	\checkmark	×	•	•	0	•			
Westpac	Premier Care	0%	✓	×	•	•	0	•			
**											
Bank of Melbourne	Quality Care	0%	\checkmark	×	0	•	0	•			
Bank of Melbourne	Essential Care	0%	\checkmark	×	0	0	0	•			
BANKSA	Premier Care	0%	\checkmark	×	•	•	0	•			
BANKSA	Quality Care	0%	✓	×	0	•	0	•			

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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.

Home

Based on

				standa	ard 💽 optional	O not available
	nce - Low al \$300,00				Vic	toria
Online	Pay Monthly at No Extra	Nill Excess Available		Home Ir	nclusions	
Discount#	nt# Cost Accidental Damage		Fusion Cover	Under Insurance Protection	Riverine Flood Cover	

		Online	at No Extra Cost	Available				
Company Name	Product Name	Discount#			Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
**								
MYER	Home Cover Prestige	0%	\checkmark	×	•	•	0	0
St George	Quality Care	0%	\checkmark	×	0	•	0	•
Western QBE	Home Cover	10%	×	×	O	•	0	0
Westpac	Quality Care	0%	\checkmark	×	0	•	0	•
Westpac	Essential Care	0%	\checkmark	×	0	0	0	•
*								
BANKSA	Essential Care	0%	\checkmark	×	0	0	0	•
Real Insurance	Top Cover	0%	✓	*	•	O	0	0
St George	Essential Care	0%	\checkmark	×	0	0	0	•

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O not available

Optional

standard

	Home Insurance - Low Sum Insured Tasmania Based on a typical \$300,000 house value											
		Online	Pay Monthly at No Extra	Nill Excess Available		Home I	Inclusions					
Company Name	Product Name	Discount#	at No Extra Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover				

AAMI	Home Insurance	Varies	×	×	•	•	•	•				
ANZ	ANZ Home Insurance	0%	✓	×	•	•	•	•				
CommInsure	CommInsure Home Insurance	10%	\checkmark	\checkmark	Ð	Ð	•	0				
IMB	Secured Home Elite	0%	\checkmark	\checkmark	•	•	0	•				
OnePath	Home & Content Insurance	0%	\checkmark	×	O	•	•	•				
RACT Insurance	Home Insurance	N/A	×	×	O	Ð	•	•				

AON	Blue Ribbon Home Insurance	0%	\checkmark	×	•	•	0	•				
AON	Home Plus Insurance	0%	\checkmark	×	0	•	0	•				
Bank of Queensland	Secure Home Elite	0%	\checkmark	\checkmark	•	•	0	•				
Bank of Queensland	Secure Home Extra	0%	\checkmark	\checkmark	0	•	0	•				
Bankwest	Secure Home Extra Insurance	0%	\checkmark	×	0	•	0	•				
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	0%	\checkmark	×	•	•	0	•				
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	0%	\checkmark	×	0	0	0	•				
CGU	Accidental Damage Home Insurance	0%	\checkmark	×	•	•	0	•				
CGU	Fundamentals Home	0%	\checkmark	×	0	0	0	•				
CGU	Listed Events Home Insurance	0%	\checkmark	×	0	•	0	•				
CUA	First Choice Accidental Damage	0%	\checkmark	×	•	•	0	•				

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O not available

Teomonio

Optional

standard

			nce - Low				Tas	mania		
	Based or	n a typic	al \$300,00	00 house	value					
		Online	Pay Monthly Nill Excess ne at No Extra Available			Home Inclusions				
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover		

IMB	Secured Home Extra	0%	\checkmark	\checkmark	0	•	0	•		
Insur People's Choice CU	First Choice Accidental Damage	0%	✓	×	•	•	0	•		

1300 Insurance	Home and Contents Insurance Policy	10%	×	×	Ð	Ð	0	0		
Allianz	SURECOVER GOLD All Other States	10%	×	×	•	•	0	•		
Allianz	SURECOVER All Other States	10%	×	×	0	0	0	0		
Allianz	SURECOVER PLUS All Other States	10%	×	×	0	•	0	•		
Arab Bank	Allianz Prestige Home Insurance All C	0%	\checkmark	×	•	•	0	0		
Australian Unity	Everyday care	10%	\checkmark	×	0	•	0	•		
Australian Unity	Extra care	10%	\checkmark	×	0	•	0	•		
Australian Unity	Elite care	10%	\checkmark	×	•	•	0	•		
Bank of Melbourne	Quality Care	0%	\checkmark	×	0	•	0	•		
Bank of Melbourne	Premier Care	0%	\checkmark	×	•	•	0	•		
BANKSA	Premier Care	0%	\checkmark	×	•	•	0	•		
BANKSA	Quality Care	0%	\checkmark	×	0	•	0	•		
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	0%	\checkmark	*	0	•	0	•		
Budget Direct	Home & Contents Insurance	10%	×	×	O	Ð	0	0		
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	10%	\checkmark	*	0	0	0	0		

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standard O optional O not available

	Home Insurance - Low Sum Insured Based on a typical \$300,000 house value										
		Online	Pay Monthly	Nill Excess		Home	Inclusions				
Company Name	Product Name	Discount#	at No Extra Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover			

Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	10%	\checkmark	×	0	•	0	0			
Citibank	Vital Home Cover All Other States	0%	\checkmark	×	0	0	0	0			
Coles	Home Insurance	10%	×	×	Ð	●	0	•			
CUA	First Choice Listed Events	0%	\checkmark	×	0	•	0	•			
HSBC	Prestige Home Insurance All Other St	10%	\checkmark	×	•	•	0	0			
Insur People's Choice CU	First Choice Listed Events	0%	\checkmark	×	0	•	0	•			
MYER	Home Cover Prestige	0%	✓	×	•	•	0	0			
NRMA	Home & Contents PLUS NSW/ACT/T	0%	×	×	•	•	0	•			
NRMA	Home & Contents NSW/ACT/TAS	0%	×	×	O	●	0	•			
Real Insurance	Top Cover	0%	✓	×	•	●	0	0			
Real Insurance	Essential Cover	0%	✓	×	O	Ð	0	0			
St George	Premier Care	0%	✓	×	•	•	0	•			
St George	Quality Care	0%	✓	×	0	•	0	•			
Western QBE	Home Cover	10%	×	×	Ð	•	0	0			
Westpac	Quality Care	0%	✓	×	0	•	0	•			
Westpac	Premier Care	0%	✓	×	•	•	0	•			
**											
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	×	•	•	0	0			

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Tasmania

Optional

standard

O not available

	Based on a typical \$300,000 house value										
		Online	Pay Monthly at No Extra	Nill Excess Available		Home Inclusions amage Fusion Cover Under Insurance Protection • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • <td< th=""><th>nclusions</th><th></th></td<>	nclusions				
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover			
**											
1Cover Direct	Classic Home & Contents Insurance /	0%	✓	×	•	•	0	0			
Bank of Melbourne	Essential Care	0%	\checkmark	×	0	0	0	•			
BANKSA	Essential Care	0%	\checkmark	×	0	0	0	•			
Citibank	Prestige Home Cover All Other States	0%	✓	×	•	•	0	0			
HSBC	Vital Home Insurance All Other States	10%	\checkmark	×	0	0	0	0			
nab	Home Insurance Essentials All Other	10%	\checkmark	×	0	0	0	0			
nab	Home Insurance All Other States	10%	✓	×	0	•	0	0			
St George	Essential Care	0%	\checkmark	×	0	0	0	•			
*											
1Cover Direct	Vital Home & Contents Insurance All (0%	\checkmark	×	0	0	0	0			
Citibank	Classic Home Cover All Other States	0%	\checkmark	×	0	•	0	0			
HSBC	Classic Home Insurance All Other Sta	10%	✓	×	0	•	0	0			
Westpac	Essential Care	0%	✓	×	0	0	0	•			

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South Queensland

standard

Optional

O not available

	Based of	n a typic	al \$300,00	00 house	value			
		Online	Pay Monthly at No Extra	Nill Excess Available		Home	Inclusions	
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover

AAMI	Home Insurance	Varies	×	×	•	•	•	•
ANZ	ANZ Home Insurance	0%	\checkmark	×	•	•	•	•
Budget Direct	Home & Contents Insurance	10%	×	×	O	Ð	0	0
CommInsure	CommInsure Home Insurance	10%	✓	✓	Ð	Ð	•	0
OnePath	Home & Content Insurance	0%	✓	×	O	•	•	•

1300 Insurance	Home and Contents Insurance Policy	10%	×	×	Ð	Ð	0	0
AON	Blue Ribbon Home Insurance	0%	\checkmark	×	•	•	0	•
Bank of Queensland	Secure Home Extra	0%	✓	\checkmark	0	•	0	•
Bank of Queensland	Secure Home Elite	0%	\checkmark	\checkmark	•	•	0	•
Bankwest	Secure Home Extra Insurance	0%	✓	×	0	•	0	•
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	0%	✓	*	0	•	0	•
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	0%	✓	×	•	•	0	•
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	0%	✓	*	0	0	0	•
CGU	Fundamentals Home	0%	✓	*	0	0	0	•
IMB	Secured Home Extra	0%	✓	✓	0	•	0	•
IMB	Secured Home Elite	0%	✓	\checkmark	•	•	0	•
nab	Home Insurance Essentials NSW/QLI	10%	\checkmark	×	0	0	0	O

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South Queensland

Optional

standard

O not available

Based on a typical \$300,000 house value										
	Online	Pay Monthly	Nill Excess		Home I	nclusions				
Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover			
Classic Home & Contents Insurance I	0%	\checkmark	×	•	•	0	Ð			
SureCoverPlus NSW/QLD	10%	×	×	0	•	0	Ð			
SureCover NSW/QLD	10%	×	×	0	0	0	Ð			
SureCover Gold NSW/QLD	10%	×	×	•	•	0	Ð			
Home Plus Insurance	0%	\checkmark	×	0	•	0	•			
Allianz Prestige Home Insurance NSV	0%	\checkmark	×	•	•	0	O			
Premier Care	0%	√	×	•	•	0	•			
Quality Care	0%	\checkmark	×	0	•	0	•			
Premier Care	0%	\checkmark	×	•	•	0	•			
Vital Home & Contents Insurance NS ¹	10%	\checkmark	×	0	0	0	O			
Classic Home & Contents Insurance 1	10%	\checkmark	×	0	•	0	O			
Prestige Home & Contents Insurance	10%	\checkmark	×	•	•	0	O			
Listed Events Home Insurance	0%	\checkmark	×	0	•	0	•			
Vital Home Cover NSW/QLD	0%	\checkmark	×	0	0	0	O			
First Choice Listed Events	0%	\checkmark	×	0	•	0	•			
First Choice Accidental Damage	0%	\checkmark	×	•	•	0	•			
Prestige Home Insurance NSW/QLD	10%	\checkmark	×	•	•	0	Ð			
Vital Home Insurance NSW/QLD	10%	\checkmark	×	0	0	0	Ð			
First Choice Accidental Damage	0%	\checkmark	×	•	•	0	•			
	Product NameClassic Home & Contents Insurance I SureCoverPlus NSW/QLDSureCover NSW/QLDSureCover Gold NSW/QLDHome Plus InsuranceAllianz Prestige Home Insurance NSVPremier CareQuality CarePremier CareVital Home & Contents Insurance NSIClassic Home & Contents Insurance IPrestige Home & Contents Insurance IPrestige Home & Contents InsuranceListed Events Home InsuranceVital Home Cover NSW/QLDFirst Choice Listed EventsFirst Choice Accidental DamagePrestige Home Insurance NSW/QLDVital Home Insurance NSW/QLD	Product NameOnline Discount#Classic Home & Contents Insurance 10%SureCoverPlus NSW/QLD10%SureCover NSW/QLD10%SureCover Gold NSW/QLD10%Home Plus Insurance0%Allianz Prestige Home Insurance NSV0%Premier Care0%Quality Care0%Vital Home & Contents Insurance NSI10%Classic Home & Contents Insurance NSI10%Listed Events Home Insurance10%Frestige Home & Contents Insurance I10%First Choice Listed Events0%First Choice Accidental Damage0%Vital Home Insurance NSW/QLD10%First Choice Accidental Damage0%Vital Home Insurance NSW/QLD10%Vital Home Insurance NSW/QLD10%First Choice Accidental Damage0%Vital Home Insurance NSW/QLD10%Vital Home Insurance NSW/QLD10%	Product NameOnline Discount#Pay Monthly at No Extra CostClassic Home & Contents Insurance I0%✓SureCoverPlus NSW/QLD10%×SureCover NSW/QLD10%×SureCover Gold NSW/QLD10%×Home Plus Insurance0%✓Allianz Prestige Home Insurance NSV0%✓Premier Care0%✓Quality Care0%✓Vital Home & Contents Insurance NSV10%✓Vital Home & Contents Insurance NSV10%✓Classic Home & Contents Insurance I10%✓Vital Home & Contents Insurance I10%✓Vital Home & Contents Insurance I0%✓Frestige Home Insurance0%✓First Choice Listed Events0%✓First Choice Accidental Damage0%✓Prestige Home Insurance NSW/QLD10%✓Vital Home Insurance NSW/QLD10%✓Vital Home Insurance NSW/QLD10%✓First Choice Accidental Damage0%✓Vital Home Insurance NSW/QLD10%✓Vital Home Insurance NSW/QLD10%✓<	Product NameOnline Discount#Pay Monthly at No Extra CostNill Excess AvailableClassic Home & Contents Insurance I0%✓×SureCoverPlus NSW/QLD10%××SureCover NSW/QLD10%××SureCover Gold NSW/QLD10%××Home Plus Insurance0%✓×Home Plus Insurance0%✓×Premier Care0%✓×Quality Care0%✓×Premier Care0%✓×Vital Home & Contents Insurance I10%✓×Prestige Home & Contents Insurance I10%✓×Prestige Home & Contents Insurance I10%✓×Listed Events Home Insurance0%✓×Vital Home Cover NSW/QLD0%✓×First Choice Listed Events0%✓×First Choice Accidental Damage0%✓×Prestige Home Insurance NSW/QLD10%✓×Vital Home Insurance NSW/QLD10%✓×First Choice Accidental Damage0%✓×Vital Home Insurance NSW/QLD10%✓×Prestige Home Insurance NSW/QLD10%✓×Prestige Home Insurance NSW/QLD10%✓×Vital Home Insurance NSW/QLD10%✓×Prestige Home Insurance NSW/QLD10%✓×Prestige Home Insurance NSW/QLD10%✓×Pr	Product NameOnline DiscountiffPay Monthly at No Extra CostNill Excess AvailableClassic Home & Contents Insurance I0%✓×●SureCoverPlus NSW/QLD10%××●SureCover NSW/QLD10%××●SureCover Gold NSW/QLD10%××●Home Plus Insurance0%✓×●Allianz Prestige Home Insurance NSV0%✓×●Quality Care0%✓×●Premier Care0%✓×●Vital Home & Contents Insurance I10%✓×●Vital Home & Contents Insurance I10%✓×●Prestige Home & Contents Insurance I10%✓×●Vital Home & Contents Insurance I10%✓×●Vital Home & Contents Insurance I10%✓×●First Choice Listed Events0%✓×●First Choice Listed Events0%✓×●First Choice Accidental Damage0%✓×●Prestige Home Insurance NSW/QLD10%✓×●Vital Home Insurance NSW/QLD10%✓×●Vital Home Insurance NSW/QLD10%✓×●First Choice Accidental Damage0%✓×●Vital Home Insurance NSW/QLD10%✓×●First Choice Accidental Damage0%✓×●	Product NameOnline Discount#Pay Monthly at No Extra CostNill Excess AvailableHome I Accidential DamageHome I reusion CoverClassic Home & Contents Insurance I0%✓X●SureCoverPlus NSW/QLD10%XX●SureCover RSW/QLD10%XX●SureCover Gold NSW/QLD10%XX●Home Plus Insurance0%✓X●Home Plus Insurance0%✓X●Allianz Prestige Home Insurance NSV0%✓X●Quality Care0%✓X●Premier Care0%✓X●Vital Home & Contents Insurance I10%✓X●Prestige Home & Contents Insurance I10%✓X●Vital Home & Contents Insurance I10%✓X●Prestige Home & Contents Insurance I10%✓X●Vital Home Cover NSW/QLD0%✓X●Vital Home Cover NSW/QLD0%✓X●First Choice Listed Events0%✓X●First Choice Accidental Damage0%✓X●Prestige Home Insurance NSW/QLD10%✓X●Vital Home Insurance NSW/QLD10%✓X●Prestige Home Insurance NSW/QLD10%✓X●Vital Home Insurance NSW/QLD10%✓X●Prestige Home Insur	Product NamePay Monthly at No Extra DiscountsNill Excess AvailableHome InclusionsAccidental DamageFusion CoverUnder Insurance ProtectionClassic Home & Contents Insurance !0%✓×●SureCoverPlus NSW/QLD10%××●SureCover RSW/QLD10%××●SureCover Gold NSW/QLD10%××●Home Plus Insurance0%✓×●Home Plus Insurance0%✓×●Allianz Prestige Home Insurance NSV0%✓×●Quality Care0%✓×●Premier Care0%✓×●Vital Home & Contents Insurance10%✓×●Prestige Home & Contents Insurance10%✓×●Vital Home Cover NSW/QLD0%✓×●First Choice Listed Events0%✓×●First Choice Accidental Damage0%✓×●Prestige Home Insurance NSW/QLD10%✓×●Vital Home Insurance NSW/QLD10%✓×●Prestige Home Insurance NSW/QLD10%✓×●<			

Home Insurance - Low Sum Insured

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South Queensland

Optional

standard

O not available

	Based on a typical \$300,000 house value										
		Online	Pay Monthly at No Extra	Nill Excess		Home	Inclusions	clusions			
Company Name	Product Name	Discount#	at No Extra Cost	Available .	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover			

Insur People's Choice CU	First Choice Listed Events	0%	✓	×	0	•	0	•			
nab	Home Insurance NSW/QLD	10%	\checkmark	×	0	•	0	O			
NRMA	Home & Contents PLUS QLD	0%	×	×	•	•	0	•			
NRMA	Home & Contents QLD	0%	×	×	Ð	Ð	0	•			
RACQ	Home & Contents	0%	×	\checkmark	Ð	Ð	0	•			
St George	Quality Care	0%	\checkmark	×	0	•	0	•			
St George	Premier Care	0%	✓	×	•	•	0	•			
Suncorp	Classic Home & Contents Insurance	0%	×	\checkmark	Ð	Ð	0	•			
Westpac	Premier Care	0%	\checkmark	×	•	•	0	•			
Westpac	Quality Care	0%	✓	×	0	٠	0	•			
**											
1Cover Direct	Vital Home & Contents Insurance NS ¹	0%	\checkmark	×	0	0	0	Ð			
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	×	•	•	0	Ð			
Bank of Melbourne	Essential Care	0%	✓	×	0	0	0	•			
BANKSA	Quality Care	0%	\checkmark	×	0	•	0	•			
BANKSA	Essential Care	0%	\checkmark	×	0	0	0	•			
CGU	Accidental Damage Home Insurance	0%	\checkmark	×	•	•	0	•			
Citibank	Prestige Home Cover NSW/QLD	0%	✓	×	•	•	0	Ð			

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South Queensland

Optional

standard

O not available

	Based o	n a typic	al \$300,00	00 house	value			
		Online	Pay Monthly at No Extra	Nill Excess Available		Home I	Inclusions	
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	nclusions Under Insurance Protection	Riverine Flood Cover
**								
St George	Essential Care	0%	\checkmark	×	0	0	0	•
Westpac	Essential Care	0%	✓	*	0	0	0	•
*								
Citibank	Classic Home Cover NSW/QLD	0%	\checkmark	×	0	•	0	Ð
Coles	Home Insurance	10%	×	×	O	Ð	0	•
HSBC	Classic Home Insurance NSW/QLD	10%	\checkmark	×	0	•	0	O

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South Australia

Optional

standard

O not available

			al \$300,00	00 house			South	Australia
		Online	Pay Monthly at No Extra	Nill Excess Available		Home	Inclusions	
Company Name	Product Name	Discount#	at No Extra Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover

AAMI	Home Insurance	Varies	×	×	•	•	•	•
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	0%	\checkmark	×	•	•	0	•
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	0%	\checkmark	×	0	•	0	•
CommInsure	Comminsure Home Insurance	10%	\checkmark	\checkmark	Ð	Ð	•	0
SGIC	Home Cover Plus	0%	×	×	•	•	0	•
SGIC	Home Cover	0%	*	×	Ð	Ð	0	•

Allianz	SURECOVER PLUS All Other States	10%	×	×	0	•	0	•
Allianz	SURECOVER GOLD All Other States	10%	×	×	•	•	0	•
Allianz	SURECOVER All Other States	10%	×	×	0	0	0	0
ANZ	ANZ Home Insurance	0%	\checkmark	×	•	•	•	•
AON	Blue Ribbon Home Insurance	0%	\checkmark	×	•	•	0	•
AON	Home Plus Insurance	0%	\checkmark	×	0	•	0	•
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	0%	\checkmark	×	0	0	0	•
CGU	Accidental Damage Home Insurance	0%	\checkmark	×	•	•	0	•
CGU	Listed Events Home Insurance	0%	\checkmark	×	0	•	0	•
CGU	Fundamentals Home	0%	\checkmark	×	0	0	0	•
Insur People's Choice CU	First Choice Accidental Damage	0%	\checkmark	×	•	•	0	•

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South Australia

Optional

standard

O not available

Based on a typical \$300,000 house value											
		Online	Pay Monthly at No Extra	Nill Excess Available		Home	Inclusions				
Company Name	Product Name	Discount#	at No Extra Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover			

Insur People's Choice CU	First Choice Listed Events	0%	\checkmark	×	0	•	0	•			
OnePath	Home & Content Insurance	0%	✓	×	Ð	•	•	•			

1300 Insurance	Home and Contents Insurance Policy	10%	×	×	Ð	Ð	0	0			
1Cover Direct	Classic Home & Contents Insurance /	0%	\checkmark	×	•	•	0	0			
1Cover Direct	Vital Home & Contents Insurance All (0%	\checkmark	×	0	0	0	0			
Arab Bank	Allianz Prestige Home Insurance All C	0%	\checkmark	×	•	•	0	0			
Australian Unity	Everyday care	10%	\checkmark	×	0	•	0	•			
Australian Unity	Elite care	10%	✓	×	•	•	0	•			
Australian Unity	Extra care	10%	\checkmark	×	0	•	0	•			
Bank of Melbourne	Premier Care	0%	\checkmark	×	•	•	0	•			
Bank of Queensland	Secure Home Extra	0%	\checkmark	✓	0	•	0	•			
Bank of Queensland	Secure Home Elite	0%	\checkmark	✓	•	•	0	•			
BANKSA	Premier Care	0%	\checkmark	×	•	•	0	•			
Bankwest	Secure Home Extra Insurance	0%	\checkmark	×	0	•	0	•			
Budget Direct	Home & Contents Insurance	10%	×	×	•	Ð	0	0			
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance Al	10%	\checkmark	×	0	0	0	0			
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	10%	\checkmark	×	0	•	0	0			

Home Insurance - Low Sum Insured

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South Australia

Optional

standard

O not available

	Based on a typical \$300,000 house value											
		Online	Pay Monthly at No Extra	Nill Excess Available		Home I	nclusions					
Company Name	Product Name	Discount#		Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover				

Citibank	Vital Home Cover All Other States	0%	✓	×	0	0	0	0				
Citibank	Prestige Home Cover All Other States	0%	✓	×	•	•	0	0				
Coles	Home Insurance	10%	×	×	O	Ð	0	•				
CUA	First Choice Accidental Damage	0%	✓	×	•	•	0	•				
CUA	First Choice Listed Events	0%	\checkmark	×	0	•	0	•				
HSBC	Prestige Home Insurance All Other St	10%	\checkmark	×	•	•	0	0				
HSBC	Vital Home Insurance All Other States	10%	\checkmark	×	0	0	0	0				
IMB	Secured Home Extra	0%	\checkmark	\checkmark	0	•	0	•				
IMB	Secured Home Elite	0%	\checkmark	\checkmark	•	•	0	•				
MYER	Home Cover Prestige	0%	\checkmark	×	•	•	0	0				
nab	Home Insurance Essentials All Other	10%	\checkmark	×	0	0	0	0				
nab	Home Insurance All Other States	10%	\checkmark	×	0	•	0	0				
RAA	Home & Contents Insurance	0%	\checkmark	\checkmark	Ð	Ð	0	•				
Real Insurance	Essential Cover	0%	\checkmark	×	Ð	Ð	0	0				
St George	Premier Care	0%	\checkmark	×	•	•	0	•				
Westpac	Premier Care	0%	\checkmark	×	•	•	0	•				
**												
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	×	•	•	0	0				

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South Australia

Optional

standard

O not available

Based on a typical \$300,000 house value										
		Online	Pay Monthly at No Extra	Nill Excess Available		Home	Inclusions			
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover		
**										
Bank of Melbourne	Quality Care	0%	\checkmark	×	0	•	0	•		
BANKSA	Quality Care	0%	\checkmark	×	0	•	0	•		
Citibank	Classic Home Cover All Other States	0%	\checkmark	×	0	•	0	0		
HSBC	Classic Home Insurance All Other Sta	10%	\checkmark	×	0	•	0	0		
Real Insurance	Top Cover	0%	\checkmark	×	•	●	0	0		
St George	Quality Care	0%	\checkmark	×	0	•	0	•		
Western QBE	Home Cover	10%	×	×	O	•	0	0		
Westpac	Quality Care	0%	\checkmark	×	0	•	0	•		
*										
Bank of Melbourne	Essential Care	0%	\checkmark	×	0	0	0	•		
BANKSA	Essential Care	0%	\checkmark	×	0	0	0	•		
St George	Essential Care	0%	✓	×	0	0	0	•		
Westpac	Essential Care	0%	\checkmark	×	0	0	0	•		

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North Queensland

Optional

standard

O not available

		Online	Pay Monthly at No Extra	Nill Excess Available		Home	Inclusions	Riverine Flood Cover
Company Name	Product Name	Discount#	at No Extra Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover

ANZ	ANZ Home Insurance Nth QLD	0%	\checkmark	×	•	•	•	•
IMB	Secured Home Elite Nth QLD	0%	\checkmark	\checkmark	•	•	0	•
IMB	Secured Home Extra Nth QLD	0%	✓	\checkmark	0	•	0	•
OnePath	Home & Contents Nth QLD	0%	\checkmark	×	Ð	•	•	•

Bank of Melbourne	Premier Care Nth QLD	0%	\checkmark	×	•	•	0	•
Bank of Melbourne	Quality Care Nth QLD	0%	\checkmark	×	0	•	0	•
BANKSA	Quality Care Nth QLD	0%	✓	×	0	•	0	•
BANKSA	Premier Care Nth QLD	0%	\checkmark	×	•	•	0	•
Bankwest	Secure Home Extra Nth QLD	0%	\checkmark	×	0	•	0	•
CommInsure	Comminsure Home Insurance Nth QL	10%	\checkmark	\checkmark	Ð	●	•	•
St George	Premier Care Nth QLD	0%	✓	×	•	•	0	•
St George	Quality Care Nth QLD	0%	\checkmark	×	0	•	0	•
Suncorp	Classic Home & Contents Insurance I	0%	×	✓	Ð	Ð	0	•
Westpac	Premier Care Nth QLD	0%	✓	*	•	•	0	•

1Cover Direct	Prestige Home & Contents Insurance	0%	\checkmark	×	•	•	0	Ð
1Cover Direct	Classic Home & Contents Insurance 1	0%	✓	×	•	•	0	•

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North Queensland

Optional

standard

O not available

Based on a typical \$300,000 house value									
		Online	Pay Monthly	Nill Excess Available	Home Inclusions				
Company Name	Product Name	Discount#	# Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover	

AAMI	Home Insurance Nth QLD	Varies	×	×	•	•	•	•	
AON	Blue Ribbon Home Insurance Nth QL	0%	\checkmark	×	•	•	0	•	
AON	Home Plus Insurance Nth QLD	0%	\checkmark	×	0	•	0	•	
Arab Bank	Allianz Prestige Home Insurance Nth	0%	\checkmark	×	•	•	0	Ð	
Bank of Melbourne	Essential Care Nth QLD	0%	\checkmark	×	0	0	0	•	
BANKSA	Essential Care Nth QLD	0%	\checkmark	×	0	0	0	•	
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	10%	\checkmark	×	•	•	0	Ð	
CGU	Listed Events Insurance Nth QLD	0%	\checkmark	×	0	•	0	•	
CGU	Accidental Damage Insurance Nth QL	0%	\checkmark	×	•	•	0	•	
CGU	Fundamentals Home Insurance Nth C	0%	\checkmark	×	0	0	0	•	
Citibank	Home Cover Prestige - Nth QLD	0%	\checkmark	×	•	•	0	Ð	
CUA	First Choice Listed Events Nth QLD	0%	\checkmark	×	0	•	0	•	
CUA	First Choice Accidental Damage Nth (0%	\checkmark	×	•	•	0	•	
HSBC	Prestige Home Insurance - Nth QLD	10%	\checkmark	×	•	•	0	Ð	
Insur People's Choice CU	First Choice Accidental Damage Nth (0%	\checkmark	×	•	•	0	•	
Insur People's Choice CU	First Choice Listed Events Nth QLD	0%	✓	×	0	•	0	•	
NRMA	Home & Contents Nth QLD	0%	×	×	•	●	0	•	
NRMA	Home & Contents PLUS Nth QLD	0%	×	×	•	•	0	•	
St George	Essential Care Nth QLD	0%	\checkmark	×	0	0	0	•	

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standard

O not available

Based on a typical \$300,000 house value										
		Online	Pay Monthly at No Extra	Nill Excess		Home	Inclusions	Riverine Flood Cover		
Company Name	Product Name	Discount#	Cost	Available .	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover		

Westpac	Essential Care Nth QLD	0%	\checkmark	×	0	0	0	•		
Westpac	Quality Care Nth QLD	0%	✓	×	0	•	0	•		
**										
Catholic Church Insurance Ltd	Classic Home & Contents Insurance I	10%	\checkmark	×	0	•	0	Ð		
Catholic Church Insurance Ltd	Viral Home & Contents Insurance Nth	10%	\checkmark	×	0	0	0	Ð		
Citibank	Classic Home Cover - Nth QLD	0%	\checkmark	×	0	•	0	O		
Coles	Home Insurance Nth QLD	10%	×	×	O	●	0	•		
HSBC	Classic Home Insurance Nth QLD	10%	\checkmark	×	0	•	0	O		
nab	Home Insurance Essentials Nth QLD	10%	\checkmark	×	0	0	0	O		
nab	Home Insurance Nth QLD	10%	✓	×	0	•	0	O		
*										
1Cover Direct	Vital Home & Contents Insurance Nth	0%	√	×	0	0	0	Ð		
Citibank	Vital Home Cover - Nth QLD	0%	\checkmark	×	0	0	0	O		
HSBC	Vital Home Insurance - Nth QLD	10%	\checkmark	×	0	0	0	Ð		

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Optional

standard

O not available

Company Name Product Name Online Discountri Scountri Discountri Null Excess Available Cost Null Excess Available Cost Home Inclusions AMI Home Insurance Under Insurance Under Insurance Varies X Accidental Damage Pusion Cover Under Insurance Protection Riverine AMI Home Insurance Varies X X • • • • ANZ ANZ Home Insurance 0% ✓ X • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • • <th colspan="4">New South Wales</th>	New South Wales			
Company NameProduct NameDiscountsDiscountsCostNameAccidental DamageUnder InsuranceProtectionRiverine*****AAMIHome InsuranceVariesxX••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••• <th>Riverine Flood Cover</th>	Riverine Flood Cover			
AAMIHome InsuranceVariesxx•••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••••• <th< th=""><th>Flood Cover</th></th<>	Flood Cover			
ANZANZ Home Insurance0%✓×●●●CGUFundamentals Home0%✓×○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○<				
CGU Fundamentals Home 0% ✓ X ○ ○ ○ Coles Home Insurance 10% X X ○ ○ ○ CommInsure CommInsure Home Insurance 10% ✓ ✓ ○ ○ ○ ○ OnePath Home & Content Insurance 0% ✓ X ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○<	,			
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AON Blue Ribbon Home Insurance 0% ✓ X ● ● ○ Bendigo / Adelaide Bank Bronze Home & Contents Insurance 0% ✓ X ● ● ○ ● Bendigo / Adelaide Bank Gold Home & Contents Insurance 0% ✓ X ● ● ○ ● Bendigo / Adelaide Bank Gold Home & Contents Insurance 0% ✓ X ● ● ○ ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● <td>)</td>)			
AONBlue Ribbon Home Insurance0%✓X●●○●Bendigo / Adelaide BankBronze Home & Contents Insurance0%✓X○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○○ <t< td=""><td>•</td></t<>	•			
Bendigo / Adelaide BankBronze Home & Contents Insurance0%✓×OOOBendigo / Adelaide BankGold Home & Contents Insurance0%✓×●●OBendigo / Adelaide BankSilver Home & Contents Insurance0%✓×●●OCGUListed Events Home Insurance0%✓×O●O				
Bendigo / Adelaide Bank Gold Home & Contents Insurance 0% ✓ × ● ● ○ Bendigo / Adelaide Bank Silver Home & Contents Insurance 0% ✓ × ○ ● ○ ● ○ ● ○ ● ○ ● ○ ● ○ ● ○ ● ○ ● ○ ● ○ ● ○ ● ○ ● ○ ● ○ ● ○ ● ○ ● ○ ● ○ ● ○ ● ● ○ ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ●<)			
Bendigo / Adelaide Bank Silver Home & Contents Insurance 0% ✓ × O ● O CGU Listed Events Home Insurance 0% ✓ × O ● O ●)			
CGU Listed Events Home Insurance 0% ✓ × O ● O)			
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CUA First Choice Listed Events 0% ✓ × ○ ● ○)			
CUA First Choice Accidental Damage 0% ✓ × ● ● ○)			
IMB Secured Home Elite 0% ✓ ✓ ● O)			
Insur People's Choice CU First Choice Accidental Damage 0% 🗸 🗴 🗨 🕘 🔘)			
Insur People's Choice CU First Choice Listed Events 0% 🗸 🗴 O 💿 O)			

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New South Wales

Optional

standard

O not available

Based on a typical \$300,000 house value									
		Online	Pay Monthly at No Extra	Nill Excess Available	Home Inclusions				
Company Name	Product Name	Discount#	at No Extra Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover	

Real Insurance	Essential Cover	0%	✓	×	Ð	Ð	0	0	

1300 Insurance	Home and Contents Insurance Policy	10%	×	×	Ð	Ð	0	0	
Allianz	SureCover NSW/QLD	10%	×	×	0	0	0	O	
Allianz	SureCover Gold NSW/QLD	10%	×	×	•	•	0	O	
Allianz	SureCoverPlus NSW/QLD	10%	×	×	0	•	0	O	
AON	Home Plus Insurance	0%	\checkmark	×	0	•	0	•	
Arab Bank	Allianz Prestige Home Insurance NSV	0%	\checkmark	×	•	•	0	O	
Bank of Melbourne	Essential Care	0%	\checkmark	×	0	0	0	•	
Bank of Melbourne	Premier Care	0%	\checkmark	×	•	•	0	•	
Bank of Melbourne	Quality Care	0%	\checkmark	×	0	•	0	•	
Bank of Queensland	Secure Home Extra	0%	\checkmark	\checkmark	0	•	0	•	
Bank of Queensland	Secure Home Elite	0%	\checkmark	\checkmark	•	•	0	•	
BANKSA	Premier Care	0%	\checkmark	×	•	•	0	•	
BANKSA	Quality Care	0%	\checkmark	×	0	•	0	•	
Bankwest	Secure Home Extra Insurance	0%	√	×	0	•	0	•	
Budget Direct	Home & Contents Insurance	10%	×	×	Ð	Ð	0	0	
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	10%	✓	×	•	•	0	Ð	

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Optional

standard

O not available

Based on a typical \$300,000 house value									
	Online	Pay Monthly	Nill Excess		Home	Inclusions	Utn vvales		
Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover		
Classic	10%	×	✓	●	Ð	0	•		
Prestige Home Insurance NSW/QLD	10%	\checkmark	×	•	•	0	Ð		
Secured Home Extra	0%	\checkmark	\checkmark	0	•	0	•		
Home Cover Prestige	0%	\checkmark	×	•	•	0	0		
Home & Contents NSW/ACT/TAS	0%	×	×	Ð	Ð	0	•		
Home & Contents PLUS NSW/ACT/T	0%	×	×	•	•	0	•		
Top Cover	0%	\checkmark	×	•	Ð	0	0		
Quality Care	0%	\checkmark	×	0	•	0	•		
Premier Care	0%	\checkmark	×	•	•	0	•		
Essential Care	0%	\checkmark	×	0	0	0	•		
Classic Home & Contents Insurance	0%	×	\checkmark	Ð	Ð	0	•		
Home Cover	10%	×	×	Ð	•	0	0		
Essential Care	0%	\checkmark	×	0	0	0	•		
Quality Care	0%	√	×	0	•	0	•		
Premier Care	0%	✓	*	•	•	0	•		
Classic Home & Contents Insurance I	0%	\checkmark	×	•	•	0	Ð		
Prestige Home & Contents Insurance	0%	✓	×	•	•	0	0		
	Product Name Classic Prestige Home Insurance NSW/QLD Secured Home Extra Home Cover Prestige Home & Contents NSW/ACT/TAS Home & Contents PLUS NSW/ACT/T. Top Cover Quality Care Premier Care Essential Care Classic Home & Contents Insurance Home Cover Essential Care Quality Care Premier Core Quality Care Premier Care Essential Care Quality Care Premier Care Essential Care Quality Care Premier Care Classic Home & Contents Insurance I	Product NameOnline Discount#Classic10%Prestige Home Insurance NSW/QLD10%Secured Home Extra0%Home Cover Prestige0%Home & Contents NSW/ACT/TAS0%Home & Contents PLUS NSW/ACT/T.0%Top Cover0%Quality Care0%Premier Care0%Classic Home & Contents Insurance0%Home Cover10%Essential Care0%Quality Care0%Premier Care0%Premier Care0%Premier Care0%Classic Home & Contents Insurance0%Premier Care0%Quality Care0%Premier Care0%Classic Home & Contents Insurance I0%	Product NameOnline Discount#Pay Monthly at No Extra CostClassic10%×Prestige Home Insurance NSW/QLD10%✓Secured Home Extra0%✓Home Cover Prestige0%✓Home & Contents NSW/ACT/TAS0%×Home & Contents NSW/ACT/T.0%×Top Cover0%✓Quality Care0%✓Premier Care0%✓Home Cover10%×Essential Care0%✓Quality Care0%✓Premier Care0%✓Quality Care0%✓Premier Care0%✓Premier Care0%✓Premier Care0%✓Classic Home & Contents Insurance0%✓Quality Care0%✓Classic Home & Contents Insurance0%✓Classic Home & Contents Insurance0%✓Premier Care0%✓Other Care0%✓Classic Home & Contents Insurance0%✓Premier Care0%✓Classic Home & Contents Insurance I0%✓Classic Home & Contents Insurance I0%✓ <t< td=""><td>Product NameOnline Discount#Pay Monthly at No Extra CostNill Excess AvailableClassic10%×✓Prestige Home Insurance NSW/QLD10%✓×Secured Home Extra0%✓✓Home Cover Prestige0%✓×Home & Contents NSW/ACT/TAS0%××Home & Contents PLUS NSW/ACT/T0%××Top Cover0%✓×Quality Care0%✓×Essential Care0%✓×Home Cover10%××Classic Home & Contents Insurance0%✓×Quality Care0%✓×Premier Care0%✓×Quality Care0%✓×Premier Care0%✓×Classic Home & Contents Insurance0%✓×Quality Care0%✓×Classic Home & Contents Insurance 10%✓×</td><td>Product Name Online Discourtify Pay Monthly at No Extra Cost NII Excess Available Classic 10% × ✓ D Prestige Home Insurance NSW/QLD 10% ✓ × ● Secured Home Extra 0% ✓ ✓ ● Home Cover Prestige 0% ✓ ✓ ● Home & Contents NSW/ACT/TAS 0% × ● Home & Contents PLUS NSW/ACT/T 0% × ● Quality Care 0% ✓ × ● Premier Care 0% ✓ × ● Home Cover 10% × ● ● Quality Care 0% ✓ × ● Home Cover 10% × ● ● Classic Home & Contents Insurance 0% ✓ ● ● Quality Care 0% ✓ × ● ● Home Cover 10% ✓ ✓ ● ● Quality Care 0% ✓ ✓ ● ● ● ● ●</td><td>Product Name Online Discount/ Pay Monthly at No Extra Cost Nill Excess Available Mill Excess Available Home (Accidental Damage Home (Fusion Cover Classic 10% × ✓ ① ① Prestige Home Insurance NSW/QLD 10% ✓ × ① ① Secured Home Extra 0% ✓ ✓ ① ① Home Cover Prestige 0% ✓ × ① ① Home & Contents NSW/ACT/TAS 0% × × ① ① Home & Contents PLUS NSW/ACT/TAS 0% ✓ × ① ② Quality Care 0% ✓ × ③ ③ Premier Care 0% ✓ × ③ ③ Quality Care 0% ✓ × ③ ③ Home Cover 10% × ④ ④ ④ Essential Care 0% ✓ ○ ○ ○ Quality Care 0% ✓ × ○ ○ Quality Care 0% ✓ ○ ○</td><td>Based on a typical \$300,000 house value Product Name Pay Monthly biscount Nill Excess Available Nill Excess Available Accidential Damage Home Inclusions Classic 10% X ✓ ① ① Prestore Under Insurance Classic 10% X ✓ ① ① ② Prestige Home Insurance NSW/QLD 10% ✓ X ● ② ③ Secured Home Extra 0% ✓ × ● ③ ③ ③ Home Cover Prestige 0% ✓ × ● ③ ③ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○</td></t<>	Product NameOnline Discount#Pay Monthly at No Extra CostNill Excess AvailableClassic10%×✓Prestige Home Insurance NSW/QLD10%✓×Secured Home Extra0%✓✓Home Cover Prestige0%✓×Home & Contents NSW/ACT/TAS0%××Home & Contents PLUS NSW/ACT/T0%××Top Cover0%✓×Quality Care0%✓×Essential Care0%✓×Home Cover10%××Classic Home & Contents Insurance0%✓×Quality Care0%✓×Premier Care0%✓×Quality Care0%✓×Premier Care0%✓×Classic Home & Contents Insurance0%✓×Quality Care0%✓×Classic Home & Contents Insurance 10%✓×	Product Name Online Discourtify Pay Monthly at No Extra Cost NII Excess Available Classic 10% × ✓ D Prestige Home Insurance NSW/QLD 10% ✓ × ● Secured Home Extra 0% ✓ ✓ ● Home Cover Prestige 0% ✓ ✓ ● Home & Contents NSW/ACT/TAS 0% × ● Home & Contents PLUS NSW/ACT/T 0% × ● Quality Care 0% ✓ × ● Premier Care 0% ✓ × ● Home Cover 10% × ● ● Quality Care 0% ✓ × ● Home Cover 10% × ● ● Classic Home & Contents Insurance 0% ✓ ● ● Quality Care 0% ✓ × ● ● Home Cover 10% ✓ ✓ ● ● Quality Care 0% ✓ ✓ ● ● ● ● ●	Product Name Online Discount/ Pay Monthly at No Extra Cost Nill Excess Available Mill Excess Available Home (Accidental Damage Home (Fusion Cover Classic 10% × ✓ ① ① Prestige Home Insurance NSW/QLD 10% ✓ × ① ① Secured Home Extra 0% ✓ ✓ ① ① Home Cover Prestige 0% ✓ × ① ① Home & Contents NSW/ACT/TAS 0% × × ① ① Home & Contents PLUS NSW/ACT/TAS 0% ✓ × ① ② Quality Care 0% ✓ × ③ ③ Premier Care 0% ✓ × ③ ③ Quality Care 0% ✓ × ③ ③ Home Cover 10% × ④ ④ ④ Essential Care 0% ✓ ○ ○ ○ Quality Care 0% ✓ × ○ ○ Quality Care 0% ✓ ○ ○	Based on a typical \$300,000 house value Product Name Pay Monthly biscount Nill Excess Available Nill Excess Available Accidential Damage Home Inclusions Classic 10% X ✓ ① ① Prestore Under Insurance Classic 10% X ✓ ① ① ② Prestige Home Insurance NSW/QLD 10% ✓ X ● ② ③ Secured Home Extra 0% ✓ × ● ③ ③ ③ Home Cover Prestige 0% ✓ × ● ③ ③ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○		

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New South Wales

Optional

standard

O not available

Based on a typical \$300,000 house value									
		Online	Pay Monthly	Nill Excess Available	Home Inclusions				
Company Name	Product Name	Discount#	at No Extra Cost		Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover	
**									
BANKSA	Essential Care	0%	\checkmark	×	0	0	0	•	
Catholic Church Insurance Ltd	Classic Home & Contents Insurance 1	10%	\checkmark	×	0	•	0	O	
Catholic Church Insurance Ltd	Vital Home & Contents Insurance NS ¹	10%	\checkmark	×	0	0	0	O	
Citibank	Prestige Home Cover NSW/QLD	0%	\checkmark	×	•	•	0	O	
HSBC	Classic Home Insurance NSW/QLD	10%	\checkmark	×	0	•	0	O	
nab	Home Insurance Essentials NSW/QLI	10%	\checkmark	×	0	0	0	O	
nab	Home Insurance NSW/QLD	10%	✓	×	0	•	0	Ð	
*									
1Cover Direct	Vital Home & Contents Insurance NS ¹	0%	\checkmark	×	0	0	0	Ð	
Citibank	Classic Home Cover NSW/QLD	0%	\checkmark	×	0	•	0	Ð	
Citibank	Vital Home Cover NSW/QLD	0%	\checkmark	×	0	0	0	O	
HSBC	Vital Home Insurance NSW/QLD	10%	\checkmark	×	0	0	0	O	

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Report Date: OCTOBER 2012

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🌒 standard 🌑 optional 🛛 🔘 no

O not available

Home Insurance - High Sum Insured Western Australia Based on a typical \$500,000 house value Pay Monthly Nill Excess Home Inclusions Online at No Extra Available **Company Name Product Name** Under Insurance Discount# Cost **Riverine Flood Cover Accidental Damage Fusion Cover** Protection

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Western Australia

Optional

standard

O not available

Based on a typical \$500,000 house value										
		Online	t# Cost ✓ ✓ ✓ ✓ ✓ ✓ ✓	Nill Excess	Home Inclusions					
Company Name	Product Name	Discount#		Available .	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover		

ANZ	ANZ Home Insurance	0%	\checkmark	×	•	•	•	•		
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	0%	\checkmark	×	0	•	0	•		
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	0%	✓	×	0	0	0	•		
CommInsure	CommInsure Home Insurance	10%	\checkmark	\checkmark	Ð	●	•	0		
MYER	Home Cover Prestige	0%	\checkmark	×	•	•	0	0		
OnePath	Home & Content Insurance	0%	\checkmark	×	O	•	•	•		

AAMI	Home Insurance	Varies	×	×	•	•	•	•		
AON	Home Plus Insurance	0%	\checkmark	×	0	•	0	•		
AON	Blue Ribbon Home Insurance	0%	\checkmark	×	•	•	0	•		
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	0%	\checkmark	×	•	•	0	•		
CGU	Accidental Damage Home Insurance	0%	\checkmark	×	•	•	0	•		
CGU	Fundamentals Home	0%	\checkmark	×	0	0	0	•		
CGU	Listed Events Home Insurance	0%	✓	×	0	•	0	•		
CUA	First Choice Accidental Damage	0%	✓	×	•	•	0	•		
CUA	First Choice Listed Events	0%	✓	×	0	•	0	•		
HBF	Fundamentals	N/A	✓	×	•	0	0	•		
Insur People's Choice CU	First Choice Listed Events	0%	\checkmark	×	0	•	0	•		

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Western Australia

Optional

standard

O not available

			Pay Monthly	Nill Excess				
Company Name	Product Name	Online Discount#	at No Extra Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover

Insur People's Choice CU	First Choice Accidental Damage	0%	✓	×	•	•	0	•

1300 Insurance	Home and Contents Insurance Policy	10%	×	×	Ð	Ð	0	0
Allianz	SURECOVER GOLD All Other States	10%	×	×	•	•	0	•
Allianz	SURECOVER PLUS All Other States	10%	×	×	0	•	0	•
Allianz	SURECOVER All Other States	10%	×	×	0	0	0	0
Bank of Melbourne	Essential Care	0%	\checkmark	×	0	0	0	•
Bank of Melbourne	Premier Care	0%	\checkmark	×	•	•	0	•
Bank of Melbourne	Quality Care	0%	✓	×	0	•	0	•
Bank of Queensland	Secure Home Extra	0%	\checkmark	\checkmark	0	•	0	•
Bank of Queensland	Secure Home Elite	0%	✓	\checkmark	•	•	0	•
BANKSA	Quality Care	0%	\checkmark	×	0	•	0	•
BANKSA	Premier Care	0%	✓	×	•	•	0	•
BANKSA	Essential Care	0%	✓	×	0	0	0	•
Bankwest	Secure Home Extra Insurance	0%	\checkmark	×	0	•	0	•
Budget Direct	Home & Contents Insurance	10%	×	×	O	Ð	0	0
Catholic Church Insurance Ltd	Classic Home & Contents Insurance A	10%	\checkmark	×	0	•	0	0
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance Al	10%	\checkmark	×	0	0	0	0

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Western Australia

Optional

standard

O not available

Company NameProduct NameOnline DiscourdPay Mathing CostNill Excess AvailableHome IncursorHome IncursorReversion Flood Cover***CitibankVital Home Cover All Other States0%✓X©OOOColesHome Insurance10%XXOOOOOHBFAccidental DamageN/A✓XOOOOOIMBSecured Home Eltra0%✓✓OOOOORACHome A contents\$35X✓OOOOOOSGIOHome Cover0%✓XOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOO <t< th=""><th colspan="10">Based on a typical \$500,000 house value</th></t<>	Based on a typical \$500,000 house value									
Company NameProduct NamePlecountNumeAccidental DamageUnder Fisurance Product OverRevenue Fisurance Product Over***CitibankVital Home Cover All Other States0%✓XOOOColesHome Insurance10%XXOOOOHBFAccidential DamageN/A✓XOOOOIMBSecured Home Elite0%✓✓OOOOIMBSecured Home Extra0%✓✓OOOOSGIOHome Cover0%×✓OOOOOSt GeorgePremier Care0%✓×OOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOO			Online			Home Inclusions				
Citibank Vital Home Cover All Other States 0% ✓ × ○ ○ ○ Coles Home Insurance 10% × × ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ●	Company Name	Product Name		Pay Monthly at No Extra Cost ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓	Available	Accidental Damage	Fusion Cover		Riverine Flood Cover	
ColesHome Insurance10%xX0000HBFAccidental DamageN/A✓×●○●●●IMBSecured Home Elite0%✓✓●○●●●●IMBSecured Home Extra0%✓✓○●○●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●● <th>***</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th>	***									
HBF Accidental Damage N/A Image Image	Citibank	Vital Home Cover All Other States	0%	\checkmark	×	0	0	0	0	
IMBSecured Home Elite0%✓✓●●●○●IMBSecured Home Extra0%✓✓○●●●●RACHome & Contents\$35×✓○●●●●●SGIOHome Cover0%××●●○●●St GeorgePremier Care0%✓×●●○●●St GeorgeQuality Care0%✓×○○●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●● <td>Coles</td> <td>Home Insurance</td> <td>10%</td> <td>×</td> <td>×</td> <td>Ð</td> <td>●</td> <td>0</td> <td>•</td>	Coles	Home Insurance	10%	×	×	Ð	●	0	•	
IMBSecured Home Extra0%✓✓✓OOORACHome & Contents\$35X✓OOOSGIOHome Cover0%XXOOOSt GeorgePremier Care0%✓XOOOSt GeorgeQuality Care0%✓XOOOSt GeorgeEssential Care0%✓XOOOWestpacEssential Care0%✓XOOOWestpacQuality Care0%✓XOOOWestpacQuality Care0%✓XOOOWestpacDeriner Care0%✓XOOOVestpacClassic Home & Contents Insurance /0%✓XOOO1Cover DirectClassic Home & Contents Insurance /0%✓XOOOArab BankAllianz Prestige Home Insurance All C0%✓XOOOCitibankPrestige Home Cover All Other States0%✓XOOO	HBF	Accidental Damage	N/A	\checkmark	×	•	•	0	•	
RACHome & Contents\$35x'OOOSGIOHome Cover0%xXOOOOSt GeorgePremier Care0%'XOOOOOSt GeorgeQuality Care0%'XOOOOOOSt GeorgeEssential Care0%'XOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOO	IMB	Secured Home Elite	0%	\checkmark	\checkmark	•	•	0	•	
SGIOHome Cover0%xx00St GeorgePremier Care0%✓X●●●●St GeorgeQuality Care0%✓X○●●●●St GeorgeEssential Care0%✓X○○●●●●WestpacEssential Care0%✓X○○●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●<	IMB	Secured Home Extra	0%	\checkmark	\checkmark	0	•	0	•	
St GeorgePremier Care0%✓×●●○●St GeorgeQuality Care0%✓×○●●●●St GeorgeEssential Care0%✓×○○●●WestpacEssential Care0%✓×○○●●WestpacQuality Care0%✓×○○●●●WestpacQuality Care0%✓×○○●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●●<	RAC	Home & Contents	\$35	×	\checkmark	0	•	0	•	
St George Quality Care 0% ✓ X ○ ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ● ●	SGIO	Home Cover	0%	×	×	Ð	●	0	•	
St GeorgeEssential Care0%✓×00●WestpacEssential Care0%✓×00●WestpacQuality Care0%✓×00●WestpacPremier Care0%✓×00●VestpacPremier Care0%✓×●0●1Cover DirectClassic Home & Contents Insurance AII C0%✓×●●0○Arab BankAllianz Prestige Home Insurance AII C0%✓×●●0○CitibankPrestige Home Cover AII Other States0%✓×●●0○	St George	Premier Care	0%	\checkmark	×	•	•	0	•	
WestpacEssential Care0%✓XOO●WestpacQuality Care0%✓XOO●WestpacPremier Care0%✓XOO●**Image: Care0%✓XImage: CareOImage: CareOImage: CareImage: CareImage: CareOImage: CareImage: Care <td>St George</td> <td>Quality Care</td> <td>0%</td> <td>\checkmark</td> <td>×</td> <td>0</td> <td>•</td> <td>0</td> <td>•</td>	St George	Quality Care	0%	\checkmark	×	0	•	0	•	
WestpacQuality Care0%✓XO●O●WestpacPremier Care0%✓X●O●●●**ICover DirectClassic Home & Contents Insurance /0%✓X●●OO●Arab BankAllianz Prestige Home Insurance All C0%✓X●●OOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOO <td>St George</td> <td>Essential Care</td> <td>0%</td> <td>\checkmark</td> <td>×</td> <td>0</td> <td>0</td> <td>0</td> <td>•</td>	St George	Essential Care	0%	\checkmark	×	0	0	0	•	
WestpacPremier Care0%✓×●●●●●**ICover DirectClassic Home & Contents Insurance /0%✓×●●●●●Arab BankAllianz Prestige Home Insurance All C0%✓×●●●●●●CitibankPrestige Home Cover All Other States0%✓×●●●●●●	Westpac	Essential Care	0%	\checkmark	×	0	0	0	•	
★★ Classic Home & Contents Insurance / 0% √ × ● ● ○ ○ 1Cover Direct Classic Home & Contents Insurance / 0% √ × ● ● ○ ○ Arab Bank Allianz Prestige Home Insurance All C 0% ✓ × ● ● ○ ○ Citibank Prestige Home Cover All Other States 0% ✓ × ● ● ○ ○	Westpac	Quality Care	0%	\checkmark	×	0	•	0	•	
1Cover DirectClassic Home & Contents Insurance / Arab Bank0%✓×●●OOArab BankAllianz Prestige Home Insurance All C0%✓×●●OOCitibankPrestige Home Cover All Other States0%✓×●●OO	Westpac	Premier Care	0%	✓	×	•	•	0	•	
Arab BankAllianz Prestige Home Insurance All C0%✓×●OOCitibankPrestige Home Cover All Other States0%✓×●OO	**									
Citibank Prestige Home Cover All Other States 0% ✓ × ● O O	1Cover Direct	Classic Home & Contents Insurance /	0%	\checkmark	×	•	•	0	0	
	Arab Bank	Allianz Prestige Home Insurance All C	0%	√	×	•	•	0	0	
HSBC Prestige Home Insurance All Other St 10% ✓ 🗴 ● O O	Citibank	Prestige Home Cover All Other States	0%	\checkmark	×	•	•	0	0	
	HSBC	Prestige Home Insurance All Other St	10%	✓	×	•	•	0	0	

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Western Australia

Optional

standard

O not available

Based on a typical \$500,000 house value										
	Online	Pay Monthly	Nill Excess		Home Inclusions					
Product Name	Discount#		Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover			
Vital Home Insurance All Other States	10%	\checkmark	×	0	0	0	0			
Home Insurance Essentials All Other	10%	\checkmark	×	0	0	0	0			
Home Insurance All Other States	10%	\checkmark	×	0	•	0	0			
Home Cover Plus	0%	×	×	•	•	0	•			
Home Cover	10%	×	×	Ð	•	0	0			
Prestige Home & Contents Insurance	0%	\checkmark	×	•	•	0	0			
Vital Home & Contents Insurance All (0%	✓	×	0	0	0	0			
Classic Home Cover All Other States	0%	\checkmark	×	0	•	0	0			
Classic Home Insurance All Other Sta	10%	✓	×	0	•	0	0			
	Product Name Vital Home Insurance All Other States Home Insurance Essentials All Other Home Insurance All Other States Home Cover Plus Home Cover Prestige Home & Contents Insurance Vital Home & Contents Insurance All (Classic Home Cover All Other States	Product NameOnline Discount#Vital Home Insurance All Other States10%Home Insurance Essentials All Other10%Home Insurance All Other States10%Home Cover Plus0%Home Cover10%Prestige Home & Contents Insurance0%Vital Home & Contents Insurance All Other States0%Classic Home Cover All Other States0%	Product NameOnline Discount#Pay Monthly at No Extra CostVital Home Insurance All Other States10%✓Home Insurance Essentials All Other10%✓Home Insurance All Other States10%✓Home Cover Plus0%✓Home Cover10%✓Prestige Home & Contents Insurance0%✓Vital Home & Contents Insurance All (0%✓Classic Home Cover All Other States0%✓	Product NameOnline Discount#Pay Monthly at No Extra CostNill Excess AvailableVital Home Insurance All Other States10%✓×Home Insurance Essentials All Other10%✓×Home Insurance All Other States10%✓×Home Cover Plus0%✓×Home Cover10%××Prestige Home & Contents Insurance0%✓×Vital Home & Contents Insurance All (0%✓×Vital Home & Contents Insurance All (0%✓×Classic Home Cover All Other States0%✓×	Product NameOnline Discount#Pay Monthly at No Extra CostNill Excess AvailableVital Home Insurance All Other States10%✓×○Home Insurance Essentials All Other10%✓×○Home Insurance All Other States10%✓×○Home Insurance All Other States10%✓×○Home Cover Plus0%××●Home Cover10%××●Prestige Home & Contents Insurance0%✓×●Vital Home & Contents Insurance All (0%✓×●Classic Home Cover All Other States0%✓×●	Product NameOnline Discount#Pay Monthly at No Extra CostNill Excess AvailableNill Excess AvailableHome IAccidental DamageFusion CoverVital Home Insurance All Other States10%✓×○Home Insurance Essentials All Other10%✓×○Home Insurance All Other States10%✓×○Home Cover Plus0%✓×○Home Cover10%××○Home Cover Plus0%××○Prestige Home & Contents Insurance0%✓×○Vital Home & Contents Insurance All (O%0%✓×○Classic Home Cover All Other States0%✓×○Ordinational Contents Insurance0%✓×○Classic Home Cover All Other States0%✓×○	Based on a typical \$500,000 house value Product Name Online Discount# Pay Monthly of X Nill Excess Available Home Inclusions Vital Home Insurance All Other States 10% ✓ X ○ ○ Home Insurance All Other States 10% ✓ X ○ ○ Home Insurance All Other States 10% ✓ X ○ ○ Home Insurance All Other States 10% ✓ X ○ ○ Home Insurance All Other States 10% ✓ X ○ ○ Home Cover Plus 0% X X ○ ○ ○ Home Cover 10% ✓ X ○ ○ ○ Prestige Home & Contents Insurance 0% ✓ X ○ ○ ○ Vital Home & Contents Insurance All (0% ✓ X ○ ○ ○ Vital Home & Contents Insurance All (0% ✓ X ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○ ○			

Home Insurance - High Sum Insured

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standard 🔹 optional 🔅 🔘 not available

	Home Insurance - High Sum Insured Based on a typical \$500,000 house value										
		Online	Pay Monthly at No Extra	Nill Excess Available		Home Inclusions					
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover			

Allianz	SURECOVER GOLD All Other States	10%	×	×	•	•	0	•			
ANZ	ANZ Home Insurance	0%	\checkmark	×	•	•	•	•			
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	0%	\checkmark	×	0	0	0	•			
CommInsure	Comminsure Home Insurance	10%	\checkmark	\checkmark	O	Ð	•	0			
OnePath	Home & Content Insurance	0%	✓	×	O	•	•	•			
RACV	Home & Contents	0%	×	×	Ð	Ð	0	•			

Allianz	SURECOVER PLUS All Other States	10%	×	×	0	•	0	•			
Allianz	SURECOVER All Other States	10%	×	×	0	0	0	0			
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	0%	✓	×	0	•	0	•			
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	0%	\checkmark	×	•	•	0	•			
Budget Direct	Home & Contents Insurance	10%	×	×	Ð	Ð	0	0			
CGU	Listed Events Home Insurance	0%	✓	×	0	•	0	•			
CGU	Fundamentals Home	0%	\checkmark	×	0	0	0	•			
CGU	Accidental Damage Home Insurance	0%	\checkmark	×	•	•	0	•			
Coles	Home Insurance	10%	×	×	Ð	Ð	0	•			
CUA	First Choice Accidental Damage	0%	\checkmark	×	•	•	0	•			
CUA	First Choice Listed Events	0%	\checkmark	×	0	•	0	•			

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standard

optional

optio

			ice - High al \$500,00				Vie	Victoria	
		Online	Pay Monthly at No Extra	Nill Excess		Home I	nclusions	nce Piverine Flood Cover	
Company Name	Product Name	Discount#		Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover	

Insur People's Choice CU	First Choice Accidental Damage	0%	✓	×	•	•	0	•	
Insur People's Choice CU	First Choice Listed Events	0%	✓	×	0	•	0	•	

1300 Insurance	Home and Contents Insurance Policy	10%	×	×	Ð	Ð	0	0	
1Cover Direct	Classic Home & Contents Insurance /	0%	✓	×	•	•	0	0	
1Cover Direct	Vital Home & Contents Insurance All (0%	\checkmark	×	0	0	0	0	
AAMI	Home Insurance	Varies	×	×	•	•	•	•	
AON	Home Plus Insurance	0%	\checkmark	×	0	•	0	•	
AON	Blue Ribbon Home Insurance	0%	\checkmark	×	•	•	0	•	
Arab Bank	Allianz Prestige Home Insurance All C	0%	\checkmark	×	•	•	0	0	
Australian Unity	Everyday care	10%	\checkmark	×	0	•	0	•	
Australian Unity	Elite care	10%	\checkmark	×	•	•	0	•	
Australian Unity	Extra care	10%	\checkmark	×	0	•	0	•	
Bank of Melbourne	Premier Care	0%	\checkmark	×	•	•	0	•	
Bank of Melbourne	Essential Care	0%	\checkmark	×	0	0	0	•	
Bank of Melbourne	Quality Care	0%	\checkmark	×	0	•	0	•	
BANKSA	Premier Care	0%	\checkmark	×	•	•	0	•	
BANKSA	Essential Care	0%	✓	×	0	0	0	•	

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standard 🕕 optional 🛛 🔘 not available

			ice - High al \$500,00				Victoria Inclusions Under Insurance Protection Riverine Flood Cover	
		Online	Pay Monthly at No Extra	Nill Excess Available	Home Inclusions			
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover		Riverine Flood Cover

BANKSA	Quality Care	0%	\checkmark	×	0	•	0	•
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	10%	\checkmark	×	0	•	0	0
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	10%	\checkmark	×	0	0	0	0
Citibank	Vital Home Cover All Other States	0%	\checkmark	×	0	0	0	0
Citibank	Prestige Home Cover All Other States	0%	✓	×	•	•	0	0
HSBC	Classic Home Insurance All Other Sta	10%	✓	×	0	•	0	0
HSBC	Vital Home Insurance All Other States	10%	✓	×	0	0	0	0
HSBC	Prestige Home Insurance All Other St	10%	\checkmark	×	•	•	0	0
MYER	Home Cover Prestige	0%	✓	×	•	•	0	0
nab	Home Insurance Essentials All Other	10%	✓	×	0	0	0	0
Real Insurance	Essential Cover	0%	✓	×	O	Ð	0	0
St George	Quality Care	0%	\checkmark	×	0	•	0	•
St George	Premier Care	0%	✓	×	•	•	0	•
St George	Essential Care	0%	\checkmark	×	0	0	0	•
Westpac	Essential Care	0%	\checkmark	×	0	0	0	•
Westpac	Premier Care	0%	✓	×	•	•	0	•
Westpac	Quality Care	0%	✓	×	0	•	0	•

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🛛 standard 🔹 🕕 optional 💦 🔘 not available

	Home Insurance - High Sum Insured Based on a typical \$500,000 house value								
		Online	Pay Monthly at No Extra	Nill Excess Available	Home Inclusions				
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover	
**									
1Cover Direct	Prestige Home & Contents Insurance	0%	\checkmark	×	•	•	0	0	
Bank of Queensland	Secure Home Elite	0%	\checkmark	✓	•	•	0	•	
Bankwest	Secure Home Extra Insurance	0%	√	×	0	•	0	•	
Citibank	Classic Home Cover All Other States	0%	\checkmark	×	0	•	0	0	
GIO	Classic	10%	×	\checkmark	Ð	Ð	0	•	
IMB	Secured Home Elite	0%	\checkmark	\checkmark	•	•	0	•	
nab	Home Insurance All Other States	10%	\checkmark	×	0	•	0	0	
Real Insurance	Top Cover	0%	\checkmark	×	•	Ð	0	0	
Western QBE	Home Cover	10%	×	×	Ð	•	0	0	
*									
Bank of Queensland	Secure Home Extra	0%	\checkmark	\checkmark	0	•	0	•	
GIO	Platinum Essential	10%	×	\checkmark	•	•	0	•	
GIO	Platinum Essential Plus	10%	×	\checkmark	•	•	0	•	
IMB	Secured Home Extra	0%	✓	\checkmark	0	•	0	•	

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Optional

standard

O not available

			ice - High al \$500,00				Tasmania			
			Pay Monthly	Nill Excess	value	Home Inclusions				
Company Name	Product Name	Online Discount#	at No Extra Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover		

ANZ	ANZ Home Insurance	0%	✓	×	•	•	•	•		
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	0%	\checkmark	×	0	0	0	•		
CommInsure	Comminsure Home Insurance	10%	\checkmark	\checkmark	•	Ð	•	0		
IMB	Secured Home Elite	0%	\checkmark	\checkmark	•	•	0	•		
OnePath	Home & Content Insurance	0%	\checkmark	×	Ð	•	•	•		
RACT Insurance	Home Insurance	N/A	*	*	D	O	•	•		

AAMI	Home Insurance	Varies	×	×	•	•	•	•		
AON	Home Plus Insurance	0%	\checkmark	×	0	•	0	•		
Bank of Queensland	Secure Home Extra	0%	\checkmark	\checkmark	0	•	0	•		
Bank of Queensland	Secure Home Elite	0%	\checkmark	\checkmark	•	•	0	•		
Bankwest	Secure Home Extra Insurance	0%	\checkmark	×	0	•	0	•		
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	0%	\checkmark	×	0	•	0	•		
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	0%	\checkmark	×	•	•	0	•		
Budget Direct	Home & Contents Insurance	10%	×	×	O	Ð	0	0		
Coles	Home Insurance	10%	×	×	O	Ð	0	•		
CUA	First Choice Listed Events	0%	\checkmark	×	0	•	0	•		
CUA	First Choice Accidental Damage	0%	\checkmark	×	•	•	0	•		

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O not available

Optional

standard

	Home Insurance - High Sum Insured Based on a typical \$500,000 house value								
	Based or	n a typic	al \$500,00	00 house	value				
		Online	Pay Monthly at No Extra	Nill Excess Available		Home			
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover	

IMB	Secured Home Extra	0%	\checkmark	\checkmark	0	•	0	•	
NRMA	Home & Contents NSW/ACT/TAS	0%	*	×	D	O	0	•	

1300 Insurance	Home and Contents Insurance Policy	10%	×	×	Ð	Ð	0	0	
Allianz	SURECOVER PLUS All Other States	10%	×	×	0	•	0	•	
Allianz	SURECOVER GOLD All Other States	10%	×	×	•	•	0	•	
Allianz	SURECOVER All Other States	10%	×	×	0	0	0	0	
AON	Blue Ribbon Home Insurance	0%	\checkmark	*	•	•	0	•	
Australian Unity	Extra care	10%	\checkmark	×	0	•	0	•	
Australian Unity	Elite care	10%	\checkmark	×	•	•	0	•	
Australian Unity	Everyday care	10%	\checkmark	×	0	•	0	•	
Bank of Melbourne	Premier Care	0%	\checkmark	×	•	•	0	•	
Bank of Melbourne	Quality Care	0%	\checkmark	×	0	•	0	•	
Bank of Melbourne	Essential Care	0%	\checkmark	×	0	0	0	•	
BANKSA	Quality Care	0%	\checkmark	×	0	•	0	•	
BANKSA	Essential Care	0%	\checkmark	×	0	0	0	•	
BANKSA	Premier Care	0%	\checkmark	×	•	•	0	•	
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance Al	10%	\checkmark	×	0	0	0	0	

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standard 🕕 optional

O not available

	Home Insurance - High Sum Insured Based on a typical \$500,000 house value										
		Online	Pay Monthly	Nill Excess		Home	nania Riverine Flood Cover				
Company Name	Product Name	Discount#	at No Extra Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover			

CGU	Listed Events Home Insurance	0%	\checkmark	×	0	•	0	•			
CGU	Accidental Damage Home Insurance	0%	\checkmark	*	•	•	0	•			
CGU	Fundamentals Home	0%	✓	×	0	0	0	•			
Insur People's Choice CU	First Choice Listed Events	0%	\checkmark	×	0	•	0	•			
Insur People's Choice CU	First Choice Accidental Damage	0%	\checkmark	×	•	•	0	•			
MYER	Home Cover Prestige	0%	\checkmark	×	•	•	0	0			
NRMA	Home & Contents PLUS NSW/ACT/T,	0%	×	×	•	•	0	•			
Real Insurance	Essential Cover	0%	\checkmark	×	Ð	Ð	0	0			
Real Insurance	Top Cover	0%	\checkmark	×	•	Ð	0	0			
St George	Premier Care	0%	\checkmark	*	•	•	0	•			
St George	Essential Care	0%	\checkmark	×	0	0	0	•			
St George	Quality Care	0%	\checkmark	×	0	•	0	•			
Western QBE	Home Cover	10%	×	×	Ð	•	0	0			
Westpac	Essential Care	0%	\checkmark	*	0	0	0	•			
Westpac	Premier Care	0%	\checkmark	×	•	•	0	•			
Westpac	Quality Care	0%	\checkmark	*	0	•	0	•			
**											
1Cover Direct	Classic Home & Contents Insurance /	0%	✓	×	•	•	0	0			

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standard O optional O not available

			ice - High al \$500,00				Tasi	Riverine Flood Cover	
		Online	Pay Monthly at No Extra	Nill Excess Available		Home I	nclusions		
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Home Inclusions	Riverine Flood Cover	
**									
Arab Bank	Allianz Prestige Home Insurance All C	0%	\checkmark	×	•	•	0	0	
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	10%	\checkmark	×	0	•	0	0	
Citibank	Prestige Home Cover All Other States	0%	√	×	•	•	0	0	
Citibank	Vital Home Cover All Other States	0%	\checkmark	×	0	0	0	0	
HSBC	Prestige Home Insurance All Other St	10%	\checkmark	×	•	•	0	0	
HSBC	Vital Home Insurance All Other States	10%	\checkmark	×	0	0	0	0	
nab	Home Insurance Essentials All Other	10%	\checkmark	×	0	0	0	0	
nab	Home Insurance All Other States	10%	\checkmark	×	0	•	0	0	
*									
1Cover Direct	Prestige Home & Contents Insurance	0%	\checkmark	×	•	•	0	0	
1Cover Direct	Vital Home & Contents Insurance All (0%	\checkmark	×	0	0	0	0	
Citibank	Classic Home Cover All Other States	0%	√	×	0	•	0	0	
HSBC	Classic Home Insurance All Other Sta	10%	\checkmark	×	0	•	0	0	



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South Queensland

Optional

standard

O not available

		Online at No Extra Available Home Inclusions							
Company Name	Product Name	Discount#	at No Extra Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover	

ANZ	ANZ Home Insurance	0%	\checkmark	×	•	•	•	•	
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	0%	\checkmark	×	0	•	0	•	
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	0%	√	×	0	0	0	•	
CommInsure	CommInsure Home Insurance	10%	\checkmark	✓	O	●	•	0	
MYER	Home Cover Prestige	0%	√	×	•	•	0	0	
OnePath	Home & Content Insurance	0%	\checkmark	×	Ð	•	•	•	

AON	Blue Ribbon Home Insurance	0%	\checkmark	×	•	•	0	•	
AON	Home Plus Insurance	0%	\checkmark	×	0	•	0	•	
Bank of Queensland	Secure Home Elite	0%	✓	\checkmark	•	•	0	•	
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	0%	\checkmark	×	•	•	0	•	
Budget Direct	Home & Contents Insurance	10%	×	×	Ð	Ð	0	0	
CGU	Listed Events Home Insurance	0%	\checkmark	×	0	•	0	•	
CGU	Fundamentals Home	0%	√	×	0	0	0	•	
CUA	First Choice Accidental Damage	0%	\checkmark	×	•	•	0	•	
CUA	First Choice Listed Events	0%	√	×	0	•	0	•	
IMB	Secured Home Elite	0%	\checkmark	\checkmark	•	•	0	•	
Insur People's Choice CU	First Choice Accidental Damage	0%	✓	×	•	•	0	•	

Home Insurance - High Sum Insured

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South Queensland

Optional

standard

O not available

Based on a typical \$500,000 house value											
		Online	Pay Monthly at No Extra	Nill Excess Available		Home I	nclusions	Riverine Flood Cover			
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover			

Insur People's Choice CU	First Choice Listed Events	0%	✓	×	0	•	0	•			

1300 Insurance	Home and Contents Insurance Policy	10%	×	×	●	●	0	0			
AAMI	Home Insurance	Varies	×	×	•	•	•	•			
Allianz	SureCover Gold NSW/QLD	10%	×	×	•	•	0	Ð			
Allianz	SureCoverPlus NSW/QLD	10%	×	×	0	•	0	Ð			
Allianz	SureCover NSW/QLD	10%	×	×	0	0	0	Ð			
Bank of Melbourne	Quality Care	0%	✓	×	0	•	0	•			
Bank of Melbourne	Premier Care	0%	✓	*	•	•	0	•			
Bank of Melbourne	Essential Care	0%	✓	×	0	0	0	•			
Bank of Queensland	Secure Home Extra	0%	✓	✓	0	•	0	•			
BANKSA	Quality Care	0%	✓	×	0	•	0	•			
BANKSA	Essential Care	0%	✓	×	0	0	0	•			
BANKSA	Premier Care	0%	✓	×	•	•	0	•			
Bankwest	Secure Home Extra Insurance	0%	✓	×	0	•	0	•			
Catholic Church Insurance Ltd	Vital Home & Contents Insurance NS ¹	10%	✓	×	0	0	0	Ð			
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	10%	✓	×	•	•	0	Ð			
CGU	Accidental Damage Home Insurance	0%	✓	*	•	•	0	•			

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South Queensland

Optional

standard

O not available

	Based or	n a typic	al \$500,00	00 house	value			
		Online	Pay Monthly at No Extra	Nill Excess Available		Home I	nclusions	Riverine Flood Cover
Company Name	Product Name	Discount#		Avallable -	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover

Coles	Home Insurance	10%	×	×	Ð	Ð	0	•
IMB	Secured Home Extra	0%	✓	\checkmark	0	•	0	•
nab	Home Insurance NSW/QLD	10%	\checkmark	×	0	•	0	O
nab	Home Insurance Essentials NSW/QLI	10%	\checkmark	×	0	0	0	Ð
NRMA	Home & Contents PLUS QLD	0%	×	×	•	•	0	•
NRMA	Home & Contents QLD	0%	×	×	Ð	●	0	•
RACQ	Home & Contents	0%	×	\checkmark	Ð	Ð	0	•
Real Insurance	Essential Cover	0%	\checkmark	×	Ð	Ð	0	0
St George	Essential Care	0%	\checkmark	×	0	0	0	•
St George	Premier Care	0%	\checkmark	×	•	•	0	•
St George	Quality Care	0%	\checkmark	×	0	•	0	•
Suncorp	Classic Home & Contents Insurance	0%	×	✓	O	Ð	0	•
Western QBE	Home Cover	10%	×	×	•	•	0	0
Westpac	Premier Care	0%	\checkmark	×	•	•	0	•
Westpac	Quality Care	0%	\checkmark	×	0	•	0	•
Westpac	Essential Care	0%	\checkmark	×	0	0	0	•
**								
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	*	•	•	0	٢

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South Queensland

Optional

standard

O not available

Based on a typical \$500,000 house value											
	Online	Pay Monthly	Nill Excess		Home	Inclusions	Riverine Flood Cover				
Product Name	Discount#	at No Extra Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover				
Classic Home & Contents Insurance I	0%	✓	×	•	•	0	Ð				
Allianz Prestige Home Insurance NSV	0%	\checkmark	×	•	•	0	Ð				
Classic Home & Contents Insurance I	10%	\checkmark	×	0	•	0	Ð				
Vital Home Cover NSW/QLD	0%	\checkmark	×	0	0	0	Ð				
Prestige Home Cover NSW/QLD	0%	\checkmark	×	•	•	0	Ð				
Vital Home Insurance NSW/QLD	10%	\checkmark	×	0	0	0	Ð				
Prestige Home Insurance NSW/QLD	10%	\checkmark	×	•	•	0	Ð				
Platinum Essential Home & Contents	0%	×	✓	•	•	0	•				
Vital Home & Contents Insurance NS ¹	0%	\checkmark	×	0	0	0	Ð				
Classic Home Cover NSW/QLD	0%	\checkmark	×	0	•	0	Ð				
Classic Home Insurance NSW/QLD	10%	\checkmark	×	0	•	0	Ð				
Top Cover	0%	\checkmark	×	•	●	0	0				
	Product Name Classic Home & Contents Insurance I Allianz Prestige Home Insurance NSV Classic Home & Contents Insurance I Vital Home Cover NSW/QLD Prestige Home Cover NSW/QLD Vital Home Insurance NSW/QLD Prestige Home Insurance NSW/QLD Prestige Home Insurance NSW/QLD Pitatinum Essential Home & Contents Vital Home & Contents Insurance NSW/QLD Classic Home Cover NSW/QLD Classic Home Nover NSW/QLD Classic Home Nover NSW/QLD	Product NameOnline Discount#Classic Home & Contents Insurance 10%Allianz Prestige Home Insurance NSV0%Classic Home & Contents Insurance 110%Vital Home Cover NSW/QLD0%Prestige Home Insurance NSW/QLD0%Vital Home Insurance NSW/QLD10%Prestige Home Insurance NSW/QLD10%Prestige Home Insurance NSW/QLD10%Pitatinum Essential Home & Contents0%Vital Home & Contents Insurance NSW/QLD0%Classic Home Cover NSW/QLD0%Classic Home Insurance NSW/QLD0%Classic Home Insurance NSW/QLD0%Classic Home Insurance NSW/QLD10%	Product NameOnline Discount#Pay Monthly at No Extra CostClassic Home & Contents Insurance ↑0%✓Allianz Prestige Home Insurance NSV0%✓Classic Home & Contents Insurance ↑10%✓Vital Home Cover NSW/QLD0%✓Prestige Home Insurance NSW/QLD0%✓Vital Home Insurance NSW/QLD10%✓Prestige Home Insurance NSW/QLD10%✓Prestige Home Insurance NSW/QLD10%✓Vital Home Insurance NSW/QLD0%✓Vital Home & Contents Insurance NSW/QLD0%✓Vital Home & Contents Insurance NS%0%✓Vital Home & Contents Insurance NS%0%✓Vital Home & Contents Insurance NS%0%✓Classic Home Cover NSW/QLD0%✓Classic Home Insurance NSW/QLD0%✓Classic Home Insurance NSW/QLD10%✓	Product NameOnline Discount#Pay Monthly at No Extra CostNill Excess AvailableClassic Home & Contents Insurance I0%✓×Allianz Prestige Home Insurance NSV0%✓×Classic Home & Contents Insurance I10%✓×Classic Home Cover NSW/QLD0%✓×Prestige Home Cover NSW/QLD0%✓×Vital Home Cover NSW/QLD0%✓×Prestige Home Insurance NSW/QLD10%✓×Prestige Home Insurance NSW/QLD10%✓×Vital Home Insurance NSW/QLD10%✓×Vital Home & Contents Insurance NO%×✓×Vital Home & Contents Insurance NO%×✓×Vital Home & Contents Insurance NO%×✓×Vital Home & Contents Insurance NO%×✓×Classic Home Cover NSW/QLD0%✓×Vital Home & Contents Insurance NO%✓×Classic Home Cover NSW/QLD0%✓×Classic Home Insurance NSW/QLD10%✓×Classic Home Insurance NSW/QLD10%✓ <td< td=""><td>Product NameOnline Discount#Pay Monthly at No Extra CostNill Excess AvailableClassic Home & Contents Insurance I0%✓×●Allianz Prestige Home Insurance NSV0%✓×●Classic Home & Contents Insurance I10%✓×●Classic Home & Contents Insurance I10%✓×●Vital Home Cover NSW/QLD0%✓×●Prestige Home Cover NSW/QLD0%✓×●Vital Home Insurance NSW/QLD10%✓×●Prestige Home Insurance NSW/QLD10%✓×●Vital Home Insurance NSW/QLD10%✓×●Platinum Essential Home & Contents0%✓×●Vital Home & Contents Insurance NSW/QLD0%✓×●Vital Home & Contents Insurance NSW/QLD0%✓×●Classic Home Cover NSW/QLD0%✓×●Vital Home & Contents Insurance NSW/QLD0%✓×●Classic Home Cover NSW/QLD0%✓×●Classic Home Insurance NSW/QLD0%✓×●Classic Home Insurance NSW/QLD10%✓×●Classic Home Insurance NSW/QLD10%✓×●Classic Home Insurance NSW/QLD10%✓×●Classic Home Insurance NSW/QLD10%✓×●Classic Home Insurance NSW/QLD10%✓×●</td><td>Product NameOnline Discount#Pay Monthly at No Extra CostNill Excess AvailableHomeAccidental DamageFusion CoverClassic Home & Contents Insurance I0%✓X●Allianz Prestige Home Insurance NSV0%✓X●Classic Home & Contents Insurance I10%✓X●Classic Home Cover NSW/QLD0%✓X●Vital Home Cover NSW/QLD0%✓X●Prestige Home Insurance NSW/QLD0%✓X●Vital Home Insurance NSW/QLD10%✓X●Prestige Home Insurance NSW/QLD10%✓X●Prestige Home Insurance NSW/QLD0%✓X●Vital Home & Contents0%✓X●Vital Home & Contents Insurance NSW/QLD0%✓X●Vital Home & Contents Insurance NSW/QLD0%✓X●Vital Home & Contents Insurance NSW/QLD0%✓X●Classic Home Cover NSW/QLD0%✓X●Classic Home Cover NSW/QLD0%✓X●Classic Home Insurance NSW/QLD10%✓X●Classic Home Insurance NSW/QLD10%✓X●Classic Home Insurance NSW/QLD10%✓X●Classic Home Insurance NSW/QLD10%✓X●</td><td>Product NameOnline Discount#Pay Monthly at No Extra CostNill Excess AuilableHome InclusionsAccidental DamageFusion CoverUnder Insurance ProtectionClassic Home & Contents Insurance I0%✓X●●Allianz Prestige Home Insurance NSV0%✓X●●Classic Home & Contents Insurance I10%✓X●●Classic Home & Contents Insurance I10%✓X●●Vital Home Cover NSW/QLD0%✓X●●Prestige Home Insurance NSW/QLD10%✓X●●Vital Home Insurance NSW/QLD10%✓X●●Prestige Home Insurance NSW/QLD10%✓X●●Prestige Home Insurance NSW/QLD0%✓X●●Vital Home & Contents Insurance NSW/QLD0%✓X●●Classic Home Cover NSW/QLD0%✓X●●●Classic Home Insurance NSW/QLD0%✓X●●●Classic Home Insurance NSW/QLD10%✓X●●●</td></td<>	Product NameOnline Discount#Pay Monthly at No Extra CostNill Excess AvailableClassic Home & Contents Insurance I0%✓×●Allianz Prestige Home Insurance NSV0%✓×●Classic Home & Contents Insurance I10%✓×●Classic Home & Contents Insurance I10%✓×●Vital Home Cover NSW/QLD0%✓×●Prestige Home Cover NSW/QLD0%✓×●Vital Home Insurance NSW/QLD10%✓×●Prestige Home Insurance NSW/QLD10%✓×●Vital Home Insurance 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South Australia

Optional

standard

O not available

			al \$500,00	00 house			South Australia			
		Online	Pay Monthly at No Extra	Nill Excess Available		Home	Inclusions			
Company Name	Product Name	Discount#	scount# Cost	Fusion Cover	Under Insurance Protection	Riverine Flood Cover				

Bendigo / Adelaide Bank	Gold Home & Contents Insurance	0%	\checkmark	×	•	•	0	•		
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	0%	\checkmark	×	0	0	0	•		
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	0%	\checkmark	×	0	•	0	•		
CommInsure	CommInsure Home Insurance	10%	\checkmark	\checkmark	Ð	Ð	•	0		
IMB	Secured Home Elite	0%	\checkmark	\checkmark	•	•	0	•		
RAA	Home & Contents Insurance	0%	\checkmark	\checkmark	Ð	Ð	0	•		

Allianz	SURECOVER GOLD All Other States	10%	×	×	•	•	0	•		
Allianz	SURECOVER PLUS All Other States	10%	×	×	0	•	0	•		
ANZ	ANZ Home Insurance	0%	\checkmark	×	•	•	•	•		
AON	Home Plus Insurance	0%	\checkmark	×	0	•	0	•		
Bank of Queensland	Secure Home Extra	0%	\checkmark	\checkmark	0	•	0	•		
Bank of Queensland	Secure Home Elite	0%	\checkmark	\checkmark	•	•	0	•		
Bankwest	Secure Home Extra Insurance	0%	\checkmark	×	0	•	0	•		
IMB	Secured Home Extra	0%	\checkmark	\checkmark	0	•	0	•		
Insur People's Choice CU	First Choice Listed Events	0%	\checkmark	*	0	•	0	•		
Insur People's Choice CU	First Choice Accidental Damage	0%	\checkmark	*	•	•	0	•		
OnePath	Home & Content Insurance	0%	\checkmark	×	O	•	•	•		

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South Australia

Optional

standard

O not available

	Based on a typical \$500,000 house value												
		Online	Pay Monthly at No Extra	Nill Excess Available		Home	Inclusions	Riverine Flood Cover					
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover					

SGIC	Home Cover	0%	×	×	Ð	Ð	0	•					

1300 Insurance	Home and Contents Insurance Policy	10%	×	×	Ð	Ð	0	0					
AAMI	Home Insurance	Varies	×	×	•	•	•	•					
Allianz	SURECOVER All Other States	10%	×	×	0	0	0	0					
AON	Blue Ribbon Home Insurance	0%	\checkmark	×	•	•	0	•					
Arab Bank	Allianz Prestige Home Insurance All C	0%	✓	×	•	•	0	0					
Bank of Melbourne	Premier Care	0%	✓	×	•	•	0	•					
Bank of Melbourne	Quality Care	0%	✓	×	0	•	0	•					
BANKSA	Quality Care	0%	\checkmark	×	0	•	0	•					
BANKSA	Premier Care	0%	\checkmark	×	•	•	0	•					
Budget Direct	Home & Contents Insurance	10%	×	×	O	Ð	0	0					
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	10%	✓	×	0	0	0	0					
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	10%	✓	×	0	•	0	0					
CGU	Listed Events Home Insurance	0%	\checkmark	×	0	•	0	•					
CGU	Fundamentals Home	0%	✓	×	0	0	0	•					
CGU	Accidental Damage Home Insurance	0%	\checkmark	×	•	•	0	•					
Citibank	Vital Home Cover All Other States	0%	\checkmark	×	0	0	0	0					

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South Australia

Optional

standard

O not available

	Based on a typical \$500,000 house value										
		Online	Pay Monthly at No Extra	Nill Excess Available		Home I	nclusions				
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover			

Coles	Home Insurance	10%	×	×	Ð	Ð	0	•			
CUA	First Choice Listed Events	0%	✓	×	0	•	0	•			
CUA	First Choice Accidental Damage	0%	✓	×	•	•	0	•			
HSBC	Vital Home Insurance All Other States	10%	\checkmark	×	0	0	0	0			
MYER	Home Cover Prestige	0%	✓	×	•	•	0	0			
nab	Home Insurance All Other States	10%	\checkmark	×	0	•	0	0			
nab	Home Insurance Essentials All Other	10%	✓	×	0	0	0	0			
Real Insurance	Essential Cover	0%	\checkmark	×	Ð	Ð	0	0			
SGIC	Home Cover Plus	0%	×	×	•	•	0	•			
St George	Premier Care	0%	\checkmark	×	•	•	0	•			
St George	Quality Care	0%	\checkmark	×	0	•	0	•			
Westpac	Premier Care	0%	\checkmark	×	•	•	0	•			
Westpac	Quality Care	0%	✓	*	0	•	0	•			
**											
1Cover Direct	Classic Home & Contents Insurance /	0%	\checkmark	×	•	•	0	0			
1Cover Direct	Vital Home & Contents Insurance All (0%	\checkmark	×	0	0	0	0			
Bank of Melbourne	Essential Care	0%	\checkmark	×	0	0	0	•			
BANKSA	Essential Care	0%	\checkmark	×	0	0	0	•			

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South Australia

Optional

standard

O not available

	Based on a typical \$500,000 house value											
		Pay Monthly	Nill Excess		Home Inclusions							
Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover					
Prestige Home Cover All Other States	0%	\checkmark	×	•	•	0	0					
Prestige Home Insurance All Other St	10%	\checkmark	×	•	•	0	0					
Essential Care	0%	\checkmark	×	0	0	0	•					
Home Cover	10%	×	×	Ð	•	0	0					
Essential Care	0%	\checkmark	×	0	0	0	•					
Prestige Home & Contents Insurance	0%	\checkmark	×	•	•	0	0					
Classic Home Cover All Other States	0%	✓	×	0	•	0	0					
Classic Home Insurance All Other Sta	10%	\checkmark	×	0	•	0	0					
Top Cover	0%	\checkmark	×	•	Ð	0	0					
	Prestige Home Insurance All Other St Essential Care Home Cover Essential Care Prestige Home & Contents Insurance Classic Home Cover All Other States Classic Home Insurance All Other Sta	Prestige Home Cover All Other States 0% Prestige Home Insurance All Other St 10% Essential Care 0% Home Cover 10% Essential Care 0% Prestige Home & Contents Insurance 0% Classic Home Cover All Other States 0% Classic Home Insurance All Other Sta 10%	Product NameOnline Discount#at No Extra CostPrestige Home Cover All Other States0%✓Prestige Home Insurance All Other St10%✓Essential Care0%✓Home Cover10%×Essential Care0%✓Prestige Home & Contents Insurance0%✓Prestige Home Cover All Other States0%✓Classic Home Cover All Other States0%✓	Product NameOnline Discount#at No Extra CostAvailablePrestige Home Cover All Other States0%✓×Prestige Home Insurance All Other St10%✓×Essential Care0%✓×Home Cover10%××Essential Care0%✓×Prestige Home & Contents Insurance0%✓×Prestige Home & Contents Insurance0%✓×Classic Home Cover All Other States0%✓×Classic Home Insurance All Other States10%✓×	Product NameOnline Discount#at No Extra CostAvailablePrestige Home Cover All Other States0%✓×●Prestige Home Insurance All Other St10%✓×●Essential Care0%✓×●Home Cover10%××●Essential Care0%✓×●Home Cover10%××●Prestige Home & Contents Insurance0%✓×●Prestige Home & Contents Insurance0%✓×●Classic Home Cover All Other States0%✓×●Classic Home Insurance All Other States10%✓×●	Product NameOnline Discount#at No Extra CostAvailableAccidental DamageFusion CoverPrestige Home Cover All Other States0%✓×●●Prestige Home Insurance All Other St10%✓×●●Essential Care0%✓×●●Home Cover10%××●●Home Cover10%××●●Prestige Home & Contents Insurance0%✓×●Prestige Home & Contents Insurance0%✓×●Classic Home Cover All Other States0%✓×●Classic Home Insurance All Other States10%✓×●Classic Home Insurance All Other States10%✓×●	Product NameOnline Discount#at No Extra CostAvailableAccidental DamageUnder Insurance ProtectionPrestige Home Cover All Other States0% \checkmark x \bullet \bullet \bigcirc Prestige Home Insurance All Other States0% \checkmark x \bullet \bigcirc \bigcirc Essential Care0% \checkmark x \bigcirc \bigcirc \bigcirc Home Cover10% x x \bigcirc \bigcirc \bigcirc Essential Care0% \checkmark x \bigcirc \bigcirc Prestige Home & Contents Insurance0% \checkmark x \bigcirc \bigcirc Prestige Home & Contents Insurance0% \checkmark x \bigcirc \bigcirc Classic Home Cover All Other States0% \checkmark x \bigcirc \bigcirc Classic Home Insurance All Other States10% \checkmark x \bigcirc \bigcirc Classic Home Insurance All Other States0% \checkmark x \bigcirc \bigcirc					

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North Queensland

Optional

standard

O not available

		Online	Pay Monthly at No Extra	Nill Excess		Home Inclusions		
Company Name	Product Name	Discount#	at No Extra Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover

ANZ	ANZ Home Insurance Nth QLD	0%	\checkmark	×	•	•	•	•
Bankwest	Secure Home Extra Nth QLD	0%	\checkmark	×	0	•	0	•
IMB	Secured Home Elite Nth QLD	0%	\checkmark	\checkmark	•	•	0	•
IMB	Secured Home Extra Nth QLD	0%	\checkmark	\checkmark	0	•	0	•
OnePath	Home & Contents Nth QLD	0%	\checkmark	×	Ð	•	•	•

Bank of Melbourne	Premier Care Nth QLD	0%	\checkmark	×	•	•	0	•
BANKSA	Premier Care Nth QLD	0%	\checkmark	×	•	•	0	•
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance 1	0%	\checkmark	×	0	0	0	•
Bendigo / Adelaide Bank	Gold Home & Contents Insurance NT	0%	√	×	•	•	0	•
Bendigo / Adelaide Bank	Silver Home & Contents Insurance N	0%	√	×	0	•	0	•
CommInsure	Comminsure Home Insurance Nth QL	10%	√	\checkmark	Ð	Ð	•	•
Insur People's Choice CU	First Choice Accidental Damage Nth (0%	\checkmark	×	•	•	0	•
St George	Premier Care Nth QLD	0%	√	×	•	•	0	•
Suncorp	Classic Home & Contents Insurance I	0%	×	\checkmark	Ð	Ð	0	•
Westpac	Premier Care Nth QLD	0%	✓	×	•	•	0	•

1Cover Direct	Prestige Home & Contents Insurance	0%	√	×	•	•	0	Ð

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North Queensland

Optional

standard

O not available

	Based or	n a typic	al \$500,00	00 house	value			
		Online	Pay Monthly Nill Excess Home Inclusions					
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover

AAMI	Home Insurance Nth QLD	Varies	×	×	•	•	•	•
AON	Blue Ribbon Home Insurance Nth QL	0%	\checkmark	×	•	•	0	•
AON	Home Plus Insurance Nth QLD	0%	\checkmark	×	0	•	0	•
Arab Bank	Allianz Prestige Home Insurance Nth	0%	\checkmark	×	•	•	0	Ð
Bank of Melbourne	Essential Care Nth QLD	0%	\checkmark	×	0	0	0	•
Bank of Melbourne	Quality Care Nth QLD	0%	\checkmark	×	0	•	0	•
BANKSA	Essential Care Nth QLD	0%	\checkmark	×	0	0	0	•
BANKSA	Quality Care Nth QLD	0%	\checkmark	×	0	•	0	•
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	10%	\checkmark	×	•	•	0	O
CGU	Listed Events Insurance Nth QLD	0%	\checkmark	×	0	•	0	•
CGU	Fundamentals Home Insurance Nth C	0%	\checkmark	×	0	0	0	•
CGU	Accidental Damage Insurance Nth QL	0%	\checkmark	×	•	•	0	•
Coles	Home Insurance Nth QLD	10%	×	×	Ð	Ð	0	•
CUA	First Choice Listed Events Nth QLD	0%	✓	×	0	•	0	•
CUA	First Choice Accidental Damage Nth (0%	\checkmark	×	•	•	0	•
HSBC	Prestige Home Insurance - Nth QLD	10%	\checkmark	×	•	•	0	Ð
Insur People's Choice CU	First Choice Listed Events Nth QLD	0%	\checkmark	×	0	•	0	•
NRMA	Home & Contents Nth QLD	0%	×	×	•	•	0	•
NRMA	Home & Contents PLUS Nth QLD	0%	×	×	•	•	0	•

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North Queensland

Optional

standard

O not available

		Online	Pay Monthly at No Extra	Nill Excess Available	Home Inclusions			
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover

RACQ	Home & Contents Nth QLD	0%	×	\checkmark	Ð	Ð	0	•
St George	Essential Care Nth QLD	0%	\checkmark	×	0	0	0	•
St George	Quality Care Nth QLD	0%	√	×	0	•	0	•
Suncorp	Platinum Essential Home & Contents	0%	×	✓	•	•	0	•
Westpac	Essential Care Nth QLD	0%	√	×	0	0	0	•
Westpac	Quality Care Nth QLD	0%	\checkmark	×	0	•	0	•
**								
1Cover Direct	Classic Home & Contents Insurance I	0%	\checkmark	×	•	•	0	Ð
Catholic Church Insurance Ltd	Viral Home & Contents Insurance Nth	10%	\checkmark	×	0	0	0	O
Catholic Church Insurance Ltd	Classic Home & Contents Insurance I	10%	✓	×	0	•	0	Ð
Citibank	Classic Home Cover - Nth QLD	0%	\checkmark	×	0	•	0	Ð
Citibank	Home Cover Prestige - Nth QLD	0%	\checkmark	×	•	•	0	Ð
HSBC	Classic Home Insurance Nth QLD	10%	\checkmark	×	0	•	0	Ð
nab	Home Insurance Nth QLD	10%	\checkmark	×	0	•	0	Ð
nab	Home Insurance Essentials Nth QLD	10%	\checkmark	×	0	0	0	Ð
*								
1Cover Direct	Vital Home & Contents Insurance Nth	0%	✓	×	0	0	0	Ð
Citibank	Vital Home Cover - Nth QLD	0%	\checkmark	×	0	0	0	Ð

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standard

Optional

O not available



Home and Contents Insurance Star Ratings

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				ce - High al \$500,00				North Q	ueensland
			Online	Pay Monthly at No Extra	Nill Excess Available		Home li	nclusions	Riverine Flood Cover
	Company Name	Product Name	Online at No Extra Discount# Cost		Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
*									
HSBC		Vital Home Insurance - Nth QLD	10%	✓	×	0	0	0	Ð

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New South Wales

Optional

standard

O not available

Company Name	Product Name		Pay Monthly			Based on a typical \$500,000 house value											
Company Name	Product Name	Online	at No Extra	Nill Excess Available	Home Inclusions												
		Discount#	Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover									

ANZ	ANZ Home Insurance	0%	\checkmark	×	•	•	•	•									
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	0%	\checkmark	×	0	0	0	•									
CommInsure	CommInsure Home Insurance	10%	\checkmark	\checkmark	Ð	Ð	•	0									
CUA	First Choice Accidental Damage	0%	\checkmark	×	•	•	0	•									
MYER	Home Cover Prestige	0%	✓	×	•	•	0	0									
OnePath	Home & Content Insurance	0%	\checkmark	×	Ð	•	•	•									

AON	Home Plus Insurance	0%	\checkmark	×	0	•	0	•									
AON	Blue Ribbon Home Insurance	0%	✓	×	•	•	0	•									
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	0%	✓	×	0	•	0	•									
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	0%	\checkmark	×	•	•	0	•									
CGU	Listed Events Home Insurance	0%	\checkmark	×	0	•	0	•									
CGU	Accidental Damage Home Insurance	0%	\checkmark	×	•	•	0	•									
CGU	Fundamentals Home	0%	✓	×	0	0	0	•									
CUA	First Choice Listed Events	0%	\checkmark	×	0	•	0	•									
Insur People's Choice CU	First Choice Accidental Damage	0%	✓	×	•	•	0	•									
Insur People's Choice CU	First Choice Listed Events	0%	\checkmark	×	0	•	0	•									
Real Insurance	Essential Cover	0%	✓	×	O	Ð	0	0									

Home Insurance - High Sum Insured

your guide to product excellence



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New South Wales

Optional

standard

O not available

	Based or	n a typic	al \$500,00	00 house	value			
		Online	Pay Monthly at No Extra	Nill Excess		Home I	nclusions	
Company Name	Product Name	Discount#	at No Extra Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover

St George	Premier Care	0%	✓	×	•	•	0	•

1300 Insurance	Home and Contents Insurance Policy	10%	×	×	Ð	●	0	0
AAMI	Home Insurance	Varies	×	×	•	•	•	•
Allianz	SureCoverPlus NSW/QLD	10%	×	×	0	•	0	O
Allianz	SureCover Gold NSW/QLD	10%	×	×	•	•	0	Ð
Allianz	SureCover NSW/QLD	10%	×	×	0	0	0	Ð
Arab Bank	Allianz Prestige Home Insurance NSV	0%	\checkmark	×	•	•	0	Ð
Bank of Melbourne	Essential Care	0%	\checkmark	×	0	0	0	•
Bank of Melbourne	Premier Care	0%	\checkmark	×	•	•	0	•
Bank of Melbourne	Quality Care	0%	\checkmark	×	0	•	0	•
Bank of Queensland	Secure Home Extra	0%	\checkmark	\checkmark	0	•	0	•
Bank of Queensland	Secure Home Elite	0%	\checkmark	\checkmark	•	•	0	•
BANKSA	Essential Care	0%	\checkmark	×	0	0	0	•
BANKSA	Quality Care	0%	\checkmark	×	0	•	0	•
BANKSA	Premier Care	0%	✓	×	•	•	0	•
Bankwest	Secure Home Extra Insurance	0%	\checkmark	×	0	•	0	•
Budget Direct	Home & Contents Insurance	10%	*	×	Ð	O	0	0

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New South Wales

Optional

standard

O not available

	Based on a typical \$500,000 house value												
		Online	Pay Monthly at No Extra	Nill Excess Available		Home	nclusions	Riverine Flood Cover					
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover					

Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	10%	\checkmark	×	•	•	0	Ð					
Coles	Home Insurance	10%	×	×	Ð	●	0	•					
GIO	Classic	10%	×	\checkmark	Ð	●	0	•					
GIO	Platinum Essential Plus	10%	×	\checkmark	•	•	0	•					
GIO	Platinum Essential	10%	×	\checkmark	•	•	0	•					
IMB	Secured Home Elite	0%	\checkmark	\checkmark	•	•	0	•					
IMB	Secured Home Extra	0%	\checkmark	\checkmark	0	•	0	•					
Real Insurance	Top Cover	0%	\checkmark	×	•	Ð	0	0					
St George	Quality Care	0%	\checkmark	×	0	•	0	•					
St George	Essential Care	0%	\checkmark	×	0	0	0	•					
Suncorp	Platinum Essential Home & Contents	0%	×	\checkmark	•	•	0	•					
Suncorp	Classic Home & Contents Insurance	0%	×	✓	Ð	•	0	•					
Western QBE	Home Cover	10%	×	×	Ð	•	0	0					
Westpac	Essential Care	0%	\checkmark	×	0	0	0	•					
Westpac	Premier Care	0%	\checkmark	×	•	•	0	•					
Westpac	Quality Care	0%	✓	*	0	•	0	•					
**													
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	×	•	•	0	Ð					

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New South Wales

Optional

standard

O not available

	Based or	n a typic	al \$500,00	00 house	value					
- · · ·		Online	Pay Monthly at No Extra	Nill Excess Available	Home Inclusions					
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover		
**										
1Cover Direct	Classic Home & Contents Insurance I	0%	\checkmark	×	•	•	0	Ð		
Catholic Church Insurance Ltd	Classic Home & Contents Insurance I	10%	\checkmark	×	0	•	0	Ð		
Catholic Church Insurance Ltd	Vital Home & Contents Insurance NS ¹	10%	√	×	0	0	0	Ð		
Citibank	Prestige Home Cover NSW/QLD	0%	\checkmark	×	•	•	0	Ð		
HSBC	Classic Home Insurance NSW/QLD	10%	\checkmark	×	0	•	0	O		
HSBC	Prestige Home Insurance NSW/QLD	10%	\checkmark	×	•	•	0	O		
nab	Home Insurance Essentials NSW/QLI	10%	\checkmark	×	0	0	0	Ð		
nab	Home Insurance NSW/QLD	10%	✓	*	0	•	0	D		
*										
1Cover Direct	Vital Home & Contents Insurance NS ¹	0%	\checkmark	×	0	0	0	Ð		
Citibank	Vital Home Cover NSW/QLD	0%	\checkmark	×	0	0	0	O		
Citibank	Classic Home Cover NSW/QLD	0%	\checkmark	×	0	•	0	Ð		
HSBC	Vital Home Insurance NSW/QLD	10%	\checkmark	×	0	0	0	O		

Home Insurance - High Sum Insured

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Western Australia

not available

optional

standard

	Based on \$75,000 contents sum insured									
		Pay Monthly	Nill Excess	Но	me Inclusions		Jewllery			
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit		

AAMI	Home Insurance	×	×	•	•	•	5000	1000		
Bankwest	Secure Home Extra Insurance	\checkmark	×	•	0	•	20%	2000		
Budget Direct	Home & Contents Insurance	×	×	•	O	Ð	3000	1000		
CommInsure	Comminsure Home Insurance	\checkmark	\checkmark	•	O	Ð	4000	1000		
OnePath	Home & Content Insurance	\checkmark	×	•	O	•	No Max	3000		

AON	Home Plus Insurance	\checkmark	×	•	0	•	20%	2500		
Bank of Queensland	Secure Home Elite	\checkmark	\checkmark	•	•	•	20%	2000		
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	\checkmark	×	•	0	•	20%	2500		
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	\checkmark	×	•	0	0	2000	1000		
CGU	Listed Events Home Insurance	\checkmark	×	•	0	•	20%	2500		
CGU	Fundamentals Home	\checkmark	×	•	0	0	2000	1000		
CUA	First Choice Listed Events	\checkmark	×	•	0	•	20%	2500		
GIO	Classic	×	\checkmark	•	O	O	4000	1000		
HBF	Fundamentals	\checkmark	×	0	•	0	20000	20000		
IMB	Secured Home Extra	\checkmark	\checkmark	•	0	•	20%	2000		
Insur People's Choice CU	First Choice Listed Events	\checkmark	×	•	0	•	20%	2500		

Contents Insurance - Low Sum Insured



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optional

standard

not available

	Western Australia							
		Pay Monthly at No Extra	Nill Excess	Ho	me Inclusions		Jew	llery
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

ANZ	ANZ Home Insurance	✓	×	•	•	•	No Max	3000
AON	Blue Ribbon Home Insurance	\checkmark	×	•	•	•	20%	2500
Bank of Melbourne	Premier Care	✓	×	•	•	•	10000	2000
Bank of Melbourne	Essential Care	\checkmark	×	0	0	0	3000	500
Bank of Melbourne	Quality Care	\checkmark	×	•	0	•	5000	1000
Bank of Queensland	Secure Home Extra	\checkmark	✓	•	0	•	20%	2000
BANKSA	Quality Care	\checkmark	×	•	0	•	5000	1000
BANKSA	Essential Care	\checkmark	×	0	0	0	3000	500
BANKSA	Premier Care	\checkmark	×	•	•	•	10000	2000
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	✓	×	•	•	•	20%	2500
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance Al	\checkmark	×	•	0	0	7500	2000
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000
CGU	Accidental Damage Home Insurance	\checkmark	×	•	•	•	20%	2500
Citibank	Vital Home Cover All Other States	\checkmark	×	•	0	0	2000	5000
CUA	First Choice Accidental Damage	\checkmark	×	•	•	•	20%	2500
HBF	Accidental Damage	\checkmark	×	0	•	•	20000	20000
HSBC	Vital Home Insurance All Other States	\checkmark	×	•	0	0	2000	5000
IMB	Secured Home Elite	\checkmark	\checkmark	•	•	•	20%	2000



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optional

standard

Western Australia

not available

Based on \$75,000 contents sum insured Western Australia										
		Pay Monthly	Nill Excess	Ho	me Inclusions		Jewilery			
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit		

Insur People's Choice CU	First Choice Accidental Damage	\checkmark	×	•	•	•	20%	2500		
MYER	Home Cover Prestige	\checkmark	×	•	•	•	No Max	3000		
SGIO	Home Cover	×	×	•	O	Ð	2500	2500		
SGIO	Home Cover Plus	×	×	•	•	•	2500	2500		
St George	Essential Care	\checkmark	×	0	0	0	3000	500		
St George	Quality Care	\checkmark	×	•	0	•	5000	1000		
St George	Premier Care	\checkmark	×	•	•	•	10000	2000		
Westpac	Quality Care	\checkmark	×	•	0	•	5000	1000		
Westpac	Essential Care	\checkmark	×	0	0	0	3000	500		
Westpac	Premier Care	✓	×	•	•	•	10000	2000		
**										
1Cover Direct	Classic Home & Contents Insurance /	\checkmark	×	•	•	•	7500	2000		
1Cover Direct	Vital Home & Contents Insurance All (\checkmark	×	•	0	0	7500	2000		
Arab Bank	Allianz Prestige Home Insurance All C	\checkmark	×	•	•	•	20%	2000		
Catholic Church Insurance Ltd	Classic Home & Contents Insurance A	\checkmark	×	•	0	•	7500	2000		
Citibank	Prestige Home Cover All Other States	\checkmark	×	•	٠	٠	2000	5000		
Citibank	Classic Home Cover All Other States	\checkmark	×	•	0	٠	2000	5000		
Coles	Home Insurance	×	×	•	Ð	O	1000	1000		

Contents Insurance - Low Sum Insured



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optional

standard

Western Australia

not available

Based on \$75,000 contents sum insured										
		Pay Monthly at No Extra		Но	me Inclusions		Jev	vllery		
Company Name		Cost	Available -	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit		
**										
HSBC	Prestige Home Insurance All Other St	\checkmark	×	•	•	•	2000	5000		
HSBC	Classic Home Insurance All Other Sta	✓	×	•	0	•	2000	5000		
*										
1Cover Direct	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000		
nab	Home Insurance All Other States	\checkmark	×	•	0	•	7500	2000		
nab	Home Insurance Essentials All Other	\checkmark	×	•	0	0	7500	2000		

Contents Insurance - Low Sum Insured



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standard 🕕 optional 🔘

O not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured									
		Pay Monthly at No Extra	Nill Excess Available	Но	me Inclusions		Jewilery		
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit	

AAMI	Home Insurance	×	×	•	•	•	5000	1000	
Budget Direct	Home & Contents Insurance	×	×	•	O	O	3000	1000	
CommInsure	CommInsure Home Insurance	\checkmark	\checkmark	•	O	O	4000	1000	
GIO	Classic	×	\checkmark	•	O	Ð	4000	1000	
DnePath	Home & Content Insurance	\checkmark	×	•	•	•	No Max	3000	
Western QBE	Home Cover	×	×	•	O	•	1500	1500	

1300 Insurance	Home and Contents Insurance Policy	×	×	•	Ð	Ð	3000	1000	
Bank of Melbourne	Quality Care	\checkmark	×	•	0	•	5000	1000	
Bank of Melbourne	Essential Care	\checkmark	×	0	0	0	3000	500	
BANKSA	Essential Care	\checkmark	×	0	0	0	3000	500	
BANKSA	Quality Care	\checkmark	×	•	0	•	5000	1000	
Bankwest	Secure Home Extra Insurance	\checkmark	×	•	0	•	20%	2000	
Coles	Home Insurance	×	×	•	•	Ð	1000	1000	
Real Insurance	Essential Cover	\checkmark	×	•	•	Ð	5000	1000	
St George	Essential Care	\checkmark	×	0	0	0	3000	500	
ot George	Quality Care	\checkmark	×	•	0	•	5000	1000	
Vestpac	Essential Care	\checkmark	×	0	0	0	3000	500	



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-

not available

optional

standard

Contents Insurance - Low Sum Insured Victor Based on \$75,000 contents sum insured										
		Pay Monthly	Nill Excess	Home Inclusions			Jewllery			
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit		

Westpac	Quality Care	\checkmark	×	•	0	•	5000	1000		

Allianz	SURECOVER All Other States	×	×	•	0	0	7500	2000		
Allianz	SURECOVER GOLD All Other States	×	×	•	•	•	20%	2000		
Allianz	SURECOVER PLUS All Other States	×	×	•	0	•	7500	2000		
ANZ	ANZ Home Insurance	\checkmark	×	•	•	•	No Max	3000		
AON	Blue Ribbon Home Insurance	\checkmark	×	•	•	•	20%	2500		
AON	Home Plus Insurance	\checkmark	×	•	0	•	20%	2500		
Bank of Melbourne	Premier Care	\checkmark	×	•	•	•	10000	2000		
Bank of Queensland	Secure Home Elite	\checkmark	\checkmark	•	•	•	20%	2000		
Bank of Queensland	Secure Home Extra	\checkmark	\checkmark	•	0	•	20%	2000		
BANKSA	Premier Care	\checkmark	×	•	•	•	10000	2000		
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	✓	×	•	0	0	2000	1000		
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	\checkmark	×	•	0	•	20%	2500		
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	\checkmark	×	•	•	•	20%	2500		
Catholic Church Insurance Ltd	Classic Home & Contents Insurance A	\checkmark	×	•	0	•	7500	2000		
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	✓	×	•	0	0	7500	2000		
CGU	Fundamentals Home	\checkmark	×	•	0	0	2000	1000		



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optional

standard

not available

Ο

	Conten	ts Insura	nce - Lov	v Sum Insured				Victoria
	Based of	n \$75,000	content	s sum insured				
		Pay Monthly	Nill Excess	Home Inclusions			Jev	wllery
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

CGU	Listed Events Home Insurance	\checkmark	×	•	0	•	20%	2500
CGU	Accidental Damage Home Insurance	\checkmark	×	•	•	•	20%	2500
Citibank	Vital Home Cover All Other States	\checkmark	×	•	0	0	2000	5000
CUA	First Choice Accidental Damage	\checkmark	×	•	•	•	20%	2500
CUA	First Choice Listed Events	\checkmark	×	•	0	•	20%	2500
HSBC	Vital Home Insurance All Other States	\checkmark	×	•	0	0	2000	5000
IMB	Secured Home Extra	\checkmark	\checkmark	•	0	•	20%	2000
IMB	Secured Home Elite	\checkmark	\checkmark	•	•	•	20%	2000
Insur People's Choice CU	First Choice Listed Events	\checkmark	×	•	0	•	20%	2500
Insur People's Choice CU	First Choice Accidental Damage	\checkmark	×	•	•	•	20%	2500
MYER	Home Cover Prestige	\checkmark	×	•	•	•	No Max	3000
RACV	Home & Contents	×	×	•	O	Ð	1000	1000
St George	Premier Care	\checkmark	×	•	•	•	10000	2000
Westpac	Premier Care	\checkmark	×	•	•	•	10000	2000
**								
1Cover Direct	Vital Home & Contents Insurance All	\checkmark	×	•	0	0	7500	2000
1Cover Direct	Classic Home & Contents Insurance #	\checkmark	×	•	•	•	7500	2000
Arab Bank	Allianz Prestige Home Insurance All C	\checkmark	×	•	٠	•	20%	2000



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standard

optional

optio

	Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured									
		Pay Monthly		Но	ome Inclusions		Jev	wllery		
Company Name		at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit		
**										
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	√	×	•	•	•	20%	2000		
Citibank	Classic Home Cover All Other States	\checkmark	×	•	0	•	2000	5000		
HSBC	Prestige Home Insurance All Other St	\checkmark	×	•	•	•	2000	5000		
HSBC	Classic Home Insurance All Other Sta	\checkmark	×	•	0	•	2000	5000		
nab	Home Insurance Essentials All Other	\checkmark	×	•	0	0	7500	2000		
Real Insurance	Top Cover	✓	×	•	•	0	2500	1000		
*										
1Cover Direct	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000		
Citibank	Prestige Home Cover All Other States	\checkmark	×	•	•	•	2000	5000		
nab	Home Insurance All Other States	\checkmark	×	•	0	•	7500	2000		



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optional

standard

Tasmania

not available

Based on \$75,000 contents sum insured

Contents Insurance - Low Sum Insured

		Pay Monthly at No Extra	Nill Excess Available	Ho	me Inclusions		Jewllery		
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit	

1300 Insurance	Home and Contents Insurance Policy	×	×	•	O	Ð	3000	1000	
ААМІ	Home Insurance	×	×	•	•	•	5000	1000	
Budget Direct	Home & Contents Insurance	×	×	•	O	Ð	3000	1000	
CommInsure	CommInsure Home Insurance	\checkmark	\checkmark	•	O	Ð	4000	1000	
OnePath	Home & Content Insurance	\checkmark	×	•	O	•	No Max	3000	
Western QBE	Home Cover	×	×	•	O	•	1500	1500	

AON	Home Plus Insurance	\checkmark	×	•	0	•	20%	2500	
Australian Unity	Everyday care	\checkmark	×	•	0	•	25%	1000	
Australian Unity	Extra care	\checkmark	×	•	0	•	25%	2500	
BANKSA	Quality Care	\checkmark	×	•	0	•	5000	1000	
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	\checkmark	×	•	0	0	2000	1000	
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	\checkmark	×	•	0	•	20%	2500	
CGU	Listed Events Home Insurance	\checkmark	×	•	0	•	20%	2500	
CGU	Fundamentals Home	\checkmark	×	•	0	0	2000	1000	
Coles	Home Insurance	×	×	•	O	O	1000	1000	
CUA	First Choice Listed Events	\checkmark	×	•	0	•	20%	2500	
Insur People's Choice CU	First Choice Listed Events	\checkmark	×	•	0	•	20%	2500	



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optional

standard

Ο

not available

	Contents Insurance - Low Sum Insured Tasmania Based on \$75,000 contents sum insured										
		Pay Monthly	Nill Excess Available	Home Inclusions			Je	ewllery			
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit			

NRMA	Home & Contents NSW/ACT/TAS	×	×	•	O	Ð	2500	2500			
NRMA	Home & Contents PLUS NSW/ACT/T	×	×	•	•	•	2500	2500			

Allianz	SURECOVER PLUS All Other States	×	×	•	0	•	7500	2000			
Allianz	SURECOVER GOLD All Other States	×	×	•	•	•	20%	2000			
Allianz	SURECOVER All Other States	×	×	•	0	0	7500	2000			
ANZ	ANZ Home Insurance	\checkmark	×	•	•	•	No Max	3000			
AON	Blue Ribbon Home Insurance	\checkmark	×	•	•	•	20%	2500			
Australian Unity	Elite care	\checkmark	×	•	•	•	25%	2500			
Bank of Melbourne	Essential Care	\checkmark	×	0	0	0	3000	500			
Bank of Melbourne	Quality Care	\checkmark	×	•	0	•	5000	1000			
Bank of Melbourne	Premier Care	\checkmark	×	•	•	•	10000	2000			
Bank of Queensland	Secure Home Elite	\checkmark	\checkmark	•	•	•	20%	2000			
BANKSA	Essential Care	\checkmark	×	0	0	0	3000	500			
BANKSA	Premier Care	\checkmark	×	•	•	•	10000	2000			
Bankwest	Secure Home Extra Insurance	\checkmark	×	•	0	•	20%	2000			
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	✓	×	•	•	•	20%	2500			
Catholic Church Insurance Ltd	Classic Home & Contents Insurance A	\checkmark	×	•	0	•	7500	2000			

Contante Incurance I ou Sum Incurad



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optional

standard

Tasmania

not available

Based	on \$75.000	contents sum insu	red

Contents Insurance - Low Sum Insured

		Pay Monthly at No Extra	Nill Excess Available	Но	me Inclusions		Jewllery	
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	\checkmark	×	•	0	0	7500	2000
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000
CGU	Accidental Damage Home Insurance	\checkmark	×	•	•	•	20%	2500
Citibank	Vital Home Cover All Other States	\checkmark	×	•	0	0	2000	5000
CUA	First Choice Accidental Damage	\checkmark	×	•	•	•	20%	2500
ISBC	Vital Home Insurance All Other States	\checkmark	×	•	0	0	2000	5000
MB	Secured Home Elite	\checkmark	\checkmark	•	•	•	20%	2000
MB	Secured Home Extra	\checkmark	\checkmark	•	0	•	20%	2000
nsur People's Choice CU	First Choice Accidental Damage	\checkmark	×	•	•	•	20%	2500
MYER	Home Cover Prestige	\checkmark	×	•	•	•	No Max	3000
Real Insurance	Essential Cover	\checkmark	×	•	O	Ð	5000	1000
St George	Premier Care	\checkmark	×	•	٠	•	10000	2000
St George	Quality Care	\checkmark	×	•	0	•	5000	1000
St George	Essential Care	\checkmark	×	0	0	0	3000	500
Vestpac	Quality Care	\checkmark	×	•	0	٠	5000	1000
Vestpac	Essential Care	\checkmark	×	0	0	0	3000	500
Westpac	Premier Care	\checkmark	×	•	•	•	10000	2000

**



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optional

standard

Tasmania

not available

Based on \$75,000 contents sum insured

Contents Insurance - Low Sum Insured

		Pay Monthly at No Extra	Nill Excess Available	Но	me Inclusions		Jev	vllery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
**								
1Cover Direct	Classic Home & Contents Insurance A	\checkmark	×	•	•	•	7500	2000
1Cover Direct	Vital Home & Contents Insurance All	\checkmark	×	•	0	0	7500	2000
Arab Bank	Allianz Prestige Home Insurance All C	\checkmark	×	•	•	•	20%	2000
Bank of Queensland	Secure Home Extra	\checkmark	\checkmark	•	0	•	20%	2000
Citibank	Classic Home Cover All Other States	\checkmark	×	•	0	•	2000	5000
HSBC	Classic Home Insurance All Other Sta	\checkmark	×	•	0	•	2000	5000
HSBC	Prestige Home Insurance All Other St	\checkmark	×	•	•	•	2000	5000
RACT Insurance	Home Insurance	×	×	•	Ð	Ð	7500	1000
Real Insurance	Top Cover	\checkmark	×	•	•	Ð	2500	1000
*								
1Cover Direct	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000
Citibank	Prestige Home Cover All Other States	\checkmark	×	•	•	•	2000	5000
nab	Home Insurance Essentials All Other	✓	×	•	0	0	7500	2000
nab	Home Insurance All Other States	\checkmark	×	•	0	•	7500	2000



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not available

optional

standard

	Conter	nts Insura	ince - Lov	v Sum Insured			South Qu	eensland
	Based o	on \$75,000) contents	s sum insured				
		Pay Monthly	Nill Excess	Ho	ome Inclusions		Jew	llery
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

BANKSA	Quality Care	\checkmark	×	•	0	•	5000	1000
CommInsure	CommInsure Home Insurance	\checkmark	\checkmark	•	O	Ð	4000	1000
OnePath	Home & Content Insurance	\checkmark	×	•	O	•	No Max	3000
St George	Quality Care	✓	×	•	0	•	5000	1000
Westpac	Quality Care	✓	×	•	0	•	5000	1000

AAMI	Home Insurance	×	×	•	•	•	5000	1000
Bank of Melbourne	Essential Care	\checkmark	×	0	0	0	3000	500
Bank of Melbourne	Quality Care	\checkmark	×	•	0	•	5000	1000
BANKSA	Essential Care	\checkmark	×	0	0	0	3000	500
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	\checkmark	×	•	0	0	2000	1000
Budget Direct	Home & Contents Insurance	×	×	•	O	•	3000	1000
CGU	Fundamentals Home	\checkmark	×	•	0	0	2000	1000
CUA	First Choice Listed Events	\checkmark	×	•	0	•	20%	2500
Insur People's Choice CU	First Choice Accidental Damage	\checkmark	×	•	•	•	20%	2500
NRMA	Home & Contents QLD	×	×	•	O	•	2500	2500
St George	Essential Care	\checkmark	×	0	0	0	3000	500
Westpac	Essential Care	\checkmark	×	0	0	0	3000	500



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optional

standard

South Queensland

not available

Based o	n \$75,000	content	s sum insured				
	Pay Monthly	Nill Excess	Ho	me Inclusions		Jev	/llery
Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
Home and Contents Insurance Policy	×	×	•	Ð	Ð	3000	1000
SureCover NSW/QLD	×	×	•	0	0	7500	2000
SureCoverPlus NSW/QLD	×	×	•	0	•	7500	2000
ANZ Home Insurance	\checkmark	×	•	•	•	No Max	3000
Blue Ribbon Home Insurance	\checkmark	×	•	•	•	20%	2500
Home Plus Insurance	\checkmark	×	•	0	•	20%	2500
Premier Care	\checkmark	×	•	•	•	10000	2000
Secure Home Extra	\checkmark	✓	•	0	•	20%	2000
Secure Home Elite	\checkmark	\checkmark	•	•	•	20%	2000
Premier Care	\checkmark	×	•	•	•	10000	2000
Secure Home Extra Insurance	\checkmark	×	•	0	•	20%	2000
Silver Home & Contents Insurance	\checkmark	×	•	0	•	20%	2500
Gold Home & Contents Insurance	\checkmark	×	•	•	•	20%	2500
Vital Home & Contents Insurance NS	\checkmark	×	•	0	0	7500	2000
Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000
Accidental Damage Home Insurance	\checkmark	×	•	•	•	20%	2500
Listed Events Home Insurance	\checkmark	×	•	0	•	20%	2500
Vital Home Cover NSW/QLD	\checkmark	×	•	0	0	2000	5000
	Product NameHome and Contents Insurance PolicySureCover NSW/QLDSureCoverPlus NSW/QLDANZ Home InsuranceBlue Ribbon Home InsuranceBlue Ribbon Home InsurancePremier CareSecure Home ExtraSecure Home ElitePremier CareSecure Home Extra InsuranceSilver Home & Contents InsuranceGold Home & Contents InsuranceVital Home & Contents InsuranceVital Home & Contents InsuranceAccidental Damage Home InsuranceListed Events Home Insurance	Product NamePay Monthly at No Extra CostHome and Contents Insurance Policy×SureCover NSW/QLD×SureCoverPlus NSW/QLD×ANZ Home Insurance✓Blue Ribbon Home Insurance✓Home Plus Insurance✓Premier Care✓Secure Home Extra✓Secure Home Elite✓Premier Care✓Secure Home Extra Insurance✓Secure Home Extra Insurance✓Secure Home Extra Insurance✓Premier Care✓Secure Home Extra Insurance✓Secure Home & Contents Insurance✓Silver Home & Contents Insurance✓Vital Home & Contents Insurance✓Prestige Home & Contents Insurance✓Accidental Damage Home Insurance✓Listed Events Home Insurance✓	Product NamePay Monthly at No Extra CostNill Excess AvailableHome and Contents Insurance Policy××SureCover NSW/QLD××SureCover Plus NSW/QLD××ANZ Home Insurance✓×Blue Ribbon Home Insurance✓×Home Plus Insurance✓×Premier Care✓×Secure Home Extra✓✓Secure Home Elite✓✓Premier Care✓×Secure Home Extra Insurance✓×Secure Home Extra Insurance✓×Secure Home Extra Insurance✓×Secure Home Extra Insurance✓×Secure Home & Contents Insurance✓×Silver Home & Contents Insurance✓×Vital Home & Contents Insurance✓×Vital Home & Contents Insurance✓×Listed Events Home Insurance✓×	Product Nameat No Extra CostAvailableContents in Open Air CoveredHome and Contents Insurance PolicyxX•SureCover NSW/QLDxX•SureCover NSW/QLDxX•ANZ Home Insurance✓X•Blue Ribbon Home Insurance✓X•Home Plus Insurance✓X•Premier Care✓✓×Secure Home Extra✓✓•Secure Home Elite✓✓•Premier Care✓X•Secure Home Extra Insurance✓וSecure Home Extra✓✓•Secure Home Extra Insurance✓וSecure Home Extra Insurance✓וSilver Home & Contents Insurance✓וVital Home & Contents Insurance✓וVital Home & Contents Insurance✓וPrestige Home & Contents Insurance✓וListed Events Home Insurance✓ו	Product NamePay Monthly at No Extra CostNill Excess AvailableHome InclusionsAvailableContents in Open Air CoveredAccidental DamageHome and Contents Insurance PolicyxXImageSureCover NSW/QLDxXImageSureCoverPlus NSW/QLDxXImageANZ Home Insurance-XImageBlue Ribbon Home Insurance-XImagePremier Care-XImageSecure Home ExtraSecure Home ElitePremier Care-XSecure Home Extra-Secure Home Extra-Secure Home Extra Insurance-Secure Home & Contents Insurance-Vital Home & Contents Insurance-Prestige Home & Contents Insurance-Accidental Damage Home Insurance-X-Listed Events Home Insurance-X-Contents Insurance-X-Contents Insurance-X-Contents Insurance-X-Co	Product NamePay Monthly at No Extra CostNill Excess AvailableHome InclusionsAutiableContents in Open Air CoveredAccidental DamageFusion CoverHome and Contents Insurance Policyxו•SureCover NSW/QLDxו••SureCoverPlus NSW/QLDxו••ANZ Home Insurance-ו••Blue Ribbon Home Insurance-ו••Premier Care-ו••Secure Home Ektraו•Secure Home Ektra•••Secure Home Ektraו•Secure Home Ektraו•Secure Home Ektraו•Secure Home Ektraו•Silver Home & Contents Insurance-ו•Vital Home & Contents Insurance-ו•Vital Home & Contents Insurance-ו•Vital Home & Contents Insurance-ו•Prestige Home & Contents Insurance-ו•Vital Home & Contents Insurance-ו•Isted Events Home Insurance-ו•Listed Events Home Insurance-ו•Vital Home Insurance- <td>Based on \$75,000 contents sum insured Product Name Pay Monthly at No Extra Cost Home Inclusions Jewanne Product Name Pay Monthly Cost Nill Excess Available Contents In Open Air Covered Accidental Damage Fusion Cover Maximum Home and Contents Insurance Policy x x • • 0 3000 SureCover NSW/QLD x x • • 7500 SureCoverPlus NSW/QLD x x • • 7500 ANZ Home Insurance -/ x • • 7500 ANZ Home Insurance -/ x • • 20% Home Plus Insurance -/ x • • 20% Premier Care -/ -/ * • 10000 Secure Home Extra -/ -/ • • 20% Silver Home & Contents Insurance -/ -/ • 20% Silver Home & Contents Insurance -/ -/ • 20% Silver Home & Contents Insurance -/</td>	Based on \$75,000 contents sum insured Product Name Pay Monthly at No Extra Cost Home Inclusions Jewanne Product Name Pay Monthly Cost Nill Excess Available Contents In Open Air Covered Accidental Damage Fusion Cover Maximum Home and Contents Insurance Policy x x • • 0 3000 SureCover NSW/QLD x x • • 7500 SureCoverPlus NSW/QLD x x • • 7500 ANZ Home Insurance -/ x • • 7500 ANZ Home Insurance -/ x • • 20% Home Plus Insurance -/ x • • 20% Premier Care -/ -/ * • 10000 Secure Home Extra -/ -/ • • 20% Silver Home & Contents Insurance -/ -/ • 20% Silver Home & Contents Insurance -/ -/ • 20% Silver Home & Contents Insurance -/

Contents Insurance - Low Sum Insured



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South Queensland

not available

optional

standard

	Covered Damage Covered Damage Covered Damage Covered Damage Covered Damage									
				Но	me Inclusions		Jew	llery		
Company Name	Product Name		Available			Fusion Cover	Maximum	Item Limit		

Coles	Home Insurance	×	×	•	O	Ð	1000	1000		
CUA	First Choice Accidental Damage	\checkmark	×	•	•	•	20%	2500		
HSBC	Vital Home Insurance NSW/QLD	\checkmark	×	•	0	0	2000	5000		
IMB	Secured Home Elite	\checkmark	\checkmark	•	•	•	20%	2000		
IMB	Secured Home Extra	\checkmark	\checkmark	•	0	•	20%	2000		
Insur People's Choice CU	First Choice Listed Events	\checkmark	×	•	0	•	20%	2500		
NRMA	Home & Contents PLUS QLD	×	×	•	•	•	2500	2500		
RACQ	Home & Contents	×	\checkmark	•	O	Ð	6000	2000		
St George	Premier Care	\checkmark	×	•	•	•	10000	2000		
Suncorp	Classic Home & Contents Insurance	×	\checkmark	•	O	Ð	4000	1000		
Westpac	Premier Care	\checkmark	×	•	•	•	10000	2000		
**										
1Cover Direct	Classic Home & Contents Insurance	\checkmark	×	•	•	•	7500	2000		
Allianz	SureCover Gold NSW/QLD	×	×	•	•	•	20%	2000		
Arab Bank	Allianz Prestige Home Insurance NSV	√	×	•	•	•	20%	2000		
Catholic Church Insurance Ltd	Classic Home & Contents Insurance I	\checkmark	×	•	0	•	7500	2000		
Citibank	Prestige Home Cover NSW/QLD	√	×	•	•	•	2000	5000		
Citibank	Classic Home Cover NSW/QLD	\checkmark	×	•	0	•	2000	5000		

Contents Insurance - Low Sum Insured



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South Queensland

not available

optional

standard

	Based o	n \$75,000) contents	s sum insured					
		Pay Monthly	Nill Excess	Ho	ome Inclusions		Jewllery		
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit	
**									
HSBC	Prestige Home Insurance NSW/QLD	\checkmark	×	•	•	•	2000	5000	
nab	Home Insurance Essentials NSW/QL	√	×	٠	0	0	7500	2000	
nab	Home Insurance NSW/QLD	✓	*	•	0	•	7500	2000	
*									
1Cover Direct	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000	
1Cover Direct	Vital Home & Contents Insurance NS	\checkmark	×	•	0	0	7500	2000	
HSBC	Classic Home Insurance NSW/QLD	\checkmark	×	•	0	•	2000	5000	

Contents Insurance - Low Sum Insured



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optional

standard

South Australia

not available

				s sum insured			South	Australia
		Pay Monthly	Nill Excess Available	Ho	me Inclusions		Jew	llery
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

Australian Unity	Everyday care	\checkmark	×	•	0	•	25%	1000
Australian Unity	Extra care	\checkmark	×	٠	0	•	25%	2500
CommInsure	CommInsure Home Insurance	\checkmark	\checkmark	•	O	Ð	4000	1000
OnePath	Home & Content Insurance	\checkmark	×	•	O	•	No Max	3000
RAA	Home & Contents Insurance	\checkmark	\checkmark	•	O	Ð	10000	5000
SGIC	Home Cover	×	×	•	Ð	Ð	2500	2500

AAMI	Home Insurance	×	×	•	•	•	5000	1000
Allianz	SURECOVER PLUS All Other States	×	×	•	0	•	7500	2000
AON	Home Plus Insurance	\checkmark	×	•	0	•	20%	2500
Bank of Melbourne	Quality Care	\checkmark	×	•	0	•	5000	1000
BANKSA	Quality Care	\checkmark	×	•	0	•	5000	1000
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	\checkmark	×	•	0	•	20%	2500
Budget Direct	Home & Contents Insurance	×	×	•	•	O	3000	1000
Citibank	Vital Home Cover All Other States	\checkmark	×	•	0	0	2000	5000
Coles	Home Insurance	×	×	•	O	Ð	1000	1000
Insur People's Choice CU	First Choice Listed Events	\checkmark	×	•	0	•	20%	2500
Real Insurance	Essential Cover	\checkmark	×	•	O	O	5000	1000

Contents Insurance - Low Sum Insured



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optional

standard

South Australia

not available

	Based o	n \$75,000) contents	s sum insured				
		Pay Monthly at No Extra	Nill Excess Available	Но	ome Inclusions		Jev	vllery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

St George	Quality Care	\checkmark	×	•	0	•	5000	1000
Westpac	Quality Care	✓	×	•	0	•	5000	1000

1300 Insurance	Home and Contents Insurance Policy	×	×	•	Ð	Ð	3000	1000
1Cover Direct	Classic Home & Contents Insurance A	\checkmark	×	•	•	•	7500	2000
Allianz	SURECOVER GOLD All Other States	x	×	•	•	•	20%	2000
Allianz	SURECOVER All Other States	×	×	•	0	0	7500	2000
AON	Blue Ribbon Home Insurance	\checkmark	×	•	•	•	20%	2500
Australian Unity	Elite care	\checkmark	×	•	•	•	25%	2500
Bank of Melbourne	Premier Care	\checkmark	×	•	•	•	10000	2000
Bank of Melbourne	Essential Care	\checkmark	×	0	0	0	3000	500
Bank of Queensland	Secure Home Elite	\checkmark	\checkmark	•	•	•	20%	2000
BANKSA	Premier Care	\checkmark	×	•	•	•	10000	2000
BANKSA	Essential Care	\checkmark	×	0	0	0	3000	500
Bankwest	Secure Home Extra Insurance	\checkmark	×	•	0	•	20%	2000
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	\checkmark	×	•	•	•	20%	2500
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	\checkmark	×	•	0	0	2000	1000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance A	 ✓ 	×	•	0	•	7500	2000

Contents Insurance - Low Sum Insured



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optional

standard

South Australia

not available

		Pay Monthly at No Extra	Nill Excess Available	Ho	me Inclusions		Jew	llery
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

atholic Church Insurance Ltd	VITAL Home & Contents Insurance Al	\checkmark	×	•	0	0	7500	2000
GU	Fundamentals Home	\checkmark	×	•	0	0	2000	1000
GU	Listed Events Home Insurance	\checkmark	×	•	0	•	20%	2500
GU	Accidental Damage Home Insurance	\checkmark	×	•	•	•	20%	2500
itibank	Classic Home Cover All Other States	\checkmark	×	•	0	•	2000	5000
UA	First Choice Listed Events	\checkmark	×	•	0	•	20%	2500
UA	First Choice Accidental Damage	\checkmark	×	•	•	•	20%	2500
SBC	Vital Home Insurance All Other States	\checkmark	×	•	0	0	2000	5000
1B	Secured Home Extra	\checkmark	\checkmark	•	0	•	20%	2000
ЛВ	Secured Home Elite	\checkmark	\checkmark	•	•	•	20%	2000
sur People's Choice CU	First Choice Accidental Damage	\checkmark	×	•	•	•	20%	2500
GIC	Home Cover Plus	×	×	•	٠	٠	2500	2500
t George	Essential Care	\checkmark	×	0	0	0	3000	500
t George	Premier Care	\checkmark	×	•	٠	٠	10000	2000
estern QBE	Home Cover	×	×	•	O	٠	1500	1500
/estpac	Premier Care	\checkmark	×	•	•	•	10000	2000
Vestpac	Essential Care	\checkmark	×	0	0	0	3000	500

Contents Insurance - Low Sum Insured

**



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optional

standard

South Australia

not available

	Vital Home & Contents Insurance All (ו•75002000ZANZ Home Insurance✓ו•No Max3000k of QueenslandSecure Home Extra✓✓••20%2000											
				Нс	ome Inclusions		Jew	llery				
Company Name	Product Name		Available			Fusion Cover	Maximum	Item Limit				
**												
1Cover Direct	Vital Home & Contents Insurance All	\checkmark	×	•	0	0	7500	2000				
ANZ	ANZ Home Insurance	\checkmark	×	•	٠	•	No Max	3000				
Bank of Queensland	Secure Home Extra	\checkmark	\checkmark	•	0	•	20%	2000				
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	\checkmark	×	•	٠	•	20%	2000				
HSBC	Prestige Home Insurance All Other St	\checkmark	×	•	٠	•	2000	5000				
HSBC	Classic Home Insurance All Other Sta	\checkmark	×	•	0	•	2000	5000				
MYER	Home Cover Prestige	\checkmark	×	•	•	•	No Max	3000				
nab	Home Insurance All Other States	\checkmark	×	•	0	•	7500	2000				
nab	Home Insurance Essentials All Other	✓	×	•	0	0	7500	2000				
*												
1Cover Direct	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000				
Arab Bank	Allianz Prestige Home Insurance All C	\checkmark	×	•	•	•	20%	2000				
Citibank	Prestige Home Cover All Other States	\checkmark	×	•	•	•	2000	5000				
Real Insurance	Top Cover	\checkmark	×	•	٠	O	2500	1000				

Contents Insurance - Low Sum Insured



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North Queensland

not available

optional

standard

		Pay Monthly	Nill Excess	Ho	me Inclusions		Jew	llery
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

Bank of Melbourne	Essential Care Nth QLD	\checkmark	×	0	0	0	3000	500
BANKSA	Essential Care Nth QLD	\checkmark	×	0	0	0	3000	500
CommInsure	CommInsure Home Insurance Nth QL	\checkmark	\checkmark	•	O	O	4000	1000
St George	Essential Care Nth QLD	✓	×	0	0	0	3000	500

Bank of Melbourne	Quality Care Nth QLD	\checkmark	×	•	0	•	5000	1000
Bank of Queensland	Secure Home Elite Nth QLD	\checkmark	\checkmark	•	٠	•	20%	2000
BANKSA	Premier Care Nth QLD	\checkmark	×	•	•	•	10000	2000
BANKSA	Quality Care Nth QLD	\checkmark	×	•	0	•	5000	1000
OnePath	Home & Contents Nth QLD	✓	×	•	O	•	No Max	3000
St George	Premier Care Nth QLD	✓	×	•	•	•	10000	2000
St George	Quality Care Nth QLD	\checkmark	×	•	0	•	5000	1000
Westpac	Essential Care Nth QLD	✓	×	0	0	0	3000	500
Westpac	Premier Care Nth QLD	\checkmark	×	•	•	•	10000	2000
Westpac	Quality Care Nth QLD	✓	*	•	0	•	5000	1000

1Cover Direct	Prestige Home & Contents Insurance	✓	×	•	•	•	20%	2000

Contents Insurance - Low Sum Insured



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North Queensland

not available

optional

standard

	Based o	n \$75,000	content	s sum insured				leensianu
		Pay Monthly at No Extra	Nill Excess Available	Ho	ome Inclusions		Jew	llery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

AAMI	Home Insurance Nth QLD	×	×	•	•	•	5000	1000
ANZ	ANZ Home Insurance Nth QLD	\checkmark	×	•	٠	•	No Max	3000
AON	Home Plus Insurance Nth QLD	\checkmark	×	•	0	•	20%	2500
AON	Blue Ribbon Home Insurance Nth QL	\checkmark	×	•	•	•	20%	2500
Arab Bank	Allianz Prestige Home Insurance Nth	\checkmark	×	•	•	•	20%	2000
Bank of Melbourne	Premier Care Nth QLD	\checkmark	×	•	•	•	10000	2000
Bank of Queensland	Secure Home Extra Nth QLD	\checkmark	\checkmark	•	0	•	20%	2000
Bankwest	Secure Home Extra Nth QLD	\checkmark	×	•	0	•	20%	2000
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000
CGU	Listed Events Insurance Nth QLD	\checkmark	×	•	0	•	20%	2500
CGU	Fundamentals Home Insurance Nth G	\checkmark	×	•	0	0	2000	1000
CGU	Accidental Damage Insurance Nth QL	 ✓ 	×	•	•	•	20%	2500
Citibank	Home Cover Prestige - Nth QLD	\checkmark	×	•	•	•	2000	5000
Coles	Home Insurance Nth QLD	×	×	•	O	O	1000	1000
CUA	First Choice Accidental Damage Nth	\checkmark	×	•	•	•	20%	2500
CUA	First Choice Listed Events Nth QLD	\checkmark	×	•	0	•	20%	2500
HSBC	Prestige Home Insurance - Nth QLD	\checkmark	×	•	•	•	2000	5000
IMB	Secured Home Elite Nth QLD	\checkmark	\checkmark	•	•	•	20%	2000

Contents Insurance - Low Sum Insured



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North Queencland

not available

optional

standard

				s sum insured			North Qu	ieensland
		Pay Monthly at No Extra	Nill Excess Available	Ho	me Inclusions		Jew	llery
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

IMB	Secured Home Extra Nth QLD	\checkmark	\checkmark	•	0	•	20%	2000
Insur People's Choice CU	First Choice Accidental Damage Nth (\checkmark	×	•	•	•	20%	2500
Insur People's Choice CU	First Choice Listed Events Nth QLD	\checkmark	×	•	0	•	20%	2500
NRMA	Home & Contents PLUS Nth QLD	×	×	•	•	•	2500	2500
NRMA	Home & Contents Nth QLD	×	×	•	O	Ð	2500	2500
Suncorp	Classic Home & Contents Insurance I	*	✓	•	O	Ð	4000	1000
**								
1Cover Direct	Classic Home & Contents Insurance I	\checkmark	×	•	•	•	7500	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance I	\checkmark	×	•	0	•	7500	2000
Catholic Church Insurance Ltd	Viral Home & Contents Insurance Nth	\checkmark	×	•	0	0	7500	2000
Citibank	Vital Home Cover - Nth QLD	\checkmark	×	•	0	0	2000	5000
Citibank	Classic Home Cover - Nth QLD	\checkmark	×	•	0	•	2000	5000
nab	Home Insurance Nth QLD	\checkmark	×	•	0	•	7500	2000
nab	Home Insurance Essentials Nth QLD	✓	*	•	0	0	7500	2000
*								
1Cover Direct	Vital Home & Contents Insurance Nth	✓	×	•	0	0	7500	2000
HSBC	Classic Home Insurance Nth QLD	\checkmark	×	•	0	•	2000	5000

Contents Insurance - Low Sum Insured



Report Date: OCTOBER 2012

not available

optional

standard

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					v Sum Insured s sum insured			North Qu	ueensland
	Company Name	Product Name	Pay Monthly at No Extra Cost	at No Extra Available				Jev Maximum	vllery Item Limit
			COSE		Covered	Damage			
*									
HSBC		Vital Home Insurance - Nth QLD	√	×	•	0	0	2000	5000



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optional

standard

New South Wales

Ο

not available

				s sum insured			New So	uth Wales
		Pay Monthly	Nill Excess	Но	me Inclusions		Jew	llery
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

1300 Insurance	Home and Contents Insurance Policy	×	×	•	Ð	Ð	3000	1000
Budget Direct	Home & Contents Insurance	×	×	•	O	O	3000	1000
Coles	Home Insurance	×	×	•	O	Ð	1000	1000
CommInsure	Comminsure Home Insurance	\checkmark	\checkmark	•	O	Ð	4000	1000
OnePath	Home & Content Insurance	\checkmark	×	•	O	•	No Max	3000
Western QBE	Home Cover	×	×	•	O	•	1500	1500

AAMI	Home Insurance	×	×	•	•	•	5000	1000
Bank of Melbourne	Quality Care	\checkmark	×	•	0	•	5000	1000
BANKSA	Quality Care	\checkmark	×	•	0	•	5000	1000
Bankwest	Secure Home Extra Insurance	\checkmark	×	•	0	•	20%	2000
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	\checkmark	×	•	0	0	2000	1000
CGU	Fundamentals Home	\checkmark	×	•	0	0	2000	1000
CUA	First Choice Listed Events	\checkmark	×	•	0	•	20%	2500
GIO	Classic	×	\checkmark	•	O	Ð	4000	1000
IMB	Secured Home Elite	\checkmark	\checkmark	•	•	•	20%	2000
Real Insurance	Essential Cover	\checkmark	×	•	O	Ð	5000	1000
St George	Quality Care	\checkmark	×	•	0	•	5000	1000

Contents Insurance - Low Sum Insured



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standard

New South Wales

not available

optional

				s sum insured			New So	uth Wales
		Pay Monthly at No Extra	Nill Excess Available	Hc	me Inclusions		Jew	llery
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

Westpac	Quality Care	✓	×	•	0	•	5000	1000

Allianz	SureCoverPlus NSW/QLD	×	×	•	0	•	7500	2000
Allianz	SureCover Gold NSW/QLD	×	×	•	•	•	20%	2000
ANZ	ANZ Home Insurance	\checkmark	×	•	•	•	No Max	3000
AON	Home Plus Insurance	\checkmark	×	•	0	•	20%	2500
AON	Blue Ribbon Home Insurance	\checkmark	×	•	•	•	20%	2500
Arab Bank	Allianz Prestige Home Insurance NSV	\checkmark	×	•	•	•	20%	2000
Bank of Melbourne	Premier Care	\checkmark	×	•	•	•	10000	2000
Bank of Melbourne	Essential Care	\checkmark	×	0	0	0	3000	500
Bank of Queensland	Secure Home Elite	\checkmark	✓	•	•	•	20%	2000
Bank of Queensland	Secure Home Extra	\checkmark	✓	•	0	•	20%	2000
BANKSA	Essential Care	\checkmark	×	0	0	0	3000	500
BANKSA	Premier Care	\checkmark	×	•	•	•	10000	2000
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	\checkmark	×	•	0	•	20%	2500
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	\checkmark	×	•	٠	٠	20%	2500
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000
GU	Listed Events Home Insurance	\checkmark	×	•	0	•	20%	2500

Contents Insurance - Low Sum Insured



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optional

standard

New South Wales

not available

				s sum insured			New So	uth Wales
		Pay Monthly at No Extra	Nill Excess Available	Ho	me Inclusions		Jew	llery
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

CGU	Accidental Damage Home Insurance	\checkmark	×	•	•	•	20%	2500
CUA	First Choice Accidental Damage	\checkmark	×	•	•	•	20%	2500
HSBC	Prestige Home Insurance NSW/QLD	\checkmark	×	•	•	•	2000	5000
IMB	Secured Home Extra	\checkmark	\checkmark	•	0	•	20%	2000
Insur People's Choice CU	First Choice Listed Events	\checkmark	×	•	0	•	20%	2500
Insur People's Choice CU	First Choice Accidental Damage	\checkmark	×	•	•	•	20%	2500
MYER	Home Cover Prestige	✓	*	•	•	•	No Max	3000
NRMA	Home & Contents NSW/ACT/TAS	×	×	•	O	Ð	2500	2500
NRMA	Home & Contents PLUS NSW/ACT/T	×	×	•	•	•	2500	2500
Real Insurance	Top Cover	\checkmark	×	•	•	Ð	2500	1000
St George	Essential Care	\checkmark	×	0	0	0	3000	500
St George	Premier Care	\checkmark	×	•	•	•	10000	2000
Suncorp	Classic Home & Contents Insurance	×	✓	•	O	Ð	4000	1000
Westpac	Premier Care	\checkmark	×	•	•	•	10000	2000
Westpac	Essential Care	\checkmark	×	0	0	0	3000	500
**								
1Cover Direct	Classic Home & Contents Insurance I	\checkmark	×	•	•	•	7500	2000
1Cover Direct	Prestige Home & Contents Insurance	\checkmark	×	•	٠	•	20%	2000

Contents Insurance - Low Sum Insured



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optional

standard

New South Wales

not available

	Based o	n \$75,000	content	s sum insured				
		Pay Monthly at No Extra			me Inclusions		Jew	llery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
**								
Allianz	SureCover NSW/QLD	×	×	•	0	0	7500	2000
Catholic Church Insurance Ltd	Vital Home & Contents Insurance NS ¹	\checkmark	*	٠	0	0	7500	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance I	\checkmark	×	•	0	•	7500	2000
Citibank	Prestige Home Cover NSW/QLD	\checkmark	×	•	•	•	2000	5000
Citibank	Vital Home Cover NSW/QLD	\checkmark	×	•	0	0	2000	5000
Citibank	Classic Home Cover NSW/QLD	\checkmark	×	•	0	•	2000	5000
HSBC	Vital Home Insurance NSW/QLD	✓	*	•	0	0	2000	5000
*								
1Cover Direct	Vital Home & Contents Insurance NS ¹	✓	×	•	0	0	7500	2000
HSBC	Classic Home Insurance NSW/QLD	\checkmark	×	•	0	•	2000	5000
nab	Home Insurance Essentials NSW/QLI	\checkmark	*	•	0	0	7500	2000
nab	Home Insurance NSW/QLD	\checkmark	×	•	0	•	7500	2000

Contents Insurance - Low Sum Insured



Western Australia

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🕽 standard 💽 optional 📿

O not available

Contents Insurance - High Sum Insured

Based on\$150,000 contents sum insured

		,,						
		Pay Monthly at No Extra	Nill Excess Available	Но	me Inclusions		Jev	wllery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit



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optional

standard

Western Australia

not available

Company NameProduct NamePay Monthly at No Extra CostNill Excess AvailableHom*****BankwestSecure Home Extra Insurance✓×●CommInsureCommInsure Home Insurance✓✓●OnePathHome & Content Insurance✓×●	Accidental Damage	Fusion Cover	Jew Maximum 20% 4000 No Max	Vilery Item Limit 2000 1000
Company Name Product Name Cost Contents in Open Air Covered ***** Bankwest Secure Home Extra Insurance ✓ X ● Comminsure Comminsure Home Insurance ✓ ✓ ●	Damage	•	20% 4000	2000 1000
BankwestSecure Home Extra Insurance✓×●CommInsureCommInsure Home Insurance✓✓✓	0 0	• •	4000	1000
Comminsure Home Insurance ✓ ✓ ✓	0 0	• • •	4000	1000
	Ð	0		
OpeDeth Home & Content Insurance		•	No Max	
	0			3000
RAC Home & Contents x ✓ ●			3000	3000

AAMI Home Insurance 🗴 🗴	•	•	5000	1000
Bank of Melbourne Quality Care 🗸 🗴 🔵	0	•	5000	1000
Bank of QueenslandSecure Home ExtraImage: Image: ImageImage: Image: I	0	•	20%	2000
Bank of QueenslandSecure Home Elite	•	•	20%	2000
BANKSA Quality Care 🗸 🗴 🗨	0	•	5000	1000
IMBSecured Home Extra✓✓●	0	•	20%	2000
SGIO Home Cover 🗴 🗴 🗨	•	Ð	2500	2500
St George Quality Care 🗸 🗴 🕒	0	•	5000	1000
Westpac Quality Care 🗸 🗴 ●	0	•	5000	1000

1300 Insurance Home and Contents Insurance Policy 🗴 🗴 🗢	Ð	Ð	3000	1000
Allianz SURECOVER PLUS All Other States 🗴 🗴 🗣	0	•	7500	2000

Contents Insurance - High Sum Insured



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optional

standard

Western Australia

not available

				s sum insured			Western	Australia
		Pay Monthly at No Extra	Nill Excess Available	Ho	ome Inclusions	Jewllery		
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

Allianz	SURECOVER GOLD All Other States	×	×	•	•	•	20%	2000
Allianz	SURECOVER All Other States	×	×	•	0	0	7500	2000
ANZ	ANZ Home Insurance	\checkmark	×	•	•	•	No Max	3000
Bank of Melbourne	Premier Care	\checkmark	×	•	•	•	10000	2000
Bank of Melbourne	Essential Care	\checkmark	×	0	0	0	3000	500
BANKSA	Essential Care	\checkmark	×	0	0	0	3000	500
BANKSA	Premier Care	\checkmark	×	•	•	•	10000	2000
Budget Direct	Home & Contents Insurance	×	×	•	O	O	3000	1000
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance A	\checkmark	×	•	0	•	7500	2000
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance Al	\checkmark	×	•	0	0	7500	2000
Citibank	Classic Home Cover All Other States	\checkmark	×	•	0	•	2000	5000
Citibank	Vital Home Cover All Other States	\checkmark	×	•	0	0	2000	5000
Coles	Home Insurance	×	×	•	O	Ð	1000	1000
HSBC	Vital Home Insurance All Other States	\checkmark	×	•	0	0	2000	5000
MB	Secured Home Elite	\checkmark	\checkmark	•	•	•	20%	2000
SGIO	Home Cover Plus	×	×	•	•	•	2500	2500
St George	Essential Care	\checkmark	×	0	0	0	3000	500

Contents Insurance - High Sum Insured



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optional

standard

Western Australia

not available

	Based or	n\$150,000) content	s sum insured				
		Pay Monthly at No Extra	Nill Excess Available	Hc	ome Inclusions		Jew	llery
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

St George	Premier Care	\checkmark	×	•	•	•	10000	2000
Westpac	Essential Care	\checkmark	×	0	0	0	3000	500
Westpac	Premier Care	✓	×	•	•	•	10000	2000
**								
1Cover Direct	Classic Home & Contents Insurance A	\checkmark	×	•	•	•	7500	2000
1Cover Direct	Vital Home & Contents Insurance All	\checkmark	×	•	0	0	7500	2000
Arab Bank	Allianz Prestige Home Insurance All C	\checkmark	×	•	•	•	20%	2000
HSBC	Classic Home Insurance All Other Sta	\checkmark	×	•	0	•	2000	5000
HSBC	Prestige Home Insurance All Other St	\checkmark	×	•	•	•	2000	5000
MYER	Home Cover Prestige	\checkmark	×	•	•	•	No Max	3000
nab	Home Insurance Essentials All Other	✓	×	•	0	0	7500	2000
*								
1Cover Direct	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000
Citibank	Prestige Home Cover All Other States	\checkmark	×	•	•	•	2000	5000
nab	Home Insurance All Other States	\checkmark	×	•	0	•	7500	2000

Contents Insurance - High Sum Insured



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optional

standard

not available

				h Sum Insured s sum insured				Victoria
		Pay Monthly	Nill Excess	Ho	me Inclusions		Jewilery	
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

Bank of Melbourne	Quality Care	✓	×	•	0	•	5000	1000
CommInsure	Comminsure Home Insurance	\checkmark	\checkmark	•	Ð	Ð	4000	1000
OnePath	Home & Content Insurance	\checkmark	×	•	O	•	No Max	3000
Real Insurance	Essential Cover	\checkmark	×	•	O	O	5000	1000
St George	Quality Care	✓	×	•	0	•	5000	1000

Allianz	SURECOVER PLUS All Other States	×	×	•	0	•	7500	2000
Australian Unity	Everyday care	\checkmark	×	•	0	•	25%	1000
Bank of Melbourne	Essential Care	\checkmark	×	0	0	0	3000	500
BANKSA	Quality Care	\checkmark	×	•	0	•	5000	1000
BANKSA	Essential Care	\checkmark	×	0	0	0	3000	500
Budget Direct	Home & Contents Insurance	×	×	•	O	•	3000	1000
Citibank	Vital Home Cover All Other States	\checkmark	×	•	0	0	2000	5000
St George	Essential Care	\checkmark	×	0	0	0	3000	500
Westpac	Essential Care	\checkmark	×	0	0	0	3000	500
Westpac	Quality Care	\checkmark	×	•	0	•	5000	1000



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optional

standard

not available

Contents Insurance - High Sum Insured Based on\$150,000 contents sum insured											
		Pay Monthly	Nill Excess	Home Inclusions			Jewllery				
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit			

1300 Insurance	Home and Contents Insurance Policy	×	×	•	O	Ð	3000	1000			
1Cover Direct	Vital Home & Contents Insurance All	\checkmark	×	•	0	0	7500	2000			
1Cover Direct	Classic Home & Contents Insurance A	\checkmark	×	•	•	•	7500	2000			
AAMI	Home Insurance	×	×	•	•	•	5000	1000			
Allianz	SURECOVER GOLD All Other States	×	×	•	•	•	20%	2000			
Allianz	SURECOVER All Other States	×	×	•	0	0	7500	2000			
ANZ	ANZ Home Insurance	\checkmark	×	•	•	•	No Max	3000			
Australian Unity	Extra care	\checkmark	×	•	0	•	25%	2500			
Bank of Melbourne	Premier Care	\checkmark	×	•	•	•	10000	2000			
Bank of Queensland	Secure Home Elite	\checkmark	✓	•	•	•	20%	2000			
BANKSA	Premier Care	\checkmark	×	•	•	•	10000	2000			
Bankwest	Secure Home Extra Insurance	\checkmark	×	•	0	•	20%	2000			
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance Al	\checkmark	×	•	0	0	7500	2000			
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000			
Catholic Church Insurance Ltd	Classic Home & Contents Insurance A	\checkmark	×	•	0	•	7500	2000			
Citibank	Classic Home Cover All Other States	\checkmark	×	•	0	•	2000	5000			
Coles	Home Insurance	×	×	•	O	Ð	1000	1000			
HSBC	Prestige Home Insurance All Other St	\checkmark	×	•	•	•	2000	5000			



Prestige Home Cover All Other States

Home Insurance Essentials All Other

Home Insurance All Other States

Platinum Essential Plus

Platinum Essential

Classic

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optional

standard

5000

10000

5000

1000

2000

2000

not available

Ο

							Victoria
	Pay Monthly	Nill Excess	Но	me Inclusions		Jew	llery
Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
Classic Home Insurance All Other Sta	\checkmark	×	•	0	•	2000	5000
Vital Home Insurance All Other States	\checkmark	×	•	0	0	2000	5000
Secured Home Elite	\checkmark	\checkmark	•	•	•	20%	2000
Home & Contents	×	×	•	O	Ð	1000	1000
Top Cover	\checkmark	×	•	•	Ð	2500	1000
Premier Care	\checkmark	×	•	•	•	10000	2000
Premier Care	\checkmark	×	•	•	•	10000	2000
Allianz Prestige Home Insurance All C	\checkmark	×	•	•	•	20%	2000
Elite care	✓	*	•	•	•	25%	2500
	Based or Product Name Classic Home Insurance All Other States Vital Home Insurance All Other States Secured Home Elite Home & Contents Top Cover Premier Care Premier Care Allianz Prestige Home Insurance All C	Based on\$150,000 Product Name Pay Monthly at No Extra Cost Classic Home Insurance All Other States ✓ Vital Home Insurance All Other States ✓ Secured Home Elite ✓ Home & Contents × Top Cover ✓ Premier Care ✓ Allianz Prestige Home Insurance All C ✓	Based on\$150,000 contentsProduct NamePay Monthly at No Extra CostNill Excess AvailableClassic Home Insurance All Other States✓×Vital Home Insurance All Other States✓×Secured Home Elite✓✓Home & Contents××Top Cover✓×Premier Care✓×Premier Care✓×Allianz Prestige Home Insurance All C✓×	Product Nameat No Extra CostAvailableContents in Open Air CoveredClassic Home Insurance All Other Sta✓×●Vital Home Insurance All Other States✓×●Secured Home Elite✓✓●Home & Contents××●Home & Contents××●Premier Care✓×●Premier Care✓×●Allianz Prestige Home Insurance All C✓×●	Pased or \$150,000 contents sum insuredProduct NamePay Monthly at No Extra CostNill Excess AvailableHome InclusionsClassic Home Insurance All Other States✓×Ontents in Open Air CoveredAccidental DamageVital Home Insurance All Other States✓×OSecured Home Elite✓✓OHome & Contents××OTop Cover✓×OPremier Care✓×OPremier Care✓×OAllianz Prestige Home Insurance All C ✓×O	Pay Monthly at No Extra CostHome Inclusions AvailableProduct NamePay Monthly at No Extra CostNill Excess AvailableHome Inclusions Contents in Open Air CoveredAccidental DamageFusion CoverClassic Home Insurance All Other Statesイ×●●Vital Home Insurance All Other Statesイ×●●Secured Home Eliteイ✓●●Home & Contentsx×●●Top Coverイ×●●Premier Careイ×●●Premier Careイ×●●Allianz Prestige Home Insurance All Cイ×●●	Pay Monthly at No Extra Home Inclusions Jew Monthly at No Extra Product Name Pay Monthly at No Extra Mill Excess Available Home Inclusions Accidental Damage Fusion Cover Maximum Classic Home Insurance All Other Sta ✓ × ● ● 2000 2000 Vital Home Insurance All Other States ✓ × ● ● 2000 2000 Secured Home Elite ✓ ✓ ● ● 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000 2000

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						standar	d 🕕 optional	O not available				
Contents Insurance - High Sum Insured V Based on\$150,000 contents sum insured												
		Pay Monthly at No Extra	Nill Excess Available	Ho	me Inclusions		Jev	wllery				
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit				
*												
1Cover Direct	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000				
Bank of Queensland	Secure Home Extra	✓	\checkmark	•	0	•	20%	2000				
IMB	Secured Home Extra	\checkmark	\checkmark	•	0	•	20%	2000				



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optional

standard

Tasmania

not available

Based on\$150,000 contents sum insured	Based	on\$150,000	contents sum	insured
----------------------------------------	-------	-------------	--------------	---------

Contents Insurance - High Sum Insured

		Pay Monthly at No Extra	Nill Excess Available	Но	ome Inclusions		Jewllery	
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

AAMI	Home Insurance	×	×	•	•	•	5000	1000
Budget Direct	Home & Contents Insurance	×	×	٠	0	O	3000	1000
CommInsure	CommInsure Home Insurance	\checkmark	\checkmark	•	Ð	Ð	4000	1000
OnePath	Home & Content Insurance	\checkmark	×	•	•	•	No Max	3000
Real Insurance	Essential Cover	\checkmark	×	•	•	O	5000	1000

1300 Insurance	Home and Contents Insurance Policy	×	×	•	Ð	Ð	3000	1000
Australian Unity	Everyday care	\checkmark	×	•	0	•	25%	1000
Bank of Melbourne	Essential Care	\checkmark	×	0	0	0	3000	500
Bank of Melbourne	Quality Care	\checkmark	×	•	0	•	5000	1000
BANKSA	Essential Care	\checkmark	×	0	0	0	3000	500
BANKSA	Quality Care	\checkmark	×	•	0	•	5000	1000
Coles	Home Insurance	×	×	•	•	O	1000	1000
St George	Essential Care	\checkmark	×	0	0	0	3000	500
St George	Quality Care	\checkmark	×	•	0	•	5000	1000
Westpac	Quality Care	\checkmark	×	•	0	•	5000	1000



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optional

standard

Tasmania

not available

Based on\$150,000 contents sum insured

Contents Insurance - High Sum Insured

		Pay Monthly	Nill Excess	Ho	ome Inclusions		Jev	vilery
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

1Cover Direct	Vital Home & Contents Insurance All	\checkmark	×	•	0	0	7500	2000
Allianz	SURECOVER PLUS All Other States	×	×	•	0	•	7500	2000
Allianz	SURECOVER All Other States	×	×	•	0	0	7500	2000
Allianz	SURECOVER GOLD All Other States	×	×	•	•	•	20%	2000
ANZ	ANZ Home Insurance	\checkmark	×	•	•	•	No Max	3000
Australian Unity	Elite care	✓	×	•	•	•	25%	2500
Australian Unity	Extra care	\checkmark	×	•	0	•	25%	2500
Bank of Melbourne	Premier Care	\checkmark	×	•	•	•	10000	2000
Bank of Queensland	Secure Home Elite	\checkmark	\checkmark	•	•	•	20%	2000
Bank of Queensland	Secure Home Extra	\checkmark	✓	•	0	•	20%	2000
BANKSA	Premier Care	\checkmark	×	•	•	•	10000	2000
Bankwest	Secure Home Extra Insurance	\checkmark	×	•	0	•	20%	2000
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance A	\checkmark	×	•	0	•	7500	2000
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance Al	\checkmark	×	•	0	0	7500	2000
Citibank	Vital Home Cover All Other States	\checkmark	×	•	0	0	2000	5000
HSBC	Vital Home Insurance All Other States	\checkmark	×	•	0	0	2000	5000
IMB	Secured Home Elite	✓	\checkmark	•	•	•	20%	2000



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optional

standard

Tasmania

not available

Based on\$150,000 contents sum insured

Contents Insurance - High Sum Insured

Product Name	at No Extra Cost	Available				Jewllery	
Flouuct Name			Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
cured Home Extra	\checkmark	\checkmark	•	0	•	20%	2000
me & Contents NSW/ACT/TAS	×	×	•	•	Ð	2500	2500
me & Contents PLUS NSW/ACT/T.	×	×	•	•	•	2500	2500
o Cover	\checkmark	×	•	•	Ð	2500	1000
emier Care	\checkmark	×	•	•	•	10000	2000
emier Care	\checkmark	×	•	•	•	10000	2000
sential Care	\checkmark	×	0	0	0	3000	500
ssic Home & Contents Insurance /	\checkmark	×	•	•	•	7500	2000
anz Prestige Home Insurance All C	\checkmark	×	•	•	•	20%	2000
ssic Home Cover All Other States	\checkmark	×	•	0	•	2000	5000
estige Home Cover All Other States	\checkmark	×	•	•	•	2000	5000
estige Home Insurance All Other St	\checkmark	×	•	•	•	2000	5000
ssic Home Insurance All Other Sta	\checkmark	×	•	0	•	2000	5000
me Cover Prestige	\checkmark	×	•	•	•	No Max	3000
me Insurance Essentials All Other	\checkmark	×	•	0	0	7500	2000
	ne & Contents NSW/ACT/TAS ne & Contents PLUS NSW/ACT/T. Cover mier Care ential Care ssic Home & Contents Insurance A anz Prestige Home Insurance All C ssic Home Cover All Other States stige Home Cover All Other States stige Home Insurance All Other States stige Home Insurance All Other States	ne & Contents NSW/ACT/TAS × ne & Contents PLUS NSW/ACT/T. × Cover ✓ mier Care ✓ ential Care ✓ ssic Home & Contents Insurance / ✓ anz Prestige Home Insurance All C ✓ ssic Home Cover All Other States ✓ stige Home Cover All Other States ✓ stige Home Insurance All Other State ✓ stige Home Insurance All Other State ✓ ssic Home Insurance All Other State ✓ stige Home Insurance All Other State ✓	ne & Contents NSW/ACT/TASxxne & Contents PLUS NSW/ACT/T.xxCover \checkmark xmier Care \checkmark xmier Care \checkmark xential Care \checkmark xssic Home & Contents Insurance / \checkmark xanz Prestige Home Insurance All C \checkmark xssic Home Cover All Other States \checkmark xstige Home Insurance All Other States \checkmark xssic Home Insurance All Other States \checkmark xstige Home Insurance All Other State </td <td>ne & Contents NSW/ACT/TAS x x ne & Contents PLUS NSW/ACT/T. x x Cover √ x mier Care √ x mier Care √ x ential Care √ x ential Care √ x ssic Home & Contents Insurance / √ x ssic Home & Contents Insurance / √ x ssic Home Cover All Other States √ x stige Home Cover All Other States √ x stige Home Insurance All C √ x stige Home Insurance All Other States √ x stige Home Insurance All Other State √ x the Cover Prestige √ x ential Care √ x</td> <td>ne & Contents NSW/ACT/TAS × × ● ● ne & Contents PLUS NSW/ACT/T. × × ● ● Cover ✓ × ● ● mier Care ✓ × ● ● mier Care ✓ × ● ● ential Care ✓ × ● ential Care ✓ × ● ential Care ✓ × ● ential Care ✓ × ● ential Care ✓ ◆ ◆ × ● ential Care ✓ ◆ × ● ential Care ✓ ◆ ◆ × ● ential Care ✓ ◆ × ● ential Care ✓ ◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆</td> <td>ne & Contents NSW/ACT/TAS × × • • • • • • • • • • • • • • • • •</td> <td>ne & Contents NSW/ACT/TAS x x</td>	ne & Contents NSW/ACT/TAS x x ne & Contents PLUS NSW/ACT/T. x x Cover √ x mier Care √ x mier Care √ x ential Care √ x ential Care √ x ssic Home & Contents Insurance / √ x ssic Home & Contents Insurance / √ x ssic Home Cover All Other States √ x stige Home Cover All Other States √ x stige Home Insurance All C √ x stige Home Insurance All Other States √ x stige Home Insurance All Other State √ x the Cover Prestige √ x ential Care √ x	ne & Contents NSW/ACT/TAS × × ● ● ne & Contents PLUS NSW/ACT/T. × × ● ● Cover ✓ × ● ● mier Care ✓ × ● ● mier Care ✓ × ● ● ential Care ✓ × ● ential Care ✓ × ● ential Care ✓ × ● ential Care ✓ × ● ential Care ✓ ◆ ◆ × ● ential Care ✓ ◆ × ● ential Care ✓ ◆ ◆ × ● ential Care ✓ ◆ × ● ential Care ✓ ◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆ ◆	ne & Contents NSW/ACT/TAS × × • • • • • • • • • • • • • • • • •	ne & Contents NSW/ACT/TAS x x

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						standar	d 🕕 optional	O not available				
Contents Insurance - High Sum Insured Tas Based on\$150,000 contents sum insured												
	Product Name	Pay Monthly at No Extra	Nill Excess Available	Нс	ome Inclusions		J	ewllery				
Company Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit					
*												
1Cover Direct	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000				
nab	Home Insurance All Other States	\checkmark	×	•	0	•	7500	2000				
RACT Insurance	Home Insurance	×	×	•	Ð	Ð	7500	1000				



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not available

optional

standard

Contents Insurance - High Sum Insured South Queensland Based on\$150,000 contents sum insured											
		Pay Monthly	Nill Excess	Home Inclusions			Jewllery				
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit			

CommInsure	CommInsure Home Insurance	\checkmark	\checkmark	•	Ð	Ð	4000	1000			
OnePath	Home & Content Insurance	\checkmark	×	•	O	•	No Max	3000			
Real Insurance	Essential Cover	√	×	•	O	Ð	5000	1000			
Westpac	Quality Care	\checkmark	×	•	0	•	5000	1000			

AAMI	Home Insurance	×	×	•	•	•	5000	1000			
Bank of Melbourne	Quality Care	✓	×	•	0	•	5000	1000			
Bank of Melbourne	Essential Care	\checkmark	×	0	0	0	3000	500			
Bank of Queensland	Secure Home Elite	\checkmark	\checkmark	•	•	•	20%	2000			
BANKSA	Essential Care	\checkmark	×	0	0	0	3000	500			
BANKSA	Quality Care	\checkmark	×	•	0	•	5000	1000			
NRMA	Home & Contents QLD	×	×	•	O	Ð	2500	2500			
St George	Essential Care	\checkmark	×	0	0	0	3000	500			
St George	Quality Care	✓	×	•	0	•	5000	1000			
Westpac	Essential Care	✓	×	0	0	0	3000	500			

1300 Insurance	Home and Contents Insurance Polic	y 🗴	×	•	Ð	O	3000	1000			



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optional

standard

South Queensland

not available

Based on\$150,000 contents sum insured												
	Pay Monthly				Jewllery							
Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit					
SureCoverPlus NSW/QLD	×	×	•	0	•	7500	2000					
SureCover Gold NSW/QLD	×	×	•	•	•	20%	2000					
SureCover NSW/QLD	×	×	•	0	0	7500	2000					
ANZ Home Insurance	\checkmark	×	•	•	•	No Max	3000					
Allianz Prestige Home Insurance NSV	\checkmark	×	•	•	•	20%	2000					
Premier Care	\checkmark	×	•	•	•	10000	2000					
Secure Home Extra	\checkmark	\checkmark	•	0	•	20%	2000					
Premier Care	\checkmark	×	•	•	•	10000	2000					
Secure Home Extra Insurance	\checkmark	×	•	0	•	20%	2000					
Home & Contents Insurance	×	×	•	O	Ð	3000	1000					
Vital Home & Contents Insurance NS ¹	\checkmark	×	•	0	0	7500	2000					
Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000					
Vital Home Cover NSW/QLD	\checkmark	×	•	0	0	2000	5000					
Home Insurance	×	×	•	O	O	1000	1000					
Prestige Home Insurance NSW/QLD	\checkmark	×	•	٠	•	2000	5000					
Secured Home Extra	\checkmark	✓	•	0	•	20%	2000					
Secured Home Elite	\checkmark	\checkmark	•	٠	•	20%	2000					
Home & Contents PLUS QLD	×	×	•	•	•	2500	2500					
	Product NameSureCoverPlus NSW/QLDSureCover Gold NSW/QLDSureCover NSW/QLDANZ Home InsuranceAllianz Prestige Home Insurance NSVPremier CareSecure Home ExtraPremier CareSecure Home Extra InsuranceHome & Contents InsuranceVital Home & Contents Insurance NSVPrestige Home & Contents InsuranceVital Home Cover NSW/QLDHome InsurancePrestige Home Insurance NSV/QLDHome InsuranceSecured Home ExtraSecured Home Elite	Product NamePay Monthly at No Extra CostSureCoverPlus NSW/QLD×SureCover Gold NSW/QLD×SureCover NSW/QLD×ANZ Home Insurance✓ANZ Home Insurance✓Allianz Prestige Home Insurance NSV✓Premier Care✓Secure Home Extra✓Secure Home Extra Insurance✓Home & Contents Insurance×Vital Home & Contents Insurance✓Vital Home & Contents Insurance✓Vital Home Cover NSW/QLD✓Home Insurance×Prestige Home Insurance✓Vital Home Cover NSW/QLD✓Home Insurance×Prestige Home Insurance NSW/QLD✓Home Insurance×Prestige Home Insurance NSW/QLD✓Secured Home Extra✓Secured Home Extra✓Secured Home Elite✓	Product NamePay Monthly at No Extra CostNill Excess AvailableSureCoverPlus NSW/QLD××SureCover Gold NSW/QLD××SureCover NSW/QLD××ANZ Home Insurance✓×ANZ Home Insurance✓×Allianz Prestige Home Insurance NSV✓×Premier Care✓×Secure Home Extra✓✓Premier Care✓×Secure Home Extra Insurance✓×Home & Contents Insurance××Vital Home & Contents Insurance✓×Vital Home & Contents Insurance✓×Prestige Home Insurance✓×Prestige Home & Contents Insurance✓×Prestige Home & Contents Insurance✓×Prestige Home Insurance✓×Prestige Home Insurance××Home Insurance××Secured Home Extra✓✓Secured Home Elite✓✓	Product NamePay Monthly at No Extra CostNill Excess AvailableHoSureCoverPlus NSW/QLD×וSureCover Gold NSW/QLD×וSureCover NSW/QLD×וSureCover NSW/QLD×וANZ Home Insurance✓וAllianz Prestige Home Insurance NSV✓וPremier Care✓וSecure Home Extra✓✓•Premier Care✓וSecure Home Extra✓וHome & Contents Insurance×וVital Home & Contents Insurance✓וVital Home & Contents Insurance✓וVital Home Cover NSW/QLD✓וHome Insurance×וPrestige Home Insurance×וVital Home Cover NSW/QLD✓וHome Insurance×וPrestige Home Insurance×וHome Insurance×וPrestige Home Insurance NSW/QLD✓וSecured Home Extra✓✓•Secured Home Extra✓✓•Secured Home Extra✓✓•Secured Home Extra✓✓•Secured Home Extra✓✓•Secured Home Extra✓✓•Secured Home ExtraSecure Secure SecureSecure </td <td>Product NamePay Monthly at No Extra CostNill Excess AvailableHome InclusionsSureCoverPlus NSW/QLD××Contents in Open Air CoveredAccidental DamageSureCover Gold NSW/QLD×וSureCover NSW/QLD×ו•SureCover NSW/QLD×ו•ANZ Home Insurance✓ו•Allianz Prestige Home Insurance NSV✓ו•Premier Care✓ו•Secure Home Extra✓✓וHome & Contents Insurance×ו•Vital Home & Contents Insurance✓ו•Vital Home & Contents Insurance✓ו•Vital Home Cover NSW/QLD✓ו•Prestige Home Insurance✓ו•Vital Home Cover NSW/QLD✓ו•Home Insurance×ו•Prestige Home Insurance×ו•Prestige Home Insurance×ו•Prestige Home Insurance×ו•Prestige Home Insurance×ו•Prestige Home Insurance×ו•Prestige Home Insurance×ו•Secured Home Extra✓✓וSecured Home Extra✓✓ו <</td> <td>Product NamePay Monthly at No Extra CostNill Excess AvailableHome InclusionsSureCover Gold NSW/QLDXXContents in Open Air CoveredAccidental DamageFusion CoverSureCover Gold NSW/QLDXXImageImageImageSureCover NSW/QLDXXImageImageImageSureCover NSW/QLDXXImageImageImageANZ Home InsuranceImageXImageImageImageANZ Home InsuranceImageXImageImageImageAllianz Prestige Home Insurance NSVImageImageImageImagePremier CareImageImageImageImageImageSecure Home ExtraImageImageImageImageImageHome & Contents InsuranceImageImageImageImageVital Home & Contents InsuranceImageImageImageImageVital Home & Contents InsuranceImageImageImageImageVital Home & Contents InsuranceImageImageImageImageVital Home Cover NSW/QLDImageImageImageImageImagePrestige Home InsuranceImageImageImageImageImagePrestige Home InsuranceImageImageImageImageImageVital Home Cover NSW/QLDImageImageImageImageImagePrestige Home InsuranceImageImageImage<</td> <td>Based on\$150,000 contents sum insured Product Name Pay Monthly at No Extra Cost NIII Excess Available Home Inclusions Jew SureCoverPlus NSW/QLD x X Contents in Open Air Covered Accidental Damage Fusion Cover Maximum SureCover Plus NSW/QLD x X Contents in Open Air Covered Product Name 7500 SureCover Gold NSW/QLD x X Contents in Open Air Covered 20% SureCover NSW/QLD x X Contents in Open Air Covered 20% SureCover NSW/QLD x X Contents in Surance 20% ANZ Home Insurance v X Covered No Max Allianz Prestige Home Insurance NSV v X Covered 20% Premier Care v X Covered 20% Premier Care v X Covered 20% Mome & Contents Insurance X Covered 20% Vital Home & Contents Insurance X Covered 20% Vital Home Cover NSW/QLD v X Covered 20% Vital</td>	Product NamePay Monthly at No Extra CostNill Excess AvailableHome InclusionsSureCoverPlus NSW/QLD××Contents in Open Air CoveredAccidental DamageSureCover Gold NSW/QLD×וSureCover NSW/QLD×ו•SureCover NSW/QLD×ו•ANZ Home Insurance✓ו•Allianz Prestige Home Insurance NSV✓ו•Premier Care✓ו•Secure Home Extra✓✓וHome & Contents Insurance×ו•Vital Home & Contents Insurance✓ו•Vital Home & Contents Insurance✓ו•Vital Home Cover NSW/QLD✓ו•Prestige Home Insurance✓ו•Vital Home Cover NSW/QLD✓ו•Home Insurance×ו•Prestige Home Insurance×ו•Prestige Home Insurance×ו•Prestige Home Insurance×ו•Prestige Home Insurance×ו•Prestige Home Insurance×ו•Prestige Home Insurance×ו•Secured Home Extra✓✓וSecured Home Extra✓✓ו <	Product NamePay Monthly at No Extra CostNill Excess AvailableHome InclusionsSureCover Gold NSW/QLDXXContents in Open Air CoveredAccidental DamageFusion CoverSureCover Gold NSW/QLDXXImageImageImageSureCover NSW/QLDXXImageImageImageSureCover NSW/QLDXXImageImageImageANZ Home InsuranceImageXImageImageImageANZ Home InsuranceImageXImageImageImageAllianz Prestige Home Insurance NSVImageImageImageImagePremier CareImageImageImageImageImageSecure Home ExtraImageImageImageImageImageHome & Contents InsuranceImageImageImageImageVital Home & Contents InsuranceImageImageImageImageVital Home & Contents InsuranceImageImageImageImageVital Home & Contents InsuranceImageImageImageImageVital Home Cover NSW/QLDImageImageImageImageImagePrestige Home InsuranceImageImageImageImageImagePrestige Home InsuranceImageImageImageImageImageVital Home Cover NSW/QLDImageImageImageImageImagePrestige Home InsuranceImageImageImage<	Based on\$150,000 contents sum insured Product Name Pay Monthly at No Extra Cost NIII Excess Available Home Inclusions Jew SureCoverPlus NSW/QLD x X Contents in Open Air Covered Accidental Damage Fusion Cover Maximum SureCover Plus NSW/QLD x X Contents in Open Air Covered Product Name 7500 SureCover Gold NSW/QLD x X Contents in Open Air Covered 20% SureCover NSW/QLD x X Contents in Open Air Covered 20% SureCover NSW/QLD x X Contents in Surance 20% ANZ Home Insurance v X Covered No Max Allianz Prestige Home Insurance NSV v X Covered 20% Premier Care v X Covered 20% Premier Care v X Covered 20% Mome & Contents Insurance X Covered 20% Vital Home & Contents Insurance X Covered 20% Vital Home Cover NSW/QLD v X Covered 20% Vital					

Contents Insurance - High Sum Insured



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optional

standard

not available

	South Qu	leensland						
		Pay Monthly	Nill Excess	Но	me Inclusions		Jew	llery
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

RACQ	Home & Contents	×	\checkmark	•	Ð	Ð	6000	2000
Real Insurance	Top Cover	\checkmark	×	•	•	Ð	2500	1000
St George	Premier Care	\checkmark	×	•	•	•	10000	2000
Suncorp	Classic Home & Contents Insurance	×	\checkmark	•	Ð	Ð	4000	1000
Suncorp	Platinum Essential Home & Contents	×	\checkmark	•	•	•	20000	5000
Westpac	Premier Care	\checkmark	×	•	•	•	10000	2000
**								
1Cover Direct	Classic Home & Contents Insurance I	\checkmark	×	•	•	•	7500	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance I	\checkmark	×	•	0	•	7500	2000
Citibank	Classic Home Cover NSW/QLD	\checkmark	×	•	0	•	2000	5000
Citibank	Prestige Home Cover NSW/QLD	\checkmark	×	•	•	•	2000	5000
HSBC	Vital Home Insurance NSW/QLD	\checkmark	×	•	0	0	2000	5000
nab	Home Insurance NSW/QLD	\checkmark	×	•	0	•	7500	2000
nab	Home Insurance Essentials NSW/QLI	✓	×	•	0	0	7500	2000
*								
1Cover Direct	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000
1Cover Direct	Vital Home & Contents Insurance NS ¹	\checkmark	×	•	0	0	7500	2000

Contents Insurance - High Sum Insured



Report Date: OCTOBER 2012

not available

optional

standard

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		South Qu	Jeensland						
	Company Name	Product Name	Pay Monthly at No Extra	Nill Excess Available		me Inclusions		vllery	
			Cost		Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
*									
HSBC		Classic Home Insurance NSW/QLD	✓	×	•	0	•	2000	5000



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optional

standard

South Australia

Ο

not available

Based on\$150,000 contents sum insured South Australia									
Company Name	Product Name	Pay Monthly at No Extra Cost	Nill Excess Available	Home Inclusions			Jewllery		
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit	

Coles	Home Insurance	×	×	•	O	Ð	1000	1000	
CommInsure	CommInsure Home Insurance	\checkmark	\checkmark	•	O	O	4000	1000	
OnePath	Home & Content Insurance	\checkmark	×	•	O	•	No Max	3000	
RAA	Home & Contents Insurance	\checkmark	\checkmark	•	O	Ð	10000	5000	
Real Insurance	Essential Cover	✓	*	•	O	Ð	5000	1000	

AAMI	Home Insurance	×	×	•	•	•	5000	1000	
Bank of Melbourne	Quality Care	\checkmark	×	•	0	•	5000	1000	
Bank of Melbourne	Essential Care	\checkmark	×	0	0	0	3000	500	
Bank of Queensland	Secure Home Elite	\checkmark	\checkmark	•	•	•	20%	2000	
BANKSA	Quality Care	\checkmark	×	•	0	•	5000	1000	
BANKSA	Essential Care	\checkmark	×	0	0	0	3000	500	
Bankwest	Secure Home Extra Insurance	\checkmark	×	•	0	•	20%	2000	
Citibank	Vital Home Cover All Other States	\checkmark	×	•	0	0	2000	5000	
St George	Quality Care	\checkmark	×	•	0	•	5000	1000	
St George	Essential Care	\checkmark	×	0	0	0	3000	500	
Westpac	Quality Care	\checkmark	×	•	0	•	5000	1000	
Westpac	Essential Care	\checkmark	×	0	0	0	3000	500	

Contents Insurance - High Sum Insured



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optional

standard

South Australia

not available

Based on\$150,000 contents sum insured South Australia									
Company Name	Product Name	Pay Monthly at No Extra Cost	Nill Excess Available	Home Inclusions			Jewllery		
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit	

Allianz	SURECOVER PLUS All Other States	x	×	•	0	•	7500	2000	
Allianz	SURECOVER All Other States	×	×	•	0	0	7500	2000	
Allianz	SURECOVER GOLD All Other States	×	×	•	•	•	20%	2000	
ANZ	ANZ Home Insurance	\checkmark	×	•	•	•	No Max	3000	
AON	Blue Ribbon Home Insurance	\checkmark	×	•	•	•	20%	2500	
AON	Home Plus Insurance	\checkmark	×	•	0	•	20%	2500	
Bank of Melbourne	Premier Care	\checkmark	×	•	•	•	10000	2000	
Bank of Queensland	Secure Home Extra	\checkmark	✓	•	0	•	20%	2000	
BANKSA	Premier Care	\checkmark	×	•	•	•	10000	2000	
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	\checkmark	×	•	0	0	2000	1000	
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	\checkmark	×	•	•	•	20%	2500	
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	\checkmark	×	•	0	•	20%	2500	
Budget Direct	Home & Contents Insurance	×	×	•	O	Ð	3000	1000	
Catholic Church Insurance Ltd	Classic Home & Contents Insurance A	\checkmark	×	•	0	•	7500	2000	
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance Al	\checkmark	×	•	0	0	7500	2000	
CGU	Accidental Damage Home Insurance	\checkmark	×	•	•	•	20%	2500	
CGU	Fundamentals Home	\checkmark	×	•	0	0	2000	1000	
CGU	Listed Events Home Insurance	\checkmark	×	•	0	•	20%	2500	

Contents Insurance - High Sum Insured



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optional

standard

not available

Contents Insurance - High Sum Insured Based on\$150,000 contents sum insured										
		Pay Monthly	Nill Excess	Home Inclusions			Jewllery			
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit		

CUA	First Choice Accidental Damage	\checkmark	×	•	•	•	20%	2500		
CUA	First Choice Listed Events	\checkmark	×	۲	0	•	20%	2500		
HSBC	Vital Home Insurance All Other States	\checkmark	×	•	0	0	2000	5000		
IMB	Secured Home Elite	\checkmark	\checkmark	•	•	•	20%	2000		
IMB	Secured Home Extra	\checkmark	\checkmark	•	0	•	20%	2000		
Insur People's Choice CU	First Choice Accidental Damage	\checkmark	×	•	•	•	20%	2500		
Insur People's Choice CU	First Choice Listed Events	\checkmark	×	•	0	•	20%	2500		
nab	Home Insurance Essentials All Other	\checkmark	×	•	0	0	7500	2000		
Real Insurance	Top Cover	\checkmark	×	•	•	Ð	2500	1000		
SGIC	Home Cover	×	×	•	O	Ð	2500	2500		
St George	Premier Care	\checkmark	×	•	•	•	10000	2000		
Westpac	Premier Care	✓	*	•	•	•	10000	2000		
**										
1300 Insurance	Home and Contents Insurance Policy	×	×	•	O	Ð	3000	1000		
1Cover Direct	Classic Home & Contents Insurance A	\checkmark	×	•	•	•	7500	2000		
1Cover Direct	Vital Home & Contents Insurance All	\checkmark	×	•	0	0	7500	2000		
Arab Bank	Allianz Prestige Home Insurance All C	\checkmark	×	•	•	•	20%	2000		
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	\checkmark	*	•	•	•	20%	2000		



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optional

standard

South Australia

not available

	Based or	n \$150,00 0) content	s sum insured				
		Pay Monthly at No Extra	Nill Excess Available	Hc	Jewllery			
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
**								
Citibank	Classic Home Cover All Other States	\checkmark	×	•	0	•	2000	5000
HSBC	Classic Home Insurance All Other Sta	\checkmark	×	•	0	•	2000	5000
HSBC	Prestige Home Insurance All Other St	\checkmark	×	•	•	•	2000	5000
nab	Home Insurance All Other States	\checkmark	×	•	0	•	7500	2000
*								
1Cover Direct	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000
Citibank	Prestige Home Cover All Other States	✓	×	•	•	•	2000	5000
SGIC	Home Cover Plus	×	×	•	•	•	2500	2500

Contents Insurance - High Sum Insured



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North Queensland

not available

optional

standard

Based on\$150,000 contents sum insured											
		Pay Monthly	Nill Excess Available	Hc	ome Inclusions		Jewllery				
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit			

Bank of Melbourne	Quality Care Nth QLD	\checkmark	×	•	0	•	5000	1000			
BANKSA	Quality Care Nth QLD	\checkmark	×	•	0	•	5000	1000			
CommInsure	Comminsure Home Insurance Nth QL	\checkmark	\checkmark	•	Ð	Ð	4000	1000			
St George	Quality Care Nth QLD	\checkmark	×	•	0	•	5000	1000			
Westpac	Quality Care Nth QLD	\checkmark	×	•	0	•	5000	1000			

AAMI	Home Insurance Nth QLD	×	×	•	•	•	5000	1000			
Bank of Melbourne	Essential Care Nth QLD	\checkmark	×	0	0	0	3000	500			
Bank of Queensland	Secure Home Elite Nth QLD	\checkmark	✓	•	•	•	20%	2000			
BANKSA	Essential Care Nth QLD	\checkmark	×	0	0	0	3000	500			
Bankwest	Secure Home Extra Nth QLD	\checkmark	×	•	0	•	20%	2000			
Bendigo / Adelaide Bank	Silver Home & Contents Insurance N	\checkmark	×	•	0	•	20%	2500			
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	✓	×	•	0	0	2000	1000			
nsur People's Choice CU	First Choice Accidental Damage Nth	\checkmark	×	•	•	•	20%	2500			
OnePath	Home & Contents Nth QLD	\checkmark	×	•	Ð	•	No Max	3000			
St George	Essential Care Nth QLD	\checkmark	×	0	0	0	3000	500			
Westpac	Essential Care Nth QLD	✓	×	0	0	0	3000	500			

Contents Insurance - High Sum Insured



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optional

standard

North Queensland

not available

		n\$150,000		Based on\$150,000 contents sum insured											
		Pay Monthly at No Extra	Nill Excess Available	Но	me Inclusions		Jewllery								
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit							

ANZ	ANZ Home Insurance Nth QLD	\checkmark	×	•	•	•	No Max	3000							
AON	Blue Ribbon Home Insurance Nth QL	\checkmark	×	•	•	•	20%	2500							
AON	Home Plus Insurance Nth QLD	\checkmark	×	•	0	•	20%	2500							
Arab Bank	Allianz Prestige Home Insurance Nth	\checkmark	×	•	•	•	20%	2000							
Bank of Melbourne	Premier Care Nth QLD	\checkmark	×	•	•	•	10000	2000							
Bank of Queensland	Secure Home Extra Nth QLD	✓	✓	•	0	•	20%	2000							
BANKSA	Premier Care Nth QLD	\checkmark	×	•	•	•	10000	2000							
Bendigo / Adelaide Bank	Gold Home & Contents Insurance NT	✓	×	•	•	•	20%	2500							
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000							
CGU	Listed Events Insurance Nth QLD	\checkmark	×	•	0	•	20%	2500							
CGU	Fundamentals Home Insurance Nth G	\checkmark	×	•	0	0	2000	1000							
CGU	Accidental Damage Insurance Nth QL	\checkmark	×	•	•	•	20%	2500							
Citibank	Home Cover Prestige - Nth QLD	\checkmark	×	•	•	•	2000	5000							
Coles	Home Insurance Nth QLD	×	×	•	O	Ð	1000	1000							
CUA	First Choice Accidental Damage Nth	\checkmark	×	•	•	•	20%	2500							
CUA	First Choice Listed Events Nth QLD	\checkmark	×	•	0	•	20%	2500							
HSBC	Prestige Home Insurance - Nth QLD	\checkmark	×	•	•	•	2000	5000							
IMB	Secured Home Elite Nth QLD	\checkmark	\checkmark	•	•	•	20%	2000							

Contents Insurance - High Sum Insured



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standard

North Queensland

not available

optional

	Based or) content		North Queensland			
		Pay Monthly at No Extra	Nill Excess Available	Ho	ome Inclusions		Jew	llery
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

IMB	Secured Home Extra Nth QLD	\checkmark	√	•	0	•	20%	2000
Insur People's Choice CU	First Choice Listed Events Nth QLD	\checkmark	×	•	0	•	20%	2500
NRMA	Home & Contents Nth QLD	×	×	•	O	Ð	2500	2500
NRMA	Home & Contents PLUS Nth QLD	×	×	•	•	•	2500	2500
RACQ	Home & Contents Nth QLD	×	\checkmark	•	O	Ð	6000	2000
St George	Premier Care Nth QLD	\checkmark	×	•	•	•	10000	2000
Suncorp	Platinum Essential Home & Contents	×	\checkmark	•	•	•	20000	5000
Suncorp	Classic Home & Contents Insurance I	×	\checkmark	•	\bullet	Ð	4000	1000
Westpac	Premier Care Nth QLD	\checkmark	×	•	•	•	10000	2000
**								
1Cover Direct	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000
1Cover Direct	Classic Home & Contents Insurance I	\checkmark	×	•	•	•	7500	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance I	\checkmark	×	•	0	•	7500	2000
Catholic Church Insurance Ltd	Viral Home & Contents Insurance Nth	\checkmark	×	•	0	0	7500	2000
Citibank	Vital Home Cover - Nth QLD	\checkmark	×	•	0	0	2000	5000
Citibank	Classic Home Cover - Nth QLD	\checkmark	×	•	0	•	2000	5000
nab	Home Insurance Essentials Nth QLD	\checkmark	×	•	0	0	7500	2000
nab	Home Insurance Nth QLD	\checkmark	×	•	0	٠	7500	2000

Contents Insurance - High Sum Insured



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North Queensland

not available

optional

standard

Based on\$150,000 contents sum insured										
	Product Name	Pay Monthly at No Extra	Nill Excess Available	Hc	Jewllery					
Company Name		Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit		
*										
1Cover Direct	Vital Home & Contents Insurance Nth	\checkmark	×	•	0	0	7500	2000		
HSBC	Vital Home Insurance - Nth QLD	\checkmark	×	•	0	0	2000	5000		
HSBC	Classic Home Insurance Nth QLD	\checkmark	×	•	0	•	2000	5000		

Contents Insurance - High Sum Insured



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optional

standard

New South Wales

not available

		Pay Monthly at No Extra	Nill Excess	Ho	ome Inclusions		Jev	vilery
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

Bank of Melbourne	Quality Care	\checkmark	×	•	0	•	5000	1000
CommInsure	CommInsure Home Insurance	\checkmark	\checkmark	•	O	Ð	4000	1000
OnePath	Home & Content Insurance	\checkmark	×	•	O	•	No Max	3000
Real Insurance	Essential Cover	✓	×	•	O	Ð	5000	1000
Western QBE	Home Cover	*	*	•	O	•	1500	1500

ANZ	ANZ Home Insurance	✓	×	•	•	•	No Max	3000
Bank of Melbourne	Essential Care	\checkmark	×	0	0	0	3000	500
Bank of Melbourne	Premier Care	\checkmark	×	•	٠	•	10000	2000
Bank of Queensland	Secure Home Elite	\checkmark	\checkmark	•	•	•	20%	2000
BANKSA	Quality Care	✓	×	•	0	•	5000	1000
BANKSA	Essential Care	\checkmark	×	0	0	0	3000	500
St George	Essential Care	✓	×	0	0	0	3000	500
St George	Quality Care	\checkmark	×	•	0	•	5000	1000
Westpac	Quality Care	\checkmark	×	•	0	•	5000	1000
Westpac	Essential Care	✓	×	0	0	0	3000	500

Contents Insurance - High Sum Insured



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Ο

not available

optional

standard

				h Sum Insured s sum insured			New So	uth Wales
		Pay Monthly	Nill Excess	Но	me Inclusions		Jew	llery
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

1300 Insurance	Home and Contents Insurance Policy	×	×	•	O	Ð	3000	1000
1Cover Direct	Classic Home & Contents Insurance I	\checkmark	×	•	•	•	7500	2000
AAMI	Home Insurance	×	×	•	•	•	5000	1000
Allianz	SureCoverPlus NSW/QLD	×	×	•	0	•	7500	2000
Allianz	SureCover NSW/QLD	×	×	•	0	0	7500	2000
Allianz	SureCover Gold NSW/QLD	×	×	•	•	•	20%	2000
Arab Bank	Allianz Prestige Home Insurance NSV	\checkmark	×	•	•	•	20%	2000
Bank of Queensland	Secure Home Extra	\checkmark	\checkmark	•	0	•	20%	2000
BANKSA	Premier Care	\checkmark	×	•	•	•	10000	2000
Bankwest	Secure Home Extra Insurance	\checkmark	×	•	0	•	20%	2000
Budget Direct	Home & Contents Insurance	×	×	•	O	Ð	3000	1000
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000
Citibank	Prestige Home Cover NSW/QLD	\checkmark	×	•	•	•	2000	5000
Coles	Home Insurance	×	×	•	O	Ð	1000	1000
GIO	Platinum Essential	×	\checkmark	٠	٠	٠	20000	5000
GIO	Platinum Essential Plus	×	✓	•	•	•	40000	10000
GIO	Classic	×	✓	•	O	O	4000	1000
HSBC	Prestige Home Insurance NSW/QLD	\checkmark	×	•	•	•	2000	5000

Contante Incurance High Sum Incured



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optional

standard

not available

Contents Insurance - High Sum Insured New S Based on\$150,000 contents sum insured										
		Pay Monthly	Nill Excess	Home Inclusions			Jewllery			
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit		

IMB	Secured Home Elite	\checkmark	\checkmark	•	•	•	20%	2000		
IMB	Secured Home Extra	\checkmark	\checkmark	•	0	•	20%	2000		
Real Insurance	Top Cover	\checkmark	×	•	•	Ð	2500	1000		
St George	Premier Care	\checkmark	×	•	•	•	10000	2000		
Suncorp	Classic Home & Contents Insurance	×	\checkmark	•	O	Ð	4000	1000		
Suncorp	Platinum Essential Home & Contents	×	\checkmark	•	•	•	20000	5000		
Westpac	Premier Care	\checkmark	*	•	•	•	10000	2000		
**										
1Cover Direct	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000		
Catholic Church Insurance Ltd	Vital Home & Contents Insurance NS ¹	\checkmark	×	•	0	0	7500	2000		
Catholic Church Insurance Ltd	Classic Home & Contents Insurance I	\checkmark	×	•	0	•	7500	2000		
Citibank	Vital Home Cover NSW/QLD	\checkmark	×	•	0	0	2000	5000		
Citibank	Classic Home Cover NSW/QLD	\checkmark	×	•	0	•	2000	5000		
HSBC	Vital Home Insurance NSW/QLD	\checkmark	×	•	0	0	2000	5000		
nab	Home Insurance NSW/QLD	✓	*	•	0	•	7500	2000		
*										
1Cover Direct	Vital Home & Contents Insurance NS ¹	\checkmark	×	•	0	0	7500	2000		



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	Contents Insurance - High Sum Insured Based on\$150,000 contents sum insured									
Company Name		Pay Monthly at No Extra		Но	me Inclusions	Jewilery				
	Product Name	Cost		Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit		
*										
HSBC	Classic Home Insurance NSW/QLD	\checkmark	×	•	0	•	2000	5000		
nab	Home Insurance Essentials NSW/QL	√	×	•	0	0	7500	2000		

your guide to product excellence

Ο

not available

optional

standard



Home & Contents Insurance - Low Sum Insured

not available

Optional

standard

		Temporary	Pay Monthly	nd \$75,000	Online	Riverine	Home Inclusions		Jewllery	
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#		Accidental Damage	Fusion Cover	Maximum	Item Limit

AAMI	Home Insurance	•	×	×	Varies	•	•	•	5000	1000
Bankwest	Secure Home Extra Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
Budget Direct	Home & Contents Insurance	•	×	×	10%	0	O	O	3000	1000
CommInsure	CommInsure Home Insurance	•	\checkmark	\checkmark	10%	0	O	O	4000	1000
OnePath	Home & Content Insurance	•	\checkmark	\checkmark	0%	•	Ð	•	No Max	3000

AON	Blue Ribbon Home Insurance	•	\checkmark	√	0%	•	٠	•	20%	2500
AON	Home Plus Insurance	•	✓	\checkmark	0%	•	0	•	20%	2500
Bank of Queensland	Secure Home Elite	•	\checkmark	\checkmark	0%	•	•	•	20%	2000
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	•	✓	\checkmark	0%	•	0	•	20%	2500
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
CGU	Accidental Damage Home Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
CGU	Listed Events Home Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
CUA	First Choice Listed Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
HBF	Fundamentals	•	\checkmark	×	N/A	•	•	0	20000	20000
MB	Secured Home Elite	•	✓	\checkmark	0%	•	•	•	20%	2000
Insur People's Choice CU	First Choice Accidental Damage	•	1	\checkmark	0%	•	•	•	20%	2500

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standard Optional

O not available

	Home & Co Based on \$300,00							V	Vestern /	Australia
		Temporary	Pay Monthly	One Excess	Online Discount#	Riverine Flood Cover	Home I	nclusions	Jev	wllery
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

ANZ	ANZ Home Insurance	•	\checkmark	\checkmark	0%	•	•	•	No Max	3000
Arab Bank	Allianz Prestige Home Insurance All C	•	\checkmark	\checkmark	0%	0	•	•	20%	2000
Bank of Melbourne	Premier Care	•	\checkmark	✓	0%	•	•	•	10000	2000
Bank of Melbourne	Essential Care	•	\checkmark	✓	0%	•	0	0	3000	500
Bank of Melbourne	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
Bank of Queensland	Secure Home Extra	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
BANKSA	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
BANKSA	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500
BANKSA	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	•	\checkmark	\checkmark	10%	0	0	•	7500	2000
CGU	Fundamentals Home	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
Citibank	Prestige Home Cover All Other States	•	\checkmark	\checkmark	0%	0	•	•	2000	5000
CUA	First Choice Accidental Damage	٠	\checkmark	\checkmark	0%	•	•	•	20%	2500
GIO	Classic	•	×	\checkmark	10%	٠	•	O	4000	1000
HSBC	Prestige Home Insurance All Other St	٠	\checkmark	\checkmark	10%	0	•	•	2000	5000
IMB	Secured Home Extra	٠	\checkmark	\checkmark	0%	•	0	•	20%	2000
Insur People's Choice CU	First Choice Listed Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2500

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standard Optional

O not available

	Home & Co Based on \$300,00							V	Vestern /	Australia
		Temporary	Pay Monthly		Online	Riverine	Home	Inclusions	Jev	vllery
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

MYER	Home Cover Prestige	•	\checkmark	\checkmark	0%	0	•	•	No Max	3000
SGIO	Home Cover	•	×	\checkmark	0%	•	O	O	2500	2500
SGIO	Home Cover Plus	•	×	\checkmark	0%	•	•	•	2500	2500
St George	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
St George	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500
St George	Premier Care	•	✓	\checkmark	0%	•	•	•	10000	2000
Westpac	Essential Care	•	✓	\checkmark	0%	•	0	0	3000	500
Westpac	Quality Care	•	✓	\checkmark	0%	•	0	•	5000	1000
Westpac	Premier Care	•	✓	\checkmark	0%	•	•	•	10000	2000
**										
1Cover Direct	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	0%	0	•	•	20%	2000
1Cover Direct	Classic Home & Contents Insurance /	•	\checkmark	\checkmark	0%	0	•	•	7500	2000
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	•	✓	\checkmark	10%	0	0	0	7500	2000
Citibank	Vital Home Cover All Other States	•	✓	\checkmark	0%	0	0	0	2000	5000
Citibank	Classic Home Cover All Other States	•	\checkmark	\checkmark	0%	0	0	•	2000	5000
HSBC	Classic Home Insurance All Other Sta	•	✓	\checkmark	10%	0	0	•	2000	5000
HSBC	Vital Home Insurance All Other States	•	\checkmark	\checkmark	10%	0	0	0	2000	5000
nab	Home Insurance All Other States	•	\checkmark	\checkmark	10%	0	0	•	7500	2000

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standard

Optional

not available

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	Home & Contents Insurance - Low Sum Insured Based on \$300,000 house value and \$75,000 contents value											
		Temporary Accomodation		One Excess for both	Online Discount#	Riverine Flood Cover	Home I	nclusions	Jev	llery		
Company Name	Product Name	Accomodation	Cost	claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit		
*												
1Cover Direct	Vital Home & Contents Insurance All (•	\checkmark	\checkmark	0%	0	0	0	7500	2000		
Coles	Home Insurance	•	×	\checkmark	10%	•	O	•	1000	1000		
nab	Home Insurance Essentials All Other	٠	✓	\checkmark	10%	0	0	0	7500	2000		

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Home & Contents Insurance - Low Sum Insured V Based on \$300,000 house value and \$75,000 contents value												
		Temporary Accomodation	Pay Monthly at No Extra	One Excess	Online Discount#	Riverine Flood Cover	Home I	nclusions	Jev	vllery		
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit		

AAMI	Home Insurance	•	×	×	Varies	•	•	•	5000	1000		
Budget Direct	Home & Contents Insurance	•	×	×	10%	0	O	O	3000	1000		
CommInsure	CommInsure Home Insurance	•	\checkmark	\checkmark	10%	0	O	O	4000	1000		
GIO	Classic	•	×	\checkmark	10%	•	O	O	4000	1000		
OnePath	Home & Content Insurance	•	✓	✓	0%	•	O	•	No Max	3000		

1300 Insurance	Home and Contents Insurance Policy	•	×	×	10%	0	O	O	3000	1000		
Allianz	SURECOVER GOLD All Other States	•	×	\checkmark	10%	•	•	•	20%	2000		
Allianz	SURECOVER PLUS All Other States	•	×	\checkmark	10%	•	0	•	7500	2000		
Allianz	SURECOVER All Other States	•	×	\checkmark	10%	0	0	0	7500	2000		
ANZ	ANZ Home Insurance	•	\checkmark	\checkmark	0%	•	•	•	No Max	3000		
Bank of Queensland	Secure Home Elite	•	\checkmark	\checkmark	0%	•	•	•	20%	2000		
Bankwest	Secure Home Extra Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2000		
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2500		
CGU	Listed Events Home Insurance	٠	\checkmark	\checkmark	0%	•	0	•	20%	2500		
Citibank	Vital Home Cover All Other States	٠	\checkmark	\checkmark	0%	0	0	0	2000	5000		
Coles	Home Insurance	٠	×	\checkmark	10%	٠	O	O	1000	1000		
RACV	Home & Contents	•	×	\checkmark	0%	•	Ð	O	1000	1000		

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standard 🔘 optional 🚫 not available

	Home & Co Based on \$300,00									Victoria
		Temporary Accomodation	Pay Monthly at No Extra	One Excess for both	Online	Riverine Flood Cover	Home I	nclusions	Jev	vllery
Company Name	Product Name	Accomodation Available	Cost	claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

AON	Blue Ribbon Home Insurance	•	\checkmark	✓	0%	•	•	•	20%	2500
AON	Home Plus Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
Arab Bank	Allianz Prestige Home Insurance All C	•	\checkmark	\checkmark	0%	0	•	•	20%	2000
Bank of Melbourne	Premier Care	•	\checkmark	✓	0%	•	•	•	10000	2000
Bank of Melbourne	Quality Care	•	\checkmark	✓	0%	•	0	•	5000	1000
Bank of Queensland	Secure Home Extra	٠	\checkmark	\checkmark	0%	٠	0	•	20%	2000
BANKSA	Premier Care	•	\checkmark	✓	0%	•	•	•	10000	2000
BANKSA	Quality Care	•	\checkmark	✓	0%	٠	0	٠	5000	1000
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	•	\checkmark	✓	0%	•	•	•	20%	2500
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	٠	\checkmark	✓	0%	٠	0	0	2000	1000
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	•	✓	✓	10%	0	0	0	7500	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance A	•	\checkmark	✓	10%	0	0	٠	7500	2000
CGU	Accidental Damage Home Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
CGU	Fundamentals Home	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
Citibank	Classic Home Cover All Other States	•	\checkmark	\checkmark	0%	0	0	•	2000	5000
Citibank	Prestige Home Cover All Other States	•	\checkmark	\checkmark	0%	0	•	•	2000	5000
CUA	First Choice Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
CUA	First Choice Listed Events	•	\checkmark	✓	0%	•	0	•	20%	2500

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standard 🔹 optional 🔹 🔘 not available

	Home & Co									Victoria
	Based on \$300,00	Temporary	Pay Monthly	One Excess	Online	Riverine	Home I	nclusions	Jev	wllery
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

HSBC	Vital Home Insurance All Other States	•	\checkmark	\checkmark	10%	0	0	0	2000	5000
HSBC	Classic Home Insurance All Other Sta	٠	\checkmark	\checkmark	10%	0	0	•	2000	5000
HSBC	Prestige Home Insurance All Other St	•	\checkmark	\checkmark	10%	0	•	•	2000	5000
IMB	Secured Home Elite	•	\checkmark	\checkmark	0%	•	•	•	20%	2000
Insur People's Choice CU	First Choice Listed Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
Insur People's Choice CU	First Choice Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
St George	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
St George	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
Western QBE	Home Cover	•	×	\checkmark	10%	0	O	•	1500	1500
Westpac	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
Westpac	Quality Care	•	✓	\checkmark	0%	•	0	•	5000	1000
**										
1Cover Direct	Classic Home & Contents Insurance /	•	\checkmark	\checkmark	0%	0	•	•	7500	2000
Bank of Melbourne	Essential Care	٠	\checkmark	\checkmark	0%	•	0	0	3000	500
BANKSA	Essential Care	٠	\checkmark	\checkmark	0%	•	0	0	3000	500
IMB	Secured Home Extra	•	\checkmark	✓	0%	•	0	•	20%	2000
MYER	Home Cover Prestige	•	\checkmark	✓	0%	0	•	•	No Max	3000
nab	Home Insurance Essentials All Other	•	✓	✓	10%	0	0	0	7500	2000

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standard O optional O not available

	Home & Contents Insurance - Low Sum Insured Based on \$300,000 house value and \$75,000 contents value												
		Temporary Accomodation	Pay Monthly at No Extra	One Excess for both	Online Discount#	Riverine Flood Cover	Home I	nclusions	Jev	vllery			
Company Name	Product Name	Accomodation	Cost	claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit			
**													
nab	Home Insurance All Other States	•	\checkmark	✓	10%	0	0	•	7500	2000			
St George	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500			
Westpac	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500			
*													
1Cover Direct	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	0%	0	•	•	20%	2000			
1Cover Direct	Vital Home & Contents Insurance All (٠	\checkmark	\checkmark	0%	0	0	0	7500	2000			
Real Insurance	Top Cover	٠	✓	✓	0%	0	•	O	2500	1000			

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standard O optional O not available

Home & Contents Insurance - Low Sum Insured Tasi Based on \$300,000 house value and \$75,000 contents value Tasi													
		Temporary Accomodation	Pay Monthly at No Extra	One Excess for both	Online Discount#	Riverine Flood Cover	Home I	nclusions	Jev	wllery			
Company Name	Product Name	Accomodation	Cost	claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit			

1300 Insurance	Home and Contents Insurance Policy	•	×	×	10%	0	O	O	3000	1000			
AAMI	Home Insurance	•	×	×	Varies	•	•	•	5000	1000			
Budget Direct	Home & Contents Insurance	•	×	×	10%	0	O	O	3000	1000			
CommInsure	CommInsure Home Insurance	•	\checkmark	✓	10%	0	O	O	4000	1000			
OnePath	Home & Content Insurance	•	✓	✓	0%	•	O	•	No Max	3000			

ANZ	ANZ Home Insurance	•	\checkmark	\checkmark	0%	•	•	•	No Max	3000			
AON	Blue Ribbon Home Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500			
AON	Home Plus Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2500			
Bank of Queensland	Secure Home Elite	•	\checkmark	\checkmark	0%	•	•	•	20%	2000			
Bankwest	Secure Home Extra Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2000			
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500			
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2500			
CGU	Accidental Damage Home Insurance	•	\checkmark	✓	0%	•	•	•	20%	2500			
CGU	Listed Events Home Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2500			
CUA	First Choice Listed Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2500			
Insur People's Choice CU	First Choice Accidental Damage	•	\checkmark	✓	0%	•	•	•	20%	2500			
NRMA	Home & Contents NSW/ACT/TAS	•	×	✓	0%	•	O	O	2500	2500			

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Optional

standard

Home & Contents Insurance - Low Sum Insured Based on \$300,000 house value and \$75,000 contents value												
		Temporary Accomodation	Pay Monthly at No Extra	One Excess for both	Online Discount#	Riverine Flood Cover	Home I	nclusions	Jev	vllery		
Company Name	Product Name	Available	Cost	claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit		

Allianz	SURECOVER PLUS All Other States	•	×	\checkmark	10%	•	0	•	7500	2000		
Allianz	SURECOVER GOLD All Other States	•	×	\checkmark	10%	•	•	•	20%	2000		
Allianz	SURECOVER All Other States	•	×	\checkmark	10%	0	0	0	7500	2000		
Arab Bank	Allianz Prestige Home Insurance All C	•	\checkmark	✓	0%	0	•	•	20%	2000		
Bank of Melbourne	Quality Care	•	\checkmark	✓	0%	•	0	•	5000	1000		
Bank of Melbourne	Premier Care	•	✓	✓	0%	•	•	•	10000	2000		
Bank of Queensland	Secure Home Extra	•	\checkmark	\checkmark	0%	•	0	•	20%	2000		
BANKSA	Quality Care	•	✓	✓	0%	•	0	•	5000	1000		
BANKSA	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000		
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	•	✓	✓	0%	•	0	0	2000	1000		
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	•	\checkmark	\checkmark	10%	0	0	•	7500	2000		
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	•	✓	✓	10%	0	0	0	7500	2000		
CGU	Fundamentals Home	•	\checkmark	\checkmark	0%	•	0	0	2000	1000		
Citibank	Prestige Home Cover All Other States	•	✓	✓	0%	0	•	•	2000	5000		
Citibank	Vital Home Cover All Other States	•	✓	✓	0%	0	0	0	2000	5000		
Coles	Home Insurance	•	×	✓	10%	•	O	O	1000	1000		
CUA	First Choice Accidental Damage	•	✓	✓	0%	•	•	•	20%	2500		
HSBC	Prestige Home Insurance All Other St	•	\checkmark	\checkmark	10%	0	•	•	2000	5000		

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Discounts may vary

not available



standard O optional O not available

	Home & Co Based on \$300,00								Т	asmania
		Temporary Accomodation	Pay Monthly at No Extra	One Excess for both	Online Discount#	Riverine Flood Cover	Home I	nclusions	Jev	vllery
Company Name	Product Name	Accomodation Available	Cost	claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

IMB	Secured Home Extra	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
IMB	Secured Home Elite	•	\checkmark	\checkmark	0%	•	•	•	20%	2000
Insur People's Choice CU	First Choice Listed Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
MYER	Home Cover Prestige	•	\checkmark	\checkmark	0%	0	•	•	No Max	3000
NRMA	Home & Contents PLUS NSW/ACT/T	•	×	\checkmark	0%	•	•	•	2500	2500
Real Insurance	Top Cover	•	\checkmark	\checkmark	0%	0	•	O	2500	1000
St George	Quality Care	٠	\checkmark	\checkmark	0%	•	0	۲	5000	1000
St George	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
Western QBE	Home Cover	•	×	\checkmark	10%	0	O	•	1500	1500
Westpac	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
Westpac	Quality Care	•	✓	✓	0%	•	0	•	5000	1000
**										
1Cover Direct	Classic Home & Contents Insurance /	•	\checkmark	\checkmark	0%	0	•	•	7500	2000
Bank of Melbourne	Essential Care	٠	\checkmark	\checkmark	0%	•	0	0	3000	500
BANKSA	Essential Care	٠	\checkmark	\checkmark	0%	•	0	0	3000	500
Citibank	Classic Home Cover All Other States	•	✓	\checkmark	0%	0	0	•	2000	5000
HSBC	Classic Home Insurance All Other Sta	•	\checkmark	\checkmark	10%	0	0	•	2000	5000
HSBC	Vital Home Insurance All Other States	•	\checkmark	\checkmark	10%	0	0	0	2000	5000

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standard O optional O not available

	Home & Co Based on \$300,00								Т	asmania
		Temporary Accomodation	Pay Monthly at No Extra	One Excess for both	Online Discount#	Riverine Flood Cover	Home I	nclusions	Jew	llery
Company Name	Product Name	Accomodation	Cost	claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
**										
nab	Home Insurance All Other States	•	\checkmark	✓	10%	0	0	•	7500	2000
St George	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500
Westpac	Essential Care	٠	✓	✓	0%	•	0	0	3000	500
*										
1Cover Direct	Vital Home & Contents Insurance All (•	\checkmark	✓	0%	0	0	0	7500	2000
1Cover Direct	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	0%	0	•	•	20%	2000
nab	Home Insurance Essentials All Other	٠	✓	✓	10%	0	0	0	7500	2000

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South Queensland

Optional

standard

not available

	Based on \$300,0							50	outh Que	ensland
		Temporary Accomodation	Pay Monthly at No Extra	One Excess for both	Online Discount#	Riverine Flood Cover	Home I	Inclusions	Je	wllery
Company Name	Product Name	Available	Cost	claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

1300 Insurance	Home and Contents Insurance Policy	•	×	×	10%	0	O	O	3000	1000
AAMI	Home Insurance	•	×	×	Varies	•	•	•	5000	1000
Budget Direct	Home & Contents Insurance	•	×	×	10%	0	O	O	3000	1000
CommInsure	CommInsure Home Insurance	•	\checkmark	✓	10%	0	O	O	4000	1000
OnePath	Home & Content Insurance	•	\checkmark	\checkmark	0%	•	O	•	No Max	3000

ANZ	ANZ Home Insurance	•	\checkmark	\checkmark	0%	•	•	•	No Max	3000
AON	Blue Ribbon Home Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
AON	Home Plus Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
Bank of Melbourne	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
Bank of Queensland	Secure Home Elite	•	\checkmark	\checkmark	0%	•	•	•	20%	2000
BANKSA	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	•	\checkmark	✓	0%	•	0	•	20%	2500
CGU	Listed Events Home Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
RACQ	Home & Contents	•	×	\checkmark	0%	•	Ð	O	6000	2000
St George	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
Westpac	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000

Home & Contents Insurance - Low Sum Insured

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standard Optional

O not available

	Home & Co Based on \$300,00							So	outh Que	ensland
		Temporary	Pay Monthly	One Excess	Online	Riverine	Home I	nclusions	Jev	vllery
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

Allianz	SureCoverPlus NSW/QLD	•	×	√	10%	O	0	•	7500	2000
Allianz	SureCover NSW/QLD	•	×	✓	10%	O	0	0	7500	2000
Allianz	SureCover Gold NSW/QLD	•	×	\checkmark	10%	O	•	•	20%	2000
Bank of Melbourne	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
Bank of Melbourne	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500
Bank of Queensland	Secure Home Extra	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
BANKSA	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
BANKSA	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500
Bankwest	Secure Home Extra Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	10%	O	•	•	20%	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance I	•	\checkmark	\checkmark	10%	•	0	•	7500	2000
CGU	Fundamentals Home	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
CGU	Accidental Damage Home Insurance	•	\checkmark	\checkmark	0%	•	•	٠	20%	2500
Citibank	Vital Home Cover NSW/QLD	٠	\checkmark	\checkmark	0%	•	0	0	2000	5000
CUA	First Choice Listed Events	•	\checkmark	\checkmark	0%	•	0	٠	20%	2500
CUA	First Choice Accidental Damage	•	\checkmark	✓	0%	•	۲	۲	20%	2500
HSBC	Prestige Home Insurance NSW/QLD	•	\checkmark	\checkmark	10%	O	•	٠	2000	5000

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Discounts may vary

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standard Optional

not available

Home & Contents Insurance - Low Sum Insured Based on \$300,000 house value and \$75,000 contents value										ensland
		Temporary	Pay Monthly	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home	nclusions	Jewllery	
Company Name	Product Name	Accomodation Available	at No Extra Cost				Accidental Damage	Fusion Cover	Maximum	Item Limit

IMB	Secured Home Extra	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
IMB	Secured Home Elite	•	\checkmark	\checkmark	0%	•	•	•	20%	2000
Insur People's Choice CU	First Choice Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
Insur People's Choice CU	First Choice Listed Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
NRMA	Home & Contents QLD	•	×	\checkmark	0%	•	•	O	2500	2500
NRMA	Home & Contents PLUS QLD	•	×	\checkmark	0%	•	•	•	2500	2500
St George	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500
St George	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
Suncorp	Classic Home & Contents Insurance	•	×	\checkmark	0%	•	O	O	4000	1000
Westpac	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
Westpac	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500
**										
1Cover Direct	Classic Home & Contents Insurance I	•	✓	\checkmark	0%	O	•	•	7500	2000
Arab Bank	Allianz Prestige Home Insurance NSV	•	✓	\checkmark	0%	Ð	•	•	20%	2000
Catholic Church Insurance Ltd	Vital Home & Contents Insurance NS ¹	•	\checkmark	\checkmark	10%	Ð	0	0	7500	2000
Citibank	Prestige Home Cover NSW/QLD	•	\checkmark	\checkmark	0%	•	•	•	2000	5000
Citibank	Classic Home Cover NSW/QLD	•	✓	\checkmark	0%	Ð	0	•	2000	5000
HSBC	Classic Home Insurance NSW/QLD	٠	\checkmark	\checkmark	10%	•	0	•	2000	5000

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🕨 standard 🔹 optional 🛛 🔘 no

O not available

	South Queensland									
		Temporary Accomodation		One Excess for both	Online Discount#	Riverine Flood Cover	Home Inclusions		Jewllery	
Company Name	Product Name	Available	Cost	claims	Discounti	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
**										
HSBC	Vital Home Insurance NSW/QLD	•	\checkmark	✓	10%	O	0	0	2000	5000
nab	Home Insurance NSW/QLD	•	\checkmark	✓	10%	O	0	•	7500	2000
nab	Home Insurance Essentials NSW/QLI	•	✓	✓	10%	O	0	0	7500	2000
*										
1Cover Direct	Vital Home & Contents Insurance NS ¹	•	\checkmark	✓	0%	O	0	0	7500	2000
1Cover Direct	Prestige Home & Contents Insurance	•	\checkmark	✓	0%	O	•	•	20%	2000
Coles	Home Insurance	•	×	\checkmark	10%	•	O	O	1000	1000

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standard

Optional

not available

Home & Contents Insurance - Low Sum Insured Based on \$300,000 house value and \$75,000 contents value										Australia
		Temporary	Pay Monthly	One Excess	Online	Riverine	Home I	nclusions	Jev	vllery
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

AAMI	Home Insurance	•	×	×	Varies	•	•	•	5000	1000
Allianz	SURECOVER PLUS All Other States	•	×	\checkmark	10%	•	0	•	7500	2000
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
CommInsure	Comminsure Home Insurance	•	\checkmark	\checkmark	10%	0	●	O	4000	1000
RAA	Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	•	O	10000	5000
SGIC	Home Cover	•	×	\checkmark	0%	•	O	O	2500	2500

Allianz	SURECOVER GOLD All Other States	•	×	\checkmark	10%	•	•	•	20%	2000
AON	Home Plus Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
AON	Blue Ribbon Home Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
Budget Direct	Home & Contents Insurance	•	×	×	10%	0	O	Ð	3000	1000
CGU	Listed Events Home Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
Coles	Home Insurance	•	×	\checkmark	10%	•	O	Ð	1000	1000
CUA	First Choice Listed Events	٠	\checkmark	\checkmark	0%	٠	0	•	20%	2500
Insur People's Choice CU	First Choice Accidental Damage	٠	\checkmark	\checkmark	0%	٠	٠	•	20%	2500
Insur People's Choice CU	First Choice Listed Events	•	\checkmark	\checkmark	0%	٠	0	٠	20%	2500
OnePath	Home & Content Insurance	•	\checkmark	\checkmark	0%	•	O	•	No Max	3000

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standard

Optional

not available

Company Name Product Name Temporary Accompodation Available Pay Monthly at No Extra Cost Online for backs Provinc Flood Cover Available Home Inclusions Jewinity Accompodations **** SGIC Home Cover Plus * ✓ 0% • • 2500 **** 1300 Insurance Home and Contents Insurance Policy * × 10% • • 3000 Allianz SURECOVER All Other States * ✓ 10% • • 20% ANZ ANZ Home Insurance ✓ ✓ ✓ 0% • • 20% Bank of Melbourne Quality Care ✓ ✓ ✓ 0% • • 20% Bank of Queensland Secure Home Etite ✓ ✓ ✓ 0% • 20% Bank of Queensland Secure Home Etita Insurance ✓ ✓ ✓ 0% • 20% Bank of Aulebourne Premier Care ✓ ✓ ✓ 0% • 20% Bank of Queensland Secure Home Etite ✓ ✓ 0% • 20% Bank of Queensland Secure Home Etita Insurance ✓ ✓ 0% •	ustralia
Company NameProduct NameAvailableCostclaimsAvailableAccidental DamageFusion CoverMaximum*****SGICHome Cover Plus xx 0%••2500****1300 InsuranceHome and Contents Insurance Policy xx 10%••03000AllianzSURECOVER All Other States xx 10%••No MaxANZANZANZ Home Insurance xx 10%••20%Bank of MelbourneQuality Care xx0% ••20%Bank of QueenslandSecure Home Elite xx 0%••10000BankKSAQuality Care xx0% ••20%BankKSASecure Home Elite xx0% ••20%BankKSASecure Home Extra Insurance xx0% ••20%BankwestSecure Home Extra Insurance xx0% ••20%BankwestSecure Home & Contents Insurance xx0% ••20%Bankoic Church Insurance LtdClassic Home & Contents Insurance / xx10% •7500Catholic Church Insurance LtdClassic Home & Contents Insurance / xx 10%•7500	ery
SGIC Home Cover Plus x ✓ 0% 2500 **** 1300 Insurance Home and Contents Insurance Policy x x 10% 3000 Allianz SURECOVER All Other States x ✓ 10% 7500 ANZ ANZ Home Insurance ✓ ✓ 0% 20% Bank of Melbourne Quality Care ✓ ✓ 0% 20% Bank of Melbourne Premier Care ✓ ✓ 0% 20% Bank of Queensland Secure Home Elite ✓ ✓ 0% 20% BANKSA Quality Care ✓ ✓ 0% 20% BANKSA Quality Care ✓ ✓ 0% 20% BANKSA Quality Care ✓ ✓ 0% 20% Bank of Queensland Secure Home Elite ✓ ✓ 0% 20% BankKSA Bonze Home Extra Insurance ✓ ✓ 0%<	Item Limit
*** 1300 Insurance Home and Contents Insurance Policy x x 10% D D 3000 Allianz SURECOVER All Other States x x 10% D D 3000 ANZ ANZ ANZ Home Insurance x x 10% D D 3000 ANZ ANZ Home Insurance x x v 0% D D 20% Bank of Melbourne Quality Care x x v 0% D D 5000 Bank of Melbourne Premier Care x x 0% D D 20% Bank of Queensland Secure Home Elite x x 0% D D 20% BANKSA Quality Care x x 0% D D 20% BANKSA Quality Care x x 0% D D 20% BANKSA Secure Home Extra Insurance x x 0% D D 20% Bankwest Secure Home & Contents Insurance	
1300 InsuranceHome and Contents Insurance Policy××10%OO3000AllianzSURECOVER All Other States×✓10%OO7500ANZANZ Home Insurance✓✓0%●●No MaxArab BankAllianz Prestige Home Insurance All C✓✓0%●20%Bank of MelbourneQuality Care✓✓0%●5000Bank of MelbournePremier Care✓✓0%●20%Bank of QueenslandSecure Home Elite✓✓0%●20%BANKSAQuality Care✓✓0%●20%BANKSAQuality Care✓✓0%●20%BankwestSecure Home Extra Insurance✓✓0%●20%Bandigo / Adelaide BankBronze Home & Contents Insurance All✓✓0%●20%Catholic Church Insurance LtdVITAL Home & Contents Insurance All✓✓10%○07500Catholic Church Insurance LtdClassic Home & Contents Insurance All✓✓10%○7500	2500
AllianzSURECOVER All Other Statesx✓10%OO7500ANZANZ Home Insurance✓✓0%●●No MaxArab BankAllianz Prestige Home Insurance All C✓✓0%●●20%Bank of MelbourneQuality Care✓✓0%●●5000Bank of MelbournePremier Care✓✓0%●●10000Bank of QueenslandSecure Home Elite✓✓0%●●20%BANKSAQuality Care●✓✓0%●●20%BANKSAQuality Care✓✓0%●●20%BankwestSecure Home Extra Insurance✓✓0%●●20%Bendigo / Adelaide BankBronze Home & Contents Insurance✓✓0%●●20%Catholic Church Insurance LtdClassic Home & Contents Insurance /✓✓0%●●20%Catholic Church Insurance LtdClassic Home & Contents Insurance /✓✓10%○○7500	
ANZANZ Home InsuranceImage: Content Single Cont	1000
Arab BankAllianz Prestige Home Insurance All CImage: Constant of MelbourneAllianz Prestige Home Insurance All CImage: Constant of MelbourneImage: Constant of Melbourne	2000
Bank of MelbourneQuality CareImage: Care contents Insurance Ald contents Insuran	3000
Bank of MelbournePremier CareImage: Contents Insurance AlImage: Contents Insura	2000
Bank of QueenslandSecure Home EliteImage: Content of C	1000
BANKSAQuality CareImage: Content of the content	2000
BANKSAPremier CareImage: Care of the care of	2000
BankwestSecure Home Extra InsuranceImage: Contents InsuranceImage	1000
Bendigo / Adelaide Bank Bronze Home & Contents Insurance ✓ ✓ 0% O O 2000 Catholic Church Insurance Ltd VITAL Home & Contents Insurance AI • ✓ ✓ 10% O O 7500 Catholic Church Insurance Ltd Classic Home & Contents Insurance / • ✓ ✓ 10% O O 7500	2000
Catholic Church Insurance LtdVITAL Home & Contents Insurance AIImage: Content of the content	2000
Catholic Church Insurance Ltd Classic Home & Contents Insurance / • 🗸 🗸 10% O O • 7500	1000
	2000
CGU Accidental Damage Home Insurance	2000
	2500
CGU Fundamentals Home • 🗸 🗸 0% • O O 2000	1000
Citibank Classic Home Cover All Other States • 🗸 🗸 0% O • 2000	5000

Home & Contente Incurance I our Sum Incured

your guide to product excellence



🕨 standard 🛛 🕕 optional

O not available

Home & Contents Insurance - Low Sum Insured Based on \$300,000 house value and \$75,000 contents value										
		Temporary	Pay Monthly		Online	Riverine	Home	Inclusions	Je	wllery
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

Citibank	Vital Home Cover All Other States	•	\checkmark	\checkmark	0%	0	0	0	2000	5000
Citibank	Prestige Home Cover All Other States	•	\checkmark	\checkmark	0%	0	•	•	2000	5000
CUA	First Choice Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
HSBC	Classic Home Insurance All Other Sta	•	\checkmark	\checkmark	10%	0	0	•	2000	5000
HSBC	Vital Home Insurance All Other States	•	\checkmark	\checkmark	10%	0	0	0	2000	5000
HSBC	Prestige Home Insurance All Other St	•	\checkmark	\checkmark	10%	0	•	•	2000	5000
IMB	Secured Home Extra	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
IMB	Secured Home Elite	•	\checkmark	\checkmark	0%	•	•	•	20%	2000
nab	Home Insurance All Other States	•	\checkmark	\checkmark	10%	0	0	•	7500	2000
St George	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
St George	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
Westpac	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
Westpac	Premier Care	٠	✓	✓	0%	•	•	•	10000	2000
**										
1Cover Direct	Classic Home & Contents Insurance /	•	\checkmark	\checkmark	0%	0	•	•	7500	2000
Bank of Melbourne	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500
Bank of Queensland	Secure Home Extra	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
BANKSA	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500

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Optional

standard

not available

Home & Contents Insurance - Low Sum Insured Based on \$300,000 house value and \$75,000 contents value										Australia
		Temporary Accomodation	Pay Monthly at No Extra	One Excess for both claims	Online Discount#	Riverine Flood Cover	Home Inclusions		Jewllery	
Company Name	Product Name	Available	Cost			Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
**										
nab	Home Insurance Essentials All Other	•	\checkmark	√	10%	0	0	0	7500	2000
Real Insurance	Top Cover	•	\checkmark	✓	0%	0	•	O	2500	1000
St George	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500
Western QBE	Home Cover	•	×	✓	10%	0	O	•	1500	1500
Westpac	Essential Care	•	✓	√	0%	•	0	0	3000	500
*										
1Cover Direct	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	0%	0	•	•	20%	2000
1Cover Direct	Vital Home & Contents Insurance All (•	\checkmark	\checkmark	0%	0	0	0	7500	2000
MYER	Home Cover Prestige	•	\checkmark	\checkmark	0%	0	•	•	No Max	3000

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Report Date: OCTOBER 2012

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standard Optional

O not available

Home & Contents Insurance - Low Sum InsuredNorth QueenslandBased on \$300,000 house value and \$75,000 contents valueNorth Queensland										
		Temporary	Pay Monthly		Online	Riverine	Home I	nclusions	Jev	vllery
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

Bankwest	Secure Home Extra Nth QLD	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
CommInsure	CommInsure Home Insurance Nth QL	•	✓	\checkmark	10%	•	O	O	4000	1000
IMB	Secured Home Elite Nth QLD	•	\checkmark	\checkmark	0%	•	•	•	20%	2000
OnePath	Home & Contents Nth QLD	•	✓	\checkmark	0%	•	O	•	No Max	3000

ANZ	ANZ Home Insurance Nth QLD	•	√	✓	0%	•	•	•	No Max	3000
Bank of Melbourne	Essential Care Nth QLD	•	\checkmark	\checkmark	0%	•	0	0	3000	500
Bank of Melbourne	Quality Care Nth QLD	٠	✓	\checkmark	0%	•	0	٠	5000	1000
BANKSA	Quality Care Nth QLD	•	✓	\checkmark	0%	•	0	•	5000	1000
BANKSA	Essential Care Nth QLD	٠	✓	\checkmark	0%	•	0	0	3000	500
St George	Essential Care Nth QLD	•	✓	\checkmark	0%	•	0	0	3000	500
St George	Quality Care Nth QLD	٠	✓	\checkmark	0%	•	0	•	5000	1000
Westpac	Essential Care Nth QLD	•	\checkmark	\checkmark	0%	•	0	0	3000	500
Westpac	Quality Care Nth QLD	•	✓	✓	0%	•	0	•	5000	1000

1Cover Direct	Prestige Home & Contents Insurance	•	✓	√	0%	Ð	•	•	20%	2000
1Cover Direct	Classic Home & Contents Insurance I	•	✓	\checkmark	0%	O	•	•	7500	2000

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standard Optional

not available

	Ν	North Queensland								
		Temporary	Pay Monthly	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewllery	
Company Name	Product Name	Accomodation Available	at No Extra Cost				Accidental Damage	Fusion Cover	Maximum	Item Limit

AAMI	Home Insurance Nth QLD	•	×	×	Varies	•	•	•	5000	1000
AON	Blue Ribbon Home Insurance Nth QL	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
AON	Home Plus Insurance Nth QLD	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
Arab Bank	Allianz Prestige Home Insurance Nth	•	\checkmark	\checkmark	0%	O	•	•	20%	2000
Bank of Melbourne	Premier Care Nth QLD	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
BANKSA	Premier Care Nth QLD	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance I	•	\checkmark	\checkmark	10%	•	0	•	7500	2000
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	10%	•	•	•	20%	2000
CGU	Fundamentals Home Insurance Nth C	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
CGU	Listed Events Insurance Nth QLD	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
CGU	Accidental Damage Insurance Nth QL	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
Citibank	Home Cover Prestige - Nth QLD	•	\checkmark	\checkmark	0%	O	•	•	2000	5000
CUA	First Choice Listed Events Nth QLD	٠	✓	\checkmark	0%	•	0	۲	20%	2500
CUA	First Choice Accidental Damage Nth (•	\checkmark	\checkmark	0%	•	•	٠	20%	2500
HSBC	Prestige Home Insurance - Nth QLD	٠	✓	\checkmark	10%	•	•	٠	2000	5000
IMB	Secured Home Extra Nth QLD	•	\checkmark	\checkmark	0%	•	0	٠	20%	2000
Insur People's Choice CU	First Choice Accidental Damage Nth (٠	✓	\checkmark	0%	•	•	•	20%	2500
Insur People's Choice CU	First Choice Listed Events Nth QLD	•	✓	\checkmark	0%	•	0	•	20%	2500

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standard
optional

	Home & Contents Insurance - Low Sum Insured Based on \$300,000 house value and \$75,000 contents value									
		Temporary Accomodation	Pay Monthly at No Extra	One Excess for both	Online Discount#	Riverine Flood Cover	Home I	nclusions	Jev	vllery
Company Name	Product Name	Accomodation	Cost	claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

St George	Premier Care Nth QLD	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
Suncorp	Classic Home & Contents Insurance I	•	×	\checkmark	0%	•	O	O	4000	1000
Westpac	Premier Care Nth QLD	•	\checkmark	✓	0%	•	•	•	10000	2000
**										
Catholic Church Insurance Ltd	Viral Home & Contents Insurance Nth	•	\checkmark	\checkmark	10%	O	0	0	7500	2000
Citibank	Classic Home Cover - Nth QLD	•	\checkmark	\checkmark	0%	O	0	٠	2000	5000
Coles	Home Insurance Nth QLD	•	×	\checkmark	10%	•	O	O	1000	1000
HSBC	Classic Home Insurance Nth QLD	•	\checkmark	\checkmark	10%	Ð	0	•	2000	5000
nab	Home Insurance Essentials Nth QLD	•	\checkmark	\checkmark	10%	O	0	0	7500	2000
nab	Home Insurance Nth QLD	•	\checkmark	\checkmark	10%	O	0	•	7500	2000
*										
1Cover Direct	Vital Home & Contents Insurance Nth	•	\checkmark	\checkmark	0%	Ð	0	0	7500	2000
Citibank	Vital Home Cover - Nth QLD	•	\checkmark	\checkmark	0%	O	0	0	2000	5000
HSBC	Vital Home Insurance - Nth QLD	٠	✓	✓	10%	Ð	0	0	2000	5000

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standard Optional

O not available

Home & Contents Insurance - Low Sum Insured New South V Based on \$300,000 house value and \$75,000 contents value										
		Temporary	Pay Monthly	lo Extra for both	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewilery	
Company Name	Product Name	Accomodation Available	at No Extra Cost				Accidental Damage	Fusion Cover	Maximum	Item Limit

1300 Insurance	Home and Contents Insurance Policy	•	×	×	10%	0	O	O	3000	1000
AAMI	Home Insurance	•	×	×	Varies	•	•	•	5000	1000
Budget Direct	Home & Contents Insurance	•	×	×	10%	0	O	O	3000	1000
Coles	Home Insurance	•	×	\checkmark	10%	•	O	O	1000	1000
CommInsure	CommInsure Home Insurance	•	\checkmark	\checkmark	10%	0	•	O	4000	1000
OnePath	Home & Content Insurance	•	✓	\checkmark	0%	•	O	•	No Max	3000

ANZ	ANZ Home Insurance	•	\checkmark	\checkmark	0%	•	•	•	No Max	3000
AON	Home Plus Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
AON	Blue Ribbon Home Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	٠	\checkmark	\checkmark	0%	٠	0	0	2000	1000
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	•	✓	\checkmark	0%	•	•	•	20%	2500
CGU	Fundamentals Home	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
CGU	Accidental Damage Home Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
CGU	Listed Events Home Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
CUA	First Choice Listed Events	٠	\checkmark	\checkmark	0%	•	0	•	20%	2500
Insur People's Choice CU	First Choice Listed Events	•	✓	\checkmark	0%	•	0	•	20%	2500

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Home & Contents Insurance - Low Sum Insured

standard

Optional

New South Wales

not available

Based on \$300,000 house value and \$75,000 contents value										
		Temporary	Pay Monthly at No Extra	One Excess for both	Online Discount#	Riverine	Home I	nclusions	Je	wllery
Company Name	Product Name	Accomodation Available	at No Extra Cost	claims		Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

Insur People's Choice CU	First Choice Accidental Damage	•	✓	✓	0%	•	•	•	20%	2500

Allianz	SureCoverPlus NSW/QLD	•	×	\checkmark	10%	Ð	0	•	7500	2000
Allianz	SureCover Gold NSW/QLD	•	×	\checkmark	10%	Ð	•	•	20%	2000
Arab Bank	Allianz Prestige Home Insurance NSV	•	\checkmark	\checkmark	0%	O	•	•	20%	2000
Bank of Melbourne	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
Bank of Melbourne	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
Bank of Melbourne	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500
Bank of Queensland	Secure Home Elite	•	\checkmark	\checkmark	0%	•	•	•	20%	2000
Bank of Queensland	Secure Home Extra	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
BANKSA	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500
BANKSA	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
BANKSA	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
Bankwest	Secure Home Extra Insurance	٠	\checkmark	\checkmark	0%	٠	0	٠	20%	2000
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	10%	O	•	•	20%	2000
CUA	First Choice Accidental Damage	٠	\checkmark	\checkmark	0%	٠	٠	٠	20%	2500
GIO	Classic	•	×	\checkmark	10%	•	O	O	4000	1000
HSBC	Prestige Home Insurance NSW/QLD	•	\checkmark	\checkmark	10%	O	•	•	2000	5000

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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.

standard Optional

O not available

Home & Contents Insurance - Low Sum Insured New South Wales Based on \$300,000 house value and \$75,000 contents value												
		Temporary	Pay Monthly	One Excess	Online Discourt#	Riverine	Home I	nclusions	Jev	wllery		
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit		

IMB	Secured Home Elite	•	\checkmark	✓	0%	•	•	•	20%	2000		
IMB	Secured Home Extra	•	✓	✓	0%	•	0	•	20%	2000		
MYER	Home Cover Prestige	•	\checkmark	\checkmark	0%	0	•	•	No Max	3000		
NRMA	Home & Contents NSW/ACT/TAS	•	×	✓	0%	•	O	O	2500	2500		
NRMA	Home & Contents PLUS NSW/ACT/T,	•	×	\checkmark	0%	•	•	•	2500	2500		
Real Insurance	Top Cover	•	\checkmark	\checkmark	0%	0	•	O	2500	1000		
St George	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000		
St George	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000		
St George	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500		
Suncorp	Classic Home & Contents Insurance	•	×	\checkmark	0%	•	O	O	4000	1000		
Western QBE	Home Cover	•	×	\checkmark	10%	0	O	•	1500	1500		
Westpac	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000		
Westpac	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000		
Westpac	Essential Care	•	✓	✓	0%	•	0	0	3000	500		
**												
1Cover Direct	Classic Home & Contents Insurance I	•	✓	\checkmark	0%	Ð	•	•	7500	2000		
1Cover Direct	Prestige Home & Contents Insurance	•	✓	\checkmark	0%	Ð	•	•	20%	2000		
Allianz	SureCover NSW/QLD	•	×	✓	10%	●	0	0	7500	2000		

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Optional

standard

not available

Based on \$300,000 house value and \$75,000 contents value												
		Temporary		One Excess	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jev	vllery		
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims			Accidental Damage	Fusion Cover	Maximum	Item Limit		
**												
Catholic Church Insurance Ltd	Vital Home & Contents Insurance NS ¹	•	✓	\checkmark	10%	Ð	0	0	7500	2000		
Catholic Church Insurance Ltd	Classic Home & Contents Insurance I	•	\checkmark	\checkmark	10%	Ð	0	•	7500	2000		
Citibank	Classic Home Cover NSW/QLD	•	\checkmark	\checkmark	0%	Ð	0	•	2000	5000		
Citibank	Prestige Home Cover NSW/QLD	•	\checkmark	\checkmark	0%	Ð	•	•	2000	5000		
HSBC	Classic Home Insurance NSW/QLD	•	\checkmark	\checkmark	10%	Ð	0	•	2000	5000		
nab	Home Insurance NSW/QLD	•	✓	\checkmark	10%	O	0	•	7500	2000		
*												
1Cover Direct	Vital Home & Contents Insurance NS ¹	•	✓	\checkmark	0%	O	0	0	7500	2000		
Citibank	Vital Home Cover NSW/QLD	•	✓	\checkmark	0%	Ð	0	0	2000	5000		
HSBC	Vital Home Insurance NSW/QLD	•	✓	\checkmark	10%	•	0	0	2000	5000		
nab	Home Insurance Essentials NSW/QLI	•	✓	\checkmark	10%	•	0	0	7500	2000		

Home & Contente Incurance I our Sum Incured

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standard

optional

op

Western Australia

Home & Contents Insurance - High Sum Insured Based on \$500,000 house value and \$150,000 contents value

	Product Name	Temporary Accomodation		One Excess for both		Riverine Flood Cover	nclusions	Jev	vllery
Company Name	Product Name	Available	Cost	claims	Diocount		Fusion Cover	Maximum	Item Limit

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Report Date: OCTOBER 2012

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standard O optional O not available

Maatara	Australi

Western Australia Based on \$500,000 house value and \$150,000 contents value Pay Monthly Temporary **One Excess** Online Riverine Home Inclusions Jewllery Accomodation at No Extra for both Discount# Flood Cover **Company Name Product Name** Accidental Fusion Cover Maximum Item Limit Available Cost claims Available Damage **** AAMI Home Insurance 1000 x x Varies • 5000 Home & Contents Insurance \bigcirc O **Budget Direct** x 10% O 1000 x 3000 Comminsure Home Insurance \checkmark O CommInsure \checkmark 10% O O 4000 1000 OnePath Home & Content Insurance \checkmark 0% O 3000 \checkmark No Max **** SURECOVER PLUS All Other States Ο \checkmark 10% 2000 Allianz 7500 x AN7 ANZ Home Insurance \checkmark \checkmark 0% 3000 No Max Bank of Melbourne Quality Care \checkmark \checkmark 0% \bigcirc 5000 1000 Bank of Queensland Secure Home Elite \checkmark 0% 2000 \checkmark 20% BANKSA **Quality Care** \checkmark 0% \bigcirc 1000 \checkmark 5000 Secure Home Extra Insurance \checkmark Bankwest \checkmark 0% O 20% 2000 Secured Home Elite IMB \checkmark \checkmark 0% 20% 2000 **Quality Care** \checkmark St George \checkmark 0% $^{\circ}$ 5000 1000 Westpac Quality Care \checkmark \checkmark 0% \circ 1000 5000 $\star \star \star$ Home and Contents Insurance Policy O O 1000 x 10% O 1300 Insurance x 3000 SURECOVER GOLD All Other States \checkmark Allianz x 10% 20% 2000

Home & Contents Insurance - High Sum Insured

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not available

Optional

standard

Home & Contents Insurance - High Sum Insured Western Australia Based on \$500,000 house value and \$150,000 contents value												
		Temporary	Pay Monthly		Online	Riverine	Home I	nclusions	Jev	vllery		
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit		

Allianz	SURECOVER All Other States	•	×	\checkmark	10%	0	0	0	7500	2000		
Bank of Melbourne	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000		
Bank of Melbourne	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500		
Bank of Queensland	Secure Home Extra	•	✓	\checkmark	0%	•	0	•	20%	2000		
BANKSA	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000		
BANKSA	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500		
Catholic Church Insurance Ltd	Classic Home & Contents Insurance A	•	\checkmark	\checkmark	10%	0	0	•	7500	2000		
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	•	\checkmark	\checkmark	10%	0	0	0	7500	2000		
Citibank	Vital Home Cover All Other States	•	\checkmark	\checkmark	0%	0	0	0	2000	5000		
Coles	Home Insurance	•	×	\checkmark	10%	•	O	O	1000	1000		
HSBC	Vital Home Insurance All Other States	•	\checkmark	\checkmark	10%	0	0	0	2000	5000		
HSBC	Prestige Home Insurance All Other St	•	\checkmark	\checkmark	10%	0	•	•	2000	5000		
IMB	Secured Home Extra	•	\checkmark	\checkmark	0%	•	0	•	20%	2000		
MYER	Home Cover Prestige	•	\checkmark	\checkmark	0%	0	•	•	No Max	3000		
SGIO	Home Cover Plus	•	×	\checkmark	0%	•	•	•	2500	2500		
SGIO	Home Cover	•	×	\checkmark	0%	•	O	O	2500	2500		
St George	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500		
St George	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000		

your guide to product excellence



standard

Optional

Western Australia

not available

	Based on \$500,00	0 house v	alue and	I \$150,00	0 contei	nts value			vestern /	-uoti unu
		Temporary Accomodation	Pay Monthly at No Extra	One Excess for both	Online Discount#	Riverine Flood Cover	Home I	nclusions	Jev	vllery
Company Name	Product Name	Accomodation	Cost	claims	Discount	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

Westpac	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
Westpac	Essential Care	•	✓	\checkmark	0%	•	0	0	3000	500
**										
1Cover Direct	Classic Home & Contents Insurance /	•	\checkmark	\checkmark	0%	0	•	•	7500	2000
Arab Bank	Allianz Prestige Home Insurance All C	•	\checkmark	\checkmark	0%	0	•	•	20%	2000
Citibank	Classic Home Cover All Other States	•	\checkmark	\checkmark	0%	0	0	•	2000	5000
Citibank	Prestige Home Cover All Other States	•	\checkmark	\checkmark	0%	0	•	•	2000	5000
HSBC	Classic Home Insurance All Other Sta	•	\checkmark	\checkmark	10%	0	0	•	2000	5000
nab	Home Insurance All Other States	•	✓	✓	10%	0	0	•	7500	2000
*										
1Cover Direct	Prestige Home & Contents Insurance	•	√	\checkmark	0%	0	•	•	20%	2000
1Cover Direct	Vital Home & Contents Insurance All (•	\checkmark	\checkmark	0%	0	0	0	7500	2000
nab	Home Insurance Essentials All Other	•	✓	\checkmark	10%	0	0	0	7500	2000

Home & Contents Insurance - High Sum Insured



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standard O optional O not available

Home & Contents Insurance - High Sum Insured Based on \$500,000 house value and \$150,000 contents value											
		Temporary Accomodation	Pay Monthly at No Extra	One Excess for both claims	Online Discount#	Riverine Flood Cover	Home Inclusions		Jev	vllery	
Company Name	Product Name	Available	Cost			Available	Accidental Damage	Fusion Cover	Maximum	Item Limit	

Allianz	SURECOVER PLUS All Other States	•	×	\checkmark	10%	•	0	•	7500	2000	
Budget Direct	Home & Contents Insurance	•	×	×	10%	0	O	O	3000	1000	
CommInsure	CommInsure Home Insurance	•	\checkmark	\checkmark	10%	0	O	O	4000	1000	
OnePath	Home & Content Insurance	•	✓	✓	0%	•	O	•	No Max	3000	

1300 Insurance	Home and Contents Insurance Policy	•	×	×	10%	0	O	O	3000	1000	
Allianz	SURECOVER All Other States	•	×	\checkmark	10%	0	0	0	7500	2000	
Allianz	SURECOVER GOLD All Other States	•	×	\checkmark	10%	•	•	•	20%	2000	
ANZ	ANZ Home Insurance	•	\checkmark	✓	0%	•	•	•	No Max	3000	
Bank of Melbourne	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000	
BANKSA	Quality Care	•	\checkmark	✓	0%	•	0	•	5000	1000	
Citibank	Vital Home Cover All Other States	•	\checkmark	\checkmark	0%	0	0	0	2000	5000	
RACV	Home & Contents	•	×	\checkmark	0%	•	O	O	1000	1000	
St George	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000	
Westpac	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000	

1Cover Direct	Classic Home & Contents Insurance A	•	✓	✓	0%	0	•	•	7500	2000	

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standard **O** optional **O** not available

Home & Contents Insurance - High Sum Insured Based on \$500,000 house value and \$150,000 contents value											
		Temporary Accomodation	Pay Monthly at No Extra	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewllery		
Company Name	Product Name	Available	Cost				Accidental Damage	Fusion Cover	Maximum	Item Limit	

AAMI	Home Insurance	•	×	×	Varies	•	•	•	5000	1000	
Arab Bank	Allianz Prestige Home Insurance All C	•	\checkmark	\checkmark	0%	0	•	•	20%	2000	
Bank of Melbourne	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000	
Bank of Melbourne	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500	
Bank of Queensland	Secure Home Elite	•	\checkmark	\checkmark	0%	•	•	•	20%	2000	
BANKSA	Premier Care	•	\checkmark	✓	0%	•	•	•	10000	2000	
BANKSA	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500	
Catholic Church Insurance Ltd	Classic Home & Contents Insurance A	•	\checkmark	\checkmark	10%	0	0	•	7500	2000	
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	•	\checkmark	\checkmark	10%	0	0	0	7500	2000	
Citibank	Classic Home Cover All Other States	•	\checkmark	\checkmark	0%	0	0	•	2000	5000	
Citibank	Prestige Home Cover All Other States	•	\checkmark	\checkmark	0%	0	٠	٠	2000	5000	
Coles	Home Insurance	•	×	\checkmark	10%	•	O	O	1000	1000	
HSBC	Vital Home Insurance All Other States	•	\checkmark	✓	10%	0	0	0	2000	5000	
HSBC	Classic Home Insurance All Other Sta	•	\checkmark	✓	10%	0	0	٠	2000	5000	
HSBC	Prestige Home Insurance All Other St	•	\checkmark	\checkmark	10%	0	٠	٠	2000	5000	
nab	Home Insurance All Other States	•	\checkmark	✓	10%	0	0	٠	7500	2000	
Real Insurance	Top Cover	٠	\checkmark	\checkmark	0%	0	٠	O	2500	1000	
St George	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500	

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standard O optional O not available

Home & Contents Insurance - High Sum Insured Based on \$500,000 house value and \$150,000 contents value												
		Temporary Accomodation	Pay Monthly at No Extra	One Excess for both	Online Discount#	Riverine Flood Cover	Home I	nclusions	Jev	vllery		
Company Name	Product Name	Available	Cost	claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit		

St George	Premier Care	•	\checkmark	✓	0%	•	•	•	10000	2000		
Westpac	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500		
Westpac	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000		
**												
1Cover Direct	Vital Home & Contents Insurance All (•	\checkmark	\checkmark	0%	0	0	0	7500	2000		
Bankwest	Secure Home Extra Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2000		
GIO	Classic	•	×	\checkmark	10%	•	O	Ð	4000	1000		
GIO	Platinum Essential	•	×	\checkmark	10%	•	•	•	20000	5000		
GIO	Platinum Essential Plus	•	×	\checkmark	10%	•	•	•	40000	10000		
IMB	Secured Home Elite	•	\checkmark	\checkmark	0%	•	•	•	20%	2000		
nab	Home Insurance Essentials All Other	•	✓	✓	10%	0	0	0	7500	2000		
*												
1Cover Direct	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	0%	0	•	•	20%	2000		
Bank of Queensland	Secure Home Extra	٠	\checkmark	\checkmark	0%	•	0	٠	20%	2000		
IMB	Secured Home Extra	•	✓	✓	0%	•	0	•	20%	2000		

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standard
optional

Home & Contents Insurance - High Sum Insured Based on \$500,000 house value and \$150,000 contents value											
		Temporary Accomodation	Pay Monthly at No Extra	One Excess for both claims	Online Discount#	Riverine Flood Cover	Home Inclusions		Jev	/llery	
Company Name	Product Name	Accomodation Available	Cost			Available	Accidental Damage	Fusion Cover	Maximum	Item Limit	

AAMI	Home Insurance	٠	×	×	Varies	•	•	•	5000	1000	
Budget Direct	Home & Contents Insurance	٠	×	×	10%	0	O	O	3000	1000	
CommInsure	CommInsure Home Insurance	•	\checkmark	\checkmark	10%	0	O	O	4000	1000	
OnePath	Home & Content Insurance	•	\checkmark	✓	0%	•	O	•	No Max	3000	

1300 Insurance	Home and Contents Insurance Policy	•	×	×	10%	0	Ð	Ð	3000	1000	
ANZ	ANZ Home Insurance	٠	\checkmark	\checkmark	0%	٠	٠	•	No Max	3000	
Bank of Queensland	Secure Home Elite	•	\checkmark	✓	0%	•	•	•	20%	2000	
Bankwest	Secure Home Extra Insurance	٠	\checkmark	\checkmark	0%	•	0	•	20%	2000	
Coles	Home Insurance	٠	*	✓	10%	•	O	O	1000	1000	
IMB	Secured Home Extra	•	\checkmark	\checkmark	0%	•	0	•	20%	2000	
IMB	Secured Home Elite	٠	\checkmark	\checkmark	0%	٠	۲	۲	20%	2000	
St George	Premier Care	٠	\checkmark	\checkmark	0%	•	•	•	10000	2000	
Westpac	Premier Care	•	\checkmark	✓	0%	•	•	•	10000	2000	

Allianz	SURECOVER All Other States	•	×	\checkmark	10%	0	0	0	7500	2000	
Allianz	SURECOVER GOLD All Other States	•	×	✓	10%	•	•	•	20%	2000	

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standard 🔹 optional 🔹 🔘 not available

Home & Contents Insurance - High Sum Insured Tas Based on \$500,000 house value and \$150,000 contents value											
		Temporary Accomodation	Pay Monthly at No Extra	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewllery		
Company Name	Product Name	Accomodation	Cost				Accidental Damage	Fusion Cover	Maximum	Item Limit	

Allianz	SURECOVER PLUS All Other States	•	×	\checkmark	10%	•	0	•	7500	2000	
Arab Bank	Allianz Prestige Home Insurance All C	•	\checkmark	\checkmark	0%	0	•	•	20%	2000	
Bank of Melbourne	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000	
Bank of Melbourne	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500	
Bank of Melbourne	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000	
Bank of Queensland	Secure Home Extra	•	\checkmark	\checkmark	0%	•	0	•	20%	2000	
BANKSA	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000	
BANKSA	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000	
BANKSA	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500	
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	•	\checkmark	\checkmark	10%	0	0	•	7500	2000	
Citibank	Vital Home Cover All Other States	•	\checkmark	\checkmark	0%	0	0	0	2000	5000	
HSBC	Prestige Home Insurance All Other St	•	\checkmark	\checkmark	10%	0	•	•	2000	5000	
MYER	Home Cover Prestige	•	\checkmark	\checkmark	0%	0	٠	۲	No Max	3000	
NRMA	Home & Contents NSW/ACT/TAS	•	×	\checkmark	0%	•	O	•	2500	2500	
NRMA	Home & Contents PLUS NSW/ACT/T.	•	×	\checkmark	0%	•	•	•	2500	2500	
Real Insurance	Top Cover	•	\checkmark	\checkmark	0%	0	•	•	2500	1000	
St George	Quality Care	•	✓	\checkmark	0%	•	0	•	5000	1000	
St George	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500	

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standard

optional

op

Home & Contents Insurance - High Sum Insured Based on \$500,000 house value and \$150,000 contents value											
		Temporary Accomodation	Pay Monthly at No Extra	One Excess for both	Online Discount#	Riverine Flood Cover	Home Inclusions		Jewllery		
Company Name	Product Name	Accomodation	Cost	claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit	

Westpac	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000	
Westpac	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500	
**											
1Cover Direct	Classic Home & Contents Insurance /	•	\checkmark	\checkmark	0%	0	•	•	7500	2000	
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	•	\checkmark	✓	10%	0	0	0	7500	2000	
Citibank	Prestige Home Cover All Other States	•	\checkmark	\checkmark	0%	0	•	•	2000	5000	
Citibank	Classic Home Cover All Other States	•	✓	✓	0%	0	0	٠	2000	5000	
HSBC	Vital Home Insurance All Other States	•	\checkmark	\checkmark	10%	0	0	0	2000	5000	
HSBC	Classic Home Insurance All Other Sta	•	✓	✓	10%	0	0	٠	2000	5000	
nab	Home Insurance All Other States	•	✓	✓	10%	0	0	•	7500	2000	
*											
1Cover Direct	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	0%	0	•	•	20%	2000	
1Cover Direct	Vital Home & Contents Insurance All (•	\checkmark	\checkmark	0%	0	0	0	7500	2000	
nab	Home Insurance Essentials All Other	•	✓	✓	10%	0	0	0	7500	2000	



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standard O optional O not available

	Home & Co Based on \$500,00							Sc	outh Que	ensland
		Temporary Accomodation	Pay Monthly at No Extra	One Excess for both	Online	Riverine Flood Cover	Home Ir	nclusions	Jev	/llery
Company Name	Product Name	Accomodation Available	Cost	claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

Budget Direct	Home & Contents Insurance	•	×	×	10%	0	Ð	O	3000	1000
CommInsure	CommInsure Home Insurance	•	\checkmark	\checkmark	10%	0	O	O	4000	1000
OnePath	Home & Content Insurance	•	\checkmark	\checkmark	0%	•	O	•	No Max	3000
Westpac	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000

1300 Insurance	Home and Contents Insurance Policy	•	×	×	10%	0	O	O	3000	1000
ANZ	ANZ Home Insurance	•	\checkmark	\checkmark	0%	•	•	•	No Max	3000
Bank of Melbourne	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
Bank of Melbourne	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
Bank of Queensland	Secure Home Elite	•	\checkmark	\checkmark	0%	•	•	•	20%	2000
BANKSA	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
BANKSA	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
St George	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
St George	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
Westpac	Premier Care	•	✓	\checkmark	0%	•	•	•	10000	2000

AAMI	Home Insurance	•	×	×	Varies	•	•	•	5000	1000

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🖢 standard 🛛 🔘 optional

O not available

	Home & Co Based on \$500,00							So	outh Que	ensland
		Temporary	Pay Monthly		Online	Riverine	Home I	nclusions	Je	wllery
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

Allianz	SureCoverPlus NSW/QLD	•	×	\checkmark	10%	O	0	•	7500	2000
Allianz	SureCover Gold NSW/QLD	•	×	\checkmark	10%	O	•	•	20%	2000
Allianz	SureCover NSW/QLD	•	×	\checkmark	10%	O	0	0	7500	2000
Arab Bank	Allianz Prestige Home Insurance NSV	•	\checkmark	\checkmark	0%	•	•	•	20%	2000
Bank of Melbourne	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500
Bank of Queensland	Secure Home Extra	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
BANKSA	Essential Care	٠	\checkmark	\checkmark	0%	•	0	0	3000	500
Bankwest	Secure Home Extra Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	٠	\checkmark	\checkmark	10%	O	٠	۲	20%	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance 1	•	✓	\checkmark	10%	O	0	•	7500	2000
Citibank	Prestige Home Cover NSW/QLD	٠	\checkmark	\checkmark	0%	•	•	۲	2000	5000
Coles	Home Insurance	•	×	\checkmark	10%	•	O	O	1000	1000
HSBC	Prestige Home Insurance NSW/QLD	•	✓	\checkmark	10%	•	•	•	2000	5000
IMB	Secured Home Extra	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
IMB	Secured Home Elite	•	✓	\checkmark	0%	•	•	•	20%	2000
nab	Home Insurance NSW/QLD	•	\checkmark	\checkmark	10%	Ð	0	•	7500	2000
NRMA	Home & Contents QLD	•	×	\checkmark	0%	•	O	O	2500	2500
NRMA	Home & Contents PLUS QLD	•	×	✓	0%	•	•	•	2500	2500

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standard

Optional

not available

	Home & Co Based on \$500,00							So	outh Que	eensland
		Temporary	Pay Monthly		Online	Riverine	Home I	nclusions	Je	wllery
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

RACQ	Home & Contents	•	×	\checkmark	0%	•	O	O	6000	2000
Real Insurance	Top Cover	•	\checkmark	\checkmark	0%	0	•	O	2500	1000
St George	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500
Suncorp	Classic Home & Contents Insurance	•	×	\checkmark	0%	•	O	O	4000	1000
Westpac	Essential Care	۲	\checkmark	\checkmark	0%	•	0	0	3000	500
**										
1Cover Direct	Classic Home & Contents Insurance I	•	\checkmark	✓	0%	Ð	•	•	7500	2000
Catholic Church Insurance Ltd	Vital Home & Contents Insurance NS ¹	•	✓	\checkmark	10%	•	0	0	7500	2000
Citibank	Vital Home Cover NSW/QLD	•	\checkmark	\checkmark	0%	O	0	0	2000	5000
HSBC	Vital Home Insurance NSW/QLD	•	\checkmark	\checkmark	10%	•	0	0	2000	5000
HSBC	Classic Home Insurance NSW/QLD	•	\checkmark	\checkmark	10%	O	0	•	2000	5000
nab	Home Insurance Essentials NSW/QLI	•	\checkmark	\checkmark	10%	O	0	0	7500	2000
Suncorp	Platinum Essential Home & Contents	•	*	✓	0%	•	•	•	20000	5000
*										
1Cover Direct	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	0%	Ð	•	•	20%	2000
1Cover Direct	Vital Home & Contents Insurance NS ¹	•	\checkmark	\checkmark	0%	O	0	0	7500	2000
Citibank	Classic Home Cover NSW/QLD	•	✓	\checkmark	0%	O	0	•	2000	5000

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standard

Optional

not available

	Home & Cc Based on \$500,00								South /	Australia
		Temporary	Pay Monthly		Online	Riverine	Home I	nclusions	Jev	wllery
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	ltem Limit

Allianz	SURECOVER PLUS All Other States	•	×	\checkmark	10%	•	0	•	7500	2000
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
CommInsure	CommInsure Home Insurance	•	\checkmark	\checkmark	10%	0	O	O	4000	1000
OnePath	Home & Content Insurance	•	\checkmark	\checkmark	0%	•	●	•	No Max	3000
RAA	Home & Contents Insurance	•	\checkmark	✓	0%	•	O	•	10000	5000

AAMI	Home Insurance	•	×	×	Varies	•	•	•	5000	1000
Allianz	SURECOVER GOLD All Other States	•	×	\checkmark	10%	٠	•	٠	20%	2000
AON	Blue Ribbon Home Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
AON	Home Plus Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
Bank of Queensland	Secure Home Elite	•	\checkmark	\checkmark	0%	•	•	•	20%	2000
Bankwest	Secure Home Extra Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
Budget Direct	Home & Contents Insurance	•	×	×	10%	0	•	O	3000	1000
Coles	Home Insurance	•	×	\checkmark	10%	•	●	O	1000	1000
Insur People's Choice CU	First Choice Listed Events	•	\checkmark	\checkmark	0%	•	0	۲	20%	2500
Insur People's Choice CU	First Choice Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
SGIC	Home Cover	•	×	\checkmark	0%	•	O	Ð	2500	2500

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Optional

standard

not available

	Home & Co Based on \$500,00								South	Australia
		Temporary	Pay Monthly		Online	Riverine	Home	Inclusions	Je	wllery
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

1300 Insurance	Home and Contents Insurance Policy	•	×	×	10%	0	O	O	3000	1000
Allianz	SURECOVER All Other States	•	×	\checkmark	10%	0	0	0	7500	2000
ANZ	ANZ Home Insurance	•	✓	✓	0%	•	•	•	No Max	3000
Bank of Melbourne	Premier Care	•	✓	✓	0%	•	•	•	10000	2000
Bank of Melbourne	Essential Care	•	\checkmark	✓	0%	•	0	0	3000	500
Bank of Melbourne	Quality Care	•	✓	\checkmark	0%	•	0	•	5000	1000
Bank of Queensland	Secure Home Extra	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
BANKSA	Premier Care	•	✓	\checkmark	0%	•	•	•	10000	2000
BANKSA	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500
BANKSA	Quality Care	•	✓	\checkmark	0%	•	0	•	5000	1000
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	•	\checkmark	\checkmark	10%	0	0	0	7500	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance A	•	\checkmark	\checkmark	10%	0	0	•	7500	2000
CGU	Listed Events Home Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
CGU	Accidental Damage Home Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
Citibank	Vital Home Cover All Other States	•	\checkmark	\checkmark	0%	0	0	0	2000	5000
CUA	First Choice Listed Events	•	\checkmark	\checkmark	0%	٠	0	۲	20%	2500
CUA	First Choice Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2500

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Report Date: OCTOBER 2012

standard C optional

O not available

	Home & Co Based on \$500,00								South	Australia
		Temporary	Pay Monthly		Online	Riverine	Home I	nclusions	Je	wllery
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

IMB	Secured Home Extra	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
IMB	Secured Home Elite	•	\checkmark	\checkmark	0%	•	•	•	20%	2000
nab	Home Insurance All Other States	•	\checkmark	\checkmark	10%	0	0	•	7500	2000
SGIC	Home Cover Plus	•	×	\checkmark	0%	•	•	•	2500	2500
St George	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
St George	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
St George	Essential Care	٠	\checkmark	\checkmark	0%	•	0	0	3000	500
Westpac	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
Westpac	Essential Care	٠	\checkmark	\checkmark	0%	•	0	0	3000	500
Westpac	Quality Care	•	✓	✓	0%	•	0	•	5000	1000
**										
Arab Bank	Allianz Prestige Home Insurance All C	•	\checkmark	\checkmark	0%	0	•	•	20%	2000
CGU	Fundamentals Home	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
Citibank	Prestige Home Cover All Other States	•	\checkmark	\checkmark	0%	0	•	•	2000	5000
Citibank	Classic Home Cover All Other States	•	\checkmark	\checkmark	0%	0	0	•	2000	5000
HSBC	Classic Home Insurance All Other Sta	•	\checkmark	\checkmark	10%	0	0	•	2000	5000
HSBC	Vital Home Insurance All Other States	•	\checkmark	\checkmark	10%	0	0	0	2000	5000
HSBC	Prestige Home Insurance All Other St	•	\checkmark	\checkmark	10%	0	•	•	2000	5000

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Optional

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not available

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	Home & Contents Insurance - High Sum Insured Based on \$500,000 house value and \$150,000 contents value											
		Temporary	Pay Monthly		Online	Riverine	Home I	nclusions	Jewllery			
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit		
**												
nab	Home Insurance Essentials All Other	•	✓	\checkmark	10%	0	0	0	7500	2000		
Real Insurance	Top Cover	•	\checkmark	\checkmark	0%	0	•	O	2500	1000		
*												
1Cover Direct	Vital Home & Contents Insurance All (•	\checkmark	✓	0%	0	0	0	7500	2000		
1Cover Direct	Classic Home & Contents Insurance /	•	\checkmark	\checkmark	0%	0	•	•	7500	2000		
1Cover Direct	Prestige Home & Contents Insurance	•	✓	\checkmark	0%	0	•	•	20%	2000		

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O not available

	Home & Co Based on \$500,00							Ν	orth Que	ensland
		Temporary	Pay Monthly		Online	Riverine Flood Cover	Home I	nclusions	Jev	vllery
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

Bankwest	Secure Home Extra Nth QLD	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
CommInsure	Comminsure Home Insurance Nth QL	•	\checkmark	\checkmark	10%	•	O	O	4000	1000
IMB	Secured Home Elite Nth QLD	•	\checkmark	\checkmark	0%	٠	•	٠	20%	2000
IMB	Secured Home Extra Nth QLD	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
OnePath	Home & Contents Nth QLD	•	\checkmark	✓	0%	•	O	•	No Max	3000

ANZ	ANZ Home Insurance Nth QLD	•	\checkmark	\checkmark	0%	•	•	•	No Max	3000
Bank of Melbourne	Quality Care Nth QLD	•	✓	\checkmark	0%	•	0	•	5000	1000
Bank of Melbourne	Premier Care Nth QLD	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
BANKSA	Premier Care Nth QLD	٠	\checkmark	✓	0%	٠	٠	٠	10000	2000
BANKSA	Quality Care Nth QLD	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
St George	Premier Care Nth QLD	٠	\checkmark	\checkmark	0%	٠	٠	٠	10000	2000
St George	Quality Care Nth QLD	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
Westpac	Essential Care Nth QLD	•	\checkmark	\checkmark	0%	•	0	0	3000	500
Westpac	Quality Care Nth QLD	٠	\checkmark	\checkmark	0%	٠	0	٠	5000	1000
Westpac	Premier Care Nth QLD	•	\checkmark	\checkmark	0%	•	•	•	10000	2000

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	Home & Co Based on \$500,00							N	orth Que	ensland
		Temporary	Pay Monthly		Online	Riverine	Home I	nclusions	Je	wllery
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

AAMI	Home Insurance Nth QLD	•	×	×	Varies	•	•	•	5000	1000
AON	Blue Ribbon Home Insurance Nth QL	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
AON	Home Plus Insurance Nth QLD	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
Arab Bank	Allianz Prestige Home Insurance Nth	•	\checkmark	\checkmark	0%	O	•	•	20%	2000
Bank of Melbourne	Essential Care Nth QLD	•	\checkmark	\checkmark	0%	•	0	0	3000	500
BANKSA	Essential Care Nth QLD	•	\checkmark	\checkmark	0%	•	0	0	3000	500
Bendigo / Adelaide Bank	Gold Home & Contents Insurance NT	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance 1	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
Bendigo / Adelaide Bank	Silver Home & Contents Insurance N	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	10%	•	•	•	20%	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance I	•	\checkmark	\checkmark	10%	O	0	•	7500	2000
CGU	Listed Events Insurance Nth QLD	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
CGU	Accidental Damage Insurance Nth QL	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
CGU	Fundamentals Home Insurance Nth C	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
Citibank	Home Cover Prestige - Nth QLD	•	\checkmark	\checkmark	0%	•	٠	۲	2000	5000
Coles	Home Insurance Nth QLD	٠	×	\checkmark	10%	•	O	O	1000	1000
CUA	First Choice Listed Events Nth QLD	٠	\checkmark	\checkmark	0%	٠	0	٠	20%	2500
CUA	First Choice Accidental Damage Nth (•	\checkmark	\checkmark	0%	•	•	•	20%	2500

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standard O optional O not available

	Home & Co Based on \$500,00							Ν	orth Que	ensland
		Temporary	Pay Monthly	One Excess	Online	Riverine	Home I	nclusions	Jev	wllery
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

HSBC	Prestige Home Insurance - Nth QLD	•	\checkmark	\checkmark	10%	O	•	•	2000	5000
Insur People's Choice CU	First Choice Accidental Damage Nth (•	\checkmark	✓	0%	•	•	•	20%	2500
Insur People's Choice CU	First Choice Listed Events Nth QLD	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
RACQ	Home & Contents Nth QLD	•	×	\checkmark	0%	•	O	O	6000	2000
St George	Essential Care Nth QLD	•	\checkmark	\checkmark	0%	•	0	0	3000	500
Suncorp	Classic Home & Contents Insurance I	•	×	\checkmark	0%	•	Ð	Ð	4000	1000
Suncorp	Platinum Essential Home & Contents	•	×	✓	0%	•	•	•	20000	5000
**										
1Cover Direct	Classic Home & Contents Insurance I	•	\checkmark	\checkmark	0%	Ð	•	•	7500	2000
1Cover Direct	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	0%	O	•	•	20%	2000
Catholic Church Insurance Ltd	Viral Home & Contents Insurance Nth	•	\checkmark	\checkmark	10%	•	0	0	7500	2000
Citibank	Vital Home Cover - Nth QLD	•	\checkmark	\checkmark	0%	O	0	0	2000	5000
Citibank	Classic Home Cover - Nth QLD	•	\checkmark	\checkmark	0%	Ð	0	•	2000	5000
HSBC	Classic Home Insurance Nth QLD	٠	\checkmark	\checkmark	10%	O	0	۲	2000	5000
nab	Home Insurance Nth QLD	•	\checkmark	✓	10%	Ð	0	٠	7500	2000
*										
1Cover Direct	Vital Home & Contents Insurance Nth	•	\checkmark	\checkmark	0%	O	0	0	7500	2000

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Optional

standard

not available

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	Home & Cc Based on \$500,00							N	orth Que	ensland
		Temporary Accomodation		One Excess for both		Riverine Flood Cover	Home I	nclusions	Je	wllery
Company Name	Product Name	Available	Cost	claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
*										
HSBC	Vital Home Insurance - Nth QLD	•	\checkmark	\checkmark	10%	•	0	0	2000	5000
nab	Home Insurance Essentials Nth QLD	•	\checkmark	\checkmark	10%	•	0	0	7500	2000

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Report Date: OCTOBER 2012

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standard **O** optional **O** not available

	Home & Co Based on \$500,00							Ν	lew Sout	h Wales
		Temporary Accomodation	Pay Monthly at No Extra	One Excess for both	Online	Riverine Flood Cover	Home I	nclusions	Jev	llery
Company Name	Product Name	Accomodation Available	at No Extra Cost	claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

ANZ	ANZ Home Insurance	•	\checkmark	✓	0%	•	•	•	No Max	3000
CommInsure	CommInsure Home Insurance	•	\checkmark	✓	10%	0	O	O	4000	1000
OnePath	Home & Content Insurance	•	\checkmark	\checkmark	0%	•	O	•	No Max	3000
Westpac	Quality Care	•	✓	✓	0%	•	0	•	5000	1000

Bank of Melbourne	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
Bank of Melbourne	Premier Care	٠	\checkmark	\checkmark	0%	•	٠	٠	10000	2000
BANKSA	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
BANKSA	Quality Care	٠	\checkmark	✓	0%	•	0	•	5000	1000
Budget Direct	Home & Contents Insurance	•	×	×	10%	0	Ð	O	3000	1000
St George	Premier Care	•	\checkmark	✓	0%	•	•	•	10000	2000
St George	Quality Care	•	\checkmark	✓	0%	•	0	•	5000	1000
Western QBE	Home Cover	•	×	\checkmark	10%	0	O	•	1500	1500
Westpac	Premier Care	•	\checkmark	✓	0%	•	•	•	10000	2000
Westpac	Essential Care	•	✓	✓	0%	•	0	0	3000	500

1300 Insurance	Home and Contents Insurance Policy	•	×	×	10%	0	O	Ð	3000	1000

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standard

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Based on \$500,000 house value and \$150,000 contents value										
	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewllery	
Company Name							Accidental Damage	Fusion Cover	Maximum	Item Limit

AAMI	Home Insurance	•	×	×	Varies	•	•	•	5000	1000
Allianz	SureCover NSW/QLD	•	×	\checkmark	10%	O	0	0	7500	2000
Allianz	SureCover Gold NSW/QLD	•	×	\checkmark	10%	•	•	•	20%	2000
Allianz	SureCoverPlus NSW/QLD	•	×	\checkmark	10%	•	0	•	7500	2000
Arab Bank	Allianz Prestige Home Insurance NSV	•	\checkmark	\checkmark	0%	•	•	•	20%	2000
Bank of Melbourne	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500
Bank of Queensland	Secure Home Elite	•	\checkmark	\checkmark	0%	•	•	•	20%	2000
Bank of Queensland	Secure Home Extra	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
BANKSA	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500
Bankwest	Secure Home Extra Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance I	٠	\checkmark	✓	10%	•	0	•	7500	2000
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	10%	•	•	•	20%	2000
Citibank	Prestige Home Cover NSW/QLD	٠	\checkmark	✓	0%	•	۲	•	2000	5000
Coles	Home Insurance	•	×	\checkmark	10%	•	O	•	1000	1000
GIO	Platinum Essential	•	×	\checkmark	10%	•	٠	•	20000	5000
GIO	Classic	•	×	\checkmark	10%	•	O	0	4000	1000
GIO	Platinum Essential Plus	•	×	\checkmark	10%	•	•	•	40000	10000
HSBC	Prestige Home Insurance NSW/QLD	•	\checkmark	\checkmark	10%	O	•	•	2000	5000

Home & Contents Insurance - High Sum Insured

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standard D optional

O not available

Home & Contents Insurance - High Sum Insured New South Wales Based on \$500,000 house value and \$150,000 contents value										
Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewllery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit

IMB	Secured Home Elite	•	\checkmark	\checkmark	0%	•	•	•	20%	2000
IMB	Secured Home Extra	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
Real Insurance	Top Cover	•	\checkmark	\checkmark	0%	0	•	O	2500	1000
St George	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500
Suncorp	Classic Home & Contents Insurance	•	×	\checkmark	0%	•	O	O	4000	1000
Suncorp	Platinum Essential Home & Contents	•	×	\checkmark	0%	•	•	•	20000	5000
**										
1Cover Direct	Classic Home & Contents Insurance I	٠	\checkmark	✓	0%	Ð	•	•	7500	2000
1Cover Direct	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	0%	Ð	•	•	20%	2000
Catholic Church Insurance Ltd	Vital Home & Contents Insurance NS ¹	٠	✓	\checkmark	10%	•	0	0	7500	2000
Citibank	Vital Home Cover NSW/QLD	•	\checkmark	\checkmark	0%	Ð	0	0	2000	5000
Citibank	Classic Home Cover NSW/QLD	٠	✓	\checkmark	0%	•	0	٠	2000	5000
HSBC	Classic Home Insurance NSW/QLD	•	\checkmark	\checkmark	10%	Ð	0	•	2000	5000
nab	Home Insurance NSW/QLD	٠	✓	\checkmark	10%	•	0	•	7500	2000
*										
1Cover Direct	Vital Home & Contents Insurance NS ¹	•	\checkmark	√	0%	Ð	0	0	7500	2000
HSBC	Vital Home Insurance NSW/QLD	•	\checkmark	\checkmark	10%	Ð	0	0	2000	5000

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								star	idard 🛈 opt	ional ()	not available
	Home & Contents Insurance - High Sum Insured New South Wales Based on \$500,000 house value and \$150,000 contents value									th Wales	
			Temporary Accomodation		One Excess for both						
	Company Name	Product Name	Available	Cost	claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
*											
nab		Home Insurance Essentials NSW/QLI	•	✓	√	10%	Ð	0	0	7500	2000

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METHODOLOGY



AWARDS TO INSTITUTIONS

CANSTAR



Awards are determined by product performance across the 42 star-rated categories:

- Home, Contents, Home and Contents (x3)
- Regions (x7)
- Sum insured high, low (x2)

To determine the state winners, the contribution of the best product results from each of the categories is considered. This year for Queensland state award we have also considered the North Queensland region.

To determine the national winners (overall and per product category), each institution's product performance in each state is considered and these performances are weighted based on the population of the relevant state relative to the overall Australian population. The insurer that has the best weighted average score across all states is awarded the national award for that product category.

Minimum Requirements:

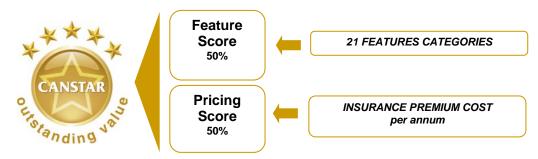
- Must quote in all specific postcodes within the profile to be rated in the star ratings
- Must quote in all profiles within a state to be eligible for a state award
- Must quote in all states to be eligible for a national award.
- To be eligible for an award, the institution should underwrite its own insurance or be a wholly owned subsidiary of a general insurer. To win a national award, they should be present nationally.

STAR RATINGS - METHODOLOGY



The *home* & *contents insurance* star ratings consist of 3 separate insurance product types (home insurance, contents insurance and home & contents insurance). The rating process for each of these product types employs a separate star ratings methodology consistent with the pricing and features model of the CANSTAT star ratings.

TOTAL STAR RATINGS SCORE (T) = W1 PRICING SCORE (P) + W2 FEATURES SCORE (F)



Home & contents insurance products are rated across 7 regions and 2 sums insured so that consumers will be able to identify their demographic and create a short list of 5 star products that may be suitable for their needs.

PRICING SCORE

The insurance premium for home insurance is used as the main point of cost comparison. Peer products are compared and the product with the lowest cost is awarded the highest pricing score. All other peer products are awarded a relative score based on how much more expensive they are (i.e. if a product costs twice as much as the cheapest, it will earn half the pricing score of the cheapest product).

Sum Insured		
	Home	Contents
Low	\$300,000	\$75,000
High	\$500,000	\$150,000

To be eligible for Star Ratings, premium quotes have to be available both online and by phone.

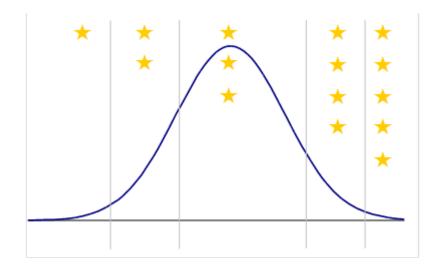
FEATURE SCORE – HOME INSURANCE

Over 100 different features are assessed from 21 different feature categories. Peer products are compared and the product with the most comprehensive feature is awarded the highest feature score.

			Weights	
Feature Categories	Descriptions	Home Only	Contents Only	Home & Content
Policy Terms		50%	50%	50%
Policy Conditions	List flexibilities in taking the policies (eg. cooling off period, different excesses amounts)	15%	15%	15%
Claim Process	Different flexibilities in making claims (eg. online, phone, 24 hour service)	15%	15%	15%
Defined Events	List all events & maximum cover (eg. earthquake, explosions, lightning cover)	15%	15%	15%
Accidental Damage	Specific conditions for accidental cover event	20%	20%	20%
Flood	Specific conditions on flood related cover	15%	15%	15%
Storm	Specific conditions on storm related cover	15%	15%	15%
Helpline	Flexibilities in assisting policy holders post-event (helpline, trauma counseling)	5%	5%	5%
Building Cover		50%		25%
Building Inclusions	Definitions of buildings	5%		5%
Building Policy	Flexibilities to rebuild (eg. choice of builders, option to rebuild)	20%		20%
Underinsurance protection	Specific features to prevent under insurance	30%		30%
Fusion of electric motor (Building)	Specific conditions on fusion cover	10%		10%
Other benefits (Building)	Other benefits (key replacement, temporary accommodation, removal of debris)	20%		20%
Scenario questions (Building)	Specific scenario question in relate to building cover	15%		15%
contents Cover			50%	25%
Contents inclusions	Definitions of contents		5%	5%
Contents Policy	Flexibilities on contents term (eg. new for old, contents in open air)		20%	20%
Fusion of electric motor (Contents)	Specific conditions on fusion cover		10%	10%
Theft or attempted theft	Specific conditions on theft related cover		15%	15%
Other benefits (Contents)	Other benefits (credit card theft, guest belonging)		15%	15%
Scenario questions (Contents)	Specific scenario question in relate to content cover		10%	10%
Maximum Item Benefits (Unlisted Items)	Maximum benefits for unlisted item		20%	20%
Specified Portable Items	Specific conditions on specified portable items		5%	5%

HOW ARE THE STARS AWARDED?

The total score received for each profile ranks the products. The stars are then awarded based on the distribution of the scores with the objective to award the top 5-10% of products with the CANSTAR 5-star rating. The results are reflected in a consumer-friendly CANSTAR star rating concept, with five stars denoting outstanding value.



Does CANSTAR rate other product areas?

CANSTAR researches, compares and rates the suite of banking and insurance products listed below. These star ratings use similar methodologies to guarantee quality, consistency and transparency. Results are freely available to consumers who use the star ratings as a guide to product excellence. The use of similar star ratings logos also builds consumer recognition of quality products across all categories. Please access the CANSTAR website at <u>www.canstar.com.au</u> if you would like to view the latest star ratings reports of interest.



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