

HOME & CONTENTS STAR RATINGS



IN THIS REPORT: We research & rate 41 insurers offering 104 products comprising:

- Home Insurance
- Contents Insurance
- 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.

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

State	Contents only 2012	Contents only 2011	Difference	Percentage	Maximum Increase
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 2012	Contents only 2011	Difference	Percentage	Maximum Increase
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

State	Building only 2012	Building only 2011	Difference	Percentage	Maximum Increase
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?

The 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

A 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

The 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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● standard ◐ optional ○ not available

Home Insurance - Low Sum Insured Based on a typical \$300,000 house value

Western Australia

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★★★								
Budget Direct	Home & Contents Insurance	10%	✗	✗	◐	◐	○	○
CommInsure	CommInsure Home Insurance	10%	✓	✓	◐	◐	●	○
IMB	Secured Home Elite	0%	✓	✓	●	●	○	●
MYER	Home Cover Prestige	0%	✓	✗	●	●	○	○
OnePath	Home & Content Insurance	0%	✓	✗	◐	●	●	●
★★★★								
AAMI	Home Insurance	Varies	✗	✗	●	●	●	●
ANZ	ANZ Home Insurance	0%	✓	✗	●	●	●	●
Bank of Queensland	Secure Home Elite	0%	✓	✓	●	●	○	●
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	0%	✓	✗	○	●	○	●
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	0%	✓	✗	●	●	○	●
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	0%	✓	✗	○	○	○	●
CGU	Accidental Damage Home Insurance	0%	✓	✗	●	●	○	●
CGU	Listed Events Home Insurance	0%	✓	✗	○	●	○	●
CGU	Fundamentals Home	0%	✓	✗	○	○	○	●
IMB	Secured Home Extra	0%	✓	✓	○	●	○	●
Insur People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
★★★								

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Western Australia

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★ ★ ★								
AON	Blue Ribbon Home Insurance	0%	✓	✗	●	●	○	●
AON	Home Plus Insurance	0%	✓	✗	○	●	○	●
Arab Bank	Allianz Prestige Home Insurance All C	0%	✓	✗	●	●	○	○
Bank of Melbourne	Premier Care	0%	✓	✗	●	●	○	●
Bank of Melbourne	Quality Care	0%	✓	✗	○	●	○	●
Bank of Melbourne	Essential Care	0%	✓	✗	○	○	○	●
Bank of Queensland	Secure Home Extra	0%	✓	✓	○	●	○	●
BANKSA	Premier Care	0%	✓	✗	●	●	○	●
BANKSA	Quality Care	0%	✓	✗	○	●	○	●
BANKSA	Essential Care	0%	✓	✗	○	○	○	●
Bankwest	Secure Home Extra Insurance	0%	✓	✗	○	●	○	●
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	10%	✓	✗	○	○	○	○
CUA	First Choice Listed Events	0%	✓	✗	○	●	○	●
CUA	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
GIO	Classic	10%	✗	✓	●	●	○	●
HBF	Fundamentals	N/A	✓	✗	●	○	○	●
HBF	Accidental Damage	N/A	✓	✗	●	●	○	●
HSBC	Prestige Home Insurance All Other St	10%	✓	✗	●	●	○	○
Insur People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●

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Western Australia

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★								
SGIO	Home Cover	0%	✗	✗	◐	◐	○	●
SGIO	Home Cover Plus	0%	✗	✗	●	●	○	●
St George	Quality Care	0%	✓	✗	○	●	○	●
St George	Essential Care	0%	✓	✗	○	○	○	●
St George	Premier Care	0%	✓	✗	●	●	○	●
Westpac	Quality Care	0%	✓	✗	○	●	○	●
Westpac	Premier Care	0%	✓	✗	●	●	○	●
Westpac	Essential Care	0%	✓	✗	○	○	○	●
★★								
1Cover Direct	Classic Home & Contents Insurance /	0%	✓	✗	●	●	○	○
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	✗	●	●	○	○
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	10%	✓	✗	○	●	○	○
Citibank	Vital Home Cover All Other States	0%	✓	✗	○	○	○	○
Citibank	Prestige Home Cover All Other States	0%	✓	✗	●	●	○	○
HSBC	Vital Home Insurance All Other States	10%	✓	✗	○	○	○	○
HSBC	Classic Home Insurance All Other Sta	10%	✓	✗	○	●	○	○
nab	Home Insurance Essentials All Other	10%	✓	✗	○	○	○	○
nab	Home Insurance All Other States	10%	✓	✗	○	●	○	○

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Home Insurance - Low Sum Insured Based on a typical \$300,000 house value

Western Australia

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Null Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★								
1Cover Direct	Vital Home & Contents Insurance All (0%	✓	✗	○	○	○	○
Citibank	Classic Home Cover All Other States	0%	✓	✗	○	●	○	○
Coles	Home Insurance	10%	✗	✗	●	●	○	●

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Victoria

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★★★								
AAMI	Home Insurance	Varies	✗	✗	●	●	●	●
Allianz	SURECOVER PLUS All Other States	10%	✗	✗	○	●	○	●
Allianz	SURECOVER GOLD All Other States	10%	✗	✗	●	●	○	●
CommInsure	CommInsure Home Insurance	10%	✓	✓	◐	◐	●	○
OnePath	Home & Content Insurance	0%	✓	✗	◐	●	●	●
RACV	Home & Contents	0%	✗	✗	◐	◐	○	●
★★★★								
Allianz	SURECOVER All Other States	10%	✗	✗	○	○	○	○
ANZ	ANZ Home Insurance	0%	✓	✗	●	●	●	●
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	0%	✓	✗	●	●	○	●
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	0%	✓	✗	○	●	○	●
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	0%	✓	✗	○	○	○	●
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance All	10%	✓	✗	○	○	○	○
CGU	Accidental Damage Home Insurance	0%	✓	✗	●	●	○	●
CGU	Listed Events Home Insurance	0%	✓	✗	○	●	○	●
CGU	Fundamentals Home	0%	✓	✗	○	○	○	●
Citibank	Vital Home Cover All Other States	0%	✓	✗	○	○	○	○
Coles	Home Insurance	10%	✗	✗	◐	◐	○	●

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● standard ● optional ○ not available

Home Insurance - Low Sum Insured Based on a typical \$300,000 house value

Victoria

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★★								
GIO	Classic	10%	×	✓	●	●	○	●
★★★								
1300 Insurance	Home and Contents Insurance Policy	10%	×	×	●	●	○	○
1Cover Direct	Classic Home & Contents Insurance /	0%	✓	×	●	●	○	○
1Cover Direct	Vital Home & Contents Insurance All C	0%	✓	×	○	○	○	○
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	×	●	●	○	○
AON	Blue Ribbon Home Insurance	0%	✓	×	●	●	○	●
AON	Home Plus Insurance	0%	✓	×	○	●	○	●
Arab Bank	Allianz Prestige Home Insurance All C	0%	✓	×	●	●	○	○
Bank of Melbourne	Premier Care	0%	✓	×	●	●	○	●
Bank of Queensland	Secure Home Elite	0%	✓	✓	●	●	○	●
Bank of Queensland	Secure Home Extra	0%	✓	✓	○	●	○	●
Bankwest	Secure Home Extra Insurance	0%	✓	×	○	●	○	●
Budget Direct	Home & Contents Insurance	10%	×	×	●	●	○	○
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	10%	✓	×	○	●	○	○
Citibank	Classic Home Cover All Other States	0%	✓	×	○	●	○	○
Citibank	Prestige Home Cover All Other States	0%	✓	×	●	●	○	○
CUA	First Choice Accidental Damage	0%	✓	×	●	●	○	●

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Victoria

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★								
CUA	First Choice Listed Events	0%	✓	✗	○	●	○	●
HSBC	Classic Home Insurance All Other Sta	10%	✓	✗	○	●	○	○
HSBC	Vital Home Insurance All Other States	10%	✓	✗	○	○	○	○
HSBC	Prestige Home Insurance All Other St	10%	✓	✗	●	●	○	○
IMB	Secured Home Elite	0%	✓	✓	●	●	○	●
IMB	Secured Home Extra	0%	✓	✓	○	●	○	●
Insur People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
Insur People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
nab	Home Insurance Essentials All Other	10%	✓	✗	○	○	○	○
nab	Home Insurance All Other States	10%	✓	✗	○	●	○	○
Real Insurance	Essential Cover	0%	✓	✗	●	●	○	○
St George	Premier Care	0%	✓	✗	●	●	○	●
Westpac	Premier Care	0%	✓	✗	●	●	○	●
★★								
Bank of Melbourne	Quality Care	0%	✓	✗	○	●	○	●
Bank of Melbourne	Essential Care	0%	✓	✗	○	○	○	●
BANKSA	Premier Care	0%	✓	✗	●	●	○	●
BANKSA	Quality Care	0%	✓	✗	○	●	○	●

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Victoria

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★								
MYER	Home Cover Prestige	0%	✓	✗	●	●	○	○
St George	Quality Care	0%	✓	✗	○	●	○	●
Western QBE	Home Cover	10%	✗	✗	●	●	○	○
Westpac	Quality Care	0%	✓	✗	○	●	○	●
Westpac	Essential Care	0%	✓	✗	○	○	○	●
★								
BANKSA	Essential Care	0%	✓	✗	○	○	○	●
Real Insurance	Top Cover	0%	✓	✗	●	●	○	○
St George	Essential Care	0%	✓	✗	○	○	○	●

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Tasmania

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★★★								
AAMI	Home Insurance	Varies	✗	✗	●	●	●	●
ANZ	ANZ Home Insurance	0%	✓	✗	●	●	●	●
CommInsure	CommInsure Home Insurance	10%	✓	✓	◐	◐	●	○
IMB	Secured Home Elite	0%	✓	✓	●	●	○	●
OnePath	Home & Content Insurance	0%	✓	✗	◐	●	●	●
RACT Insurance	Home Insurance	N/A	✗	✗	◐	◐	●	●
★★★★								
AON	Blue Ribbon Home Insurance	0%	✓	✗	●	●	○	●
AON	Home Plus Insurance	0%	✓	✗	○	●	○	●
Bank of Queensland	Secure Home Elite	0%	✓	✓	●	●	○	●
Bank of Queensland	Secure Home Extra	0%	✓	✓	○	●	○	●
Bankwest	Secure Home Extra Insurance	0%	✓	✗	○	●	○	●
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	0%	✓	✗	●	●	○	●
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	0%	✓	✗	○	○	○	●
CGU	Accidental Damage Home Insurance	0%	✓	✗	●	●	○	●
CGU	Fundamentals Home	0%	✓	✗	○	○	○	●
CGU	Listed Events Home Insurance	0%	✓	✗	○	●	○	●
CUA	First Choice Accidental Damage	0%	✓	✗	●	●	○	●

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Discounts may vary



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● standard ● optional ○ not available

Home Insurance - Low Sum Insured Based on a typical \$300,000 house value

Tasmania

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★★								
IMB	Secured Home Extra	0%	✓	✓	○	●	○	●
Insur People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
★★★								
1300 Insurance	Home and Contents Insurance Policy	10%	✗	✗	●	●	○	○
Allianz	SURECOVER GOLD All Other States	10%	✗	✗	●	●	○	●
Allianz	SURECOVER All Other States	10%	✗	✗	○	○	○	○
Allianz	SURECOVER PLUS All Other States	10%	✗	✗	○	●	○	●
Arab Bank	Allianz Prestige Home Insurance All C	0%	✓	✗	●	●	○	○
Australian Unity	Everyday care	10%	✓	✗	○	●	○	●
Australian Unity	Extra care	10%	✓	✗	○	●	○	●
Australian Unity	Elite care	10%	✓	✗	●	●	○	●
Bank of Melbourne	Quality Care	0%	✓	✗	○	●	○	●
Bank of Melbourne	Premier Care	0%	✓	✗	●	●	○	●
BANKSA	Premier Care	0%	✓	✗	●	●	○	●
BANKSA	Quality Care	0%	✓	✗	○	●	○	●
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	0%	✓	✗	○	●	○	●
Budget Direct	Home & Contents Insurance	10%	✗	✗	●	●	○	○
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	10%	✓	✗	○	○	○	○

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● standard ● optional ○ not available

Home Insurance - Low Sum Insured Based on a typical \$300,000 house value

Tasmania

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★								
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	10%	✓	✗	○	●	○	○
Citibank	Vital Home Cover All Other States	0%	✓	✗	○	○	○	○
Coles	Home Insurance	10%	✗	✗	●	●	○	●
CUA	First Choice Listed Events	0%	✓	✗	○	●	○	●
HSBC	Prestige Home Insurance All Other St	10%	✓	✗	●	●	○	○
Insur People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
MYER	Home Cover Prestige	0%	✓	✗	●	●	○	○
NRMA	Home & Contents PLUS NSW/ACT/T.	0%	✗	✗	●	●	○	●
NRMA	Home & Contents NSW/ACT/TAS	0%	✗	✗	●	●	○	●
Real Insurance	Top Cover	0%	✓	✗	●	●	○	○
Real Insurance	Essential Cover	0%	✓	✗	●	●	○	○
St George	Premier Care	0%	✓	✗	●	●	○	●
St George	Quality Care	0%	✓	✗	○	●	○	●
Western QBE	Home Cover	10%	✗	✗	●	●	○	○
Westpac	Quality Care	0%	✓	✗	○	●	○	●
Westpac	Premier Care	0%	✓	✗	●	●	○	●
★★								
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	✗	●	●	○	○

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● standard ● optional ○ not available

Home Insurance - Low Sum Insured Based on a typical \$300,000 house value

Tasmania

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★								
1Cover Direct	Classic Home & Contents Insurance /	0%	✓	✗	●	●	○	○
Bank of Melbourne	Essential Care	0%	✓	✗	○	○	○	●
BANKSA	Essential Care	0%	✓	✗	○	○	○	●
Citibank	Prestige Home Cover All Other States	0%	✓	✗	●	●	○	○
HSBC	Vital Home Insurance All Other States	10%	✓	✗	○	○	○	○
nab	Home Insurance Essentials All Other	10%	✓	✗	○	○	○	○
nab	Home Insurance All Other States	10%	✓	✗	○	●	○	○
St George	Essential Care	0%	✓	✗	○	○	○	●
★								
1Cover Direct	Vital Home & Contents Insurance All (	0%	✓	✗	○	○	○	○
Citibank	Classic Home Cover All Other States	0%	✓	✗	○	●	○	○
HSBC	Classic Home Insurance All Other Sta	10%	✓	✗	○	●	○	○
Westpac	Essential Care	0%	✓	✗	○	○	○	●

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● standard ◐ optional ○ not available

Home Insurance - Low Sum Insured Based on a typical \$300,000 house value

South Queensland

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★★★								
AAMI	Home Insurance	Varies	✗	✗	●	●	●	●
ANZ	ANZ Home Insurance	0%	✓	✗	●	●	●	●
Budget Direct	Home & Contents Insurance	10%	✗	✗	◐	◐	○	○
CommInsure	CommInsure Home Insurance	10%	✓	✓	◐	◐	●	○
OnePath	Home & Content Insurance	0%	✓	✗	◐	●	●	●
★★★★								
1300 Insurance	Home and Contents Insurance Policy	10%	✗	✗	◐	◐	○	○
AON	Blue Ribbon Home Insurance	0%	✓	✗	●	●	○	●
Bank of Queensland	Secure Home Extra	0%	✓	✓	○	●	○	●
Bank of Queensland	Secure Home Elite	0%	✓	✓	●	●	○	●
Bankwest	Secure Home Extra Insurance	0%	✓	✗	○	●	○	●
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	0%	✓	✗	○	●	○	●
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	0%	✓	✗	●	●	○	●
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	0%	✓	✗	○	○	○	●
CGU	Fundamentals Home	0%	✓	✗	○	○	○	●
IMB	Secured Home Extra	0%	✓	✓	○	●	○	●
IMB	Secured Home Elite	0%	✓	✓	●	●	○	●
nab	Home Insurance Essentials NSW/QLI	10%	✓	✗	○	○	○	◐

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● standard ● optional ○ not available

Home Insurance - Low Sum Insured Based on a typical \$300,000 house value

South Queensland

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★ ★ ★								
1Cover Direct	Classic Home & Contents Insurance †	0%	✓	✗	●	●	○	●
Allianz	SureCoverPlus NSW/QLD	10%	✗	✗	○	●	○	●
Allianz	SureCover NSW/QLD	10%	✗	✗	○	○	○	●
Allianz	SureCover Gold NSW/QLD	10%	✗	✗	●	●	○	●
AON	Home Plus Insurance	0%	✓	✗	○	●	○	●
Arab Bank	Allianz Prestige Home Insurance NSV	0%	✓	✗	●	●	○	●
Bank of Melbourne	Premier Care	0%	✓	✗	●	●	○	●
Bank of Melbourne	Quality Care	0%	✓	✗	○	●	○	●
BANKSA	Premier Care	0%	✓	✗	●	●	○	●
Catholic Church Insurance Ltd	Vital Home & Contents Insurance NS†	10%	✓	✗	○	○	○	●
Catholic Church Insurance Ltd	Classic Home & Contents Insurance †	10%	✓	✗	○	●	○	●
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	10%	✓	✗	●	●	○	●
CGU	Listed Events Home Insurance	0%	✓	✗	○	●	○	●
Citibank	Vital Home Cover NSW/QLD	0%	✓	✗	○	○	○	●
CUA	First Choice Listed Events	0%	✓	✗	○	●	○	●
CUA	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
HSBC	Prestige Home Insurance NSW/QLD	10%	✓	✗	●	●	○	●
HSBC	Vital Home Insurance NSW/QLD	10%	✓	✗	○	○	○	●
Insur People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●

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● standard ● optional ○ not available

Home Insurance - Low Sum Insured Based on a typical \$300,000 house value

South Queensland

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★								
Insur People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
nab	Home Insurance NSW/QLD	10%	✓	✗	○	●	○	●
NRMA	Home & Contents PLUS QLD	0%	✗	✗	●	●	○	●
NRMA	Home & Contents QLD	0%	✗	✗	●	●	○	●
RACQ	Home & Contents	0%	✗	✓	●	●	○	●
St George	Quality Care	0%	✓	✗	○	●	○	●
St George	Premier Care	0%	✓	✗	●	●	○	●
Suncorp	Classic Home & Contents Insurance	0%	✗	✓	●	●	○	●
Westpac	Premier Care	0%	✓	✗	●	●	○	●
Westpac	Quality Care	0%	✓	✗	○	●	○	●
★★								
1Cover Direct	Vital Home & Contents Insurance NSI	0%	✓	✗	○	○	○	●
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	✗	●	●	○	●
Bank of Melbourne	Essential Care	0%	✓	✗	○	○	○	●
BANKSA	Quality Care	0%	✓	✗	○	●	○	●
BANKSA	Essential Care	0%	✓	✗	○	○	○	●
CGU	Accidental Damage Home Insurance	0%	✓	✗	●	●	○	●
Citibank	Prestige Home Cover NSW/QLD	0%	✓	✗	●	●	○	●

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● standard ● optional ○ not available

Home Insurance - Low Sum Insured Based on a typical \$300,000 house value

South Queensland

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★								
St George	Essential Care	0%	✓	✗	○	○	○	●
Westpac	Essential Care	0%	✓	✗	○	○	○	●
★								
Citibank	Classic Home Cover NSW/QLD	0%	✓	✗	○	●	○	●
Coles	Home Insurance	10%	✗	✗	●	●	○	●
HSBC	Classic Home Insurance NSW/QLD	10%	✓	✗	○	●	○	●

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● standard ◐ optional ○ not available

Home Insurance - Low Sum Insured Based on a typical \$300,000 house value

South Australia

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★★★								
AAMI	Home Insurance	Varies	✗	✗	●	●	●	●
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	0%	✓	✗	●	●	○	●
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	0%	✓	✗	○	●	○	●
CommInsure	CommInsure Home Insurance	10%	✓	✓	◐	◐	●	○
SGIC	Home Cover Plus	0%	✗	✗	●	●	○	●
SGIC	Home Cover	0%	✗	✗	◐	◐	○	●
★★★★								
Allianz	SURECOVER PLUS All Other States	10%	✗	✗	○	●	○	●
Allianz	SURECOVER GOLD All Other States	10%	✗	✗	●	●	○	●
Allianz	SURECOVER All Other States	10%	✗	✗	○	○	○	○
ANZ	ANZ Home Insurance	0%	✓	✗	●	●	●	●
AON	Blue Ribbon Home Insurance	0%	✓	✗	●	●	○	●
AON	Home Plus Insurance	0%	✓	✗	○	●	○	●
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	0%	✓	✗	○	○	○	●
CGU	Accidental Damage Home Insurance	0%	✓	✗	●	●	○	●
CGU	Listed Events Home Insurance	0%	✓	✗	○	●	○	●
CGU	Fundamentals Home	0%	✓	✗	○	○	○	●
Insur People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●

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● standard ● optional ○ not available

Home Insurance - Low Sum Insured Based on a typical \$300,000 house value

South Australia

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★★								
Insur People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
OnePath	Home & Content Insurance	0%	✓	✗	●	●	●	●
★★★								
1300 Insurance	Home and Contents Insurance Policy	10%	✗	✗	●	●	○	○
1Cover Direct	Classic Home & Contents Insurance /	0%	✓	✗	●	●	○	○
1Cover Direct	Vital Home & Contents Insurance All (	0%	✓	✗	○	○	○	○
Arab Bank	Allianz Prestige Home Insurance All C	0%	✓	✗	●	●	○	○
Australian Unity	Everyday care	10%	✓	✗	○	●	○	●
Australian Unity	Elite care	10%	✓	✗	●	●	○	●
Australian Unity	Extra care	10%	✓	✗	○	●	○	●
Bank of Melbourne	Premier Care	0%	✓	✗	●	●	○	●
Bank of Queensland	Secure Home Extra	0%	✓	✓	○	●	○	●
Bank of Queensland	Secure Home Elite	0%	✓	✓	●	●	○	●
BANKSA	Premier Care	0%	✓	✗	●	●	○	●
Bankwest	Secure Home Extra Insurance	0%	✓	✗	○	●	○	●
Budget Direct	Home & Contents Insurance	10%	✗	✗	●	●	○	○
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	10%	✓	✗	○	○	○	○
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	10%	✓	✗	○	●	○	○

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● standard ● optional ○ not available

Home Insurance - Low Sum Insured Based on a typical \$300,000 house value

South Australia

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★								
Citibank	Vital Home Cover All Other States	0%	✓	✗	○	○	○	○
Citibank	Prestige Home Cover All Other States	0%	✓	✗	●	●	○	○
Coles	Home Insurance	10%	✗	✗	●	●	○	●
CUA	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
CUA	First Choice Listed Events	0%	✓	✗	○	●	○	●
HSBC	Prestige Home Insurance All Other St	10%	✓	✗	●	●	○	○
HSBC	Vital Home Insurance All Other States	10%	✓	✗	○	○	○	○
IMB	Secured Home Extra	0%	✓	✓	○	●	○	●
IMB	Secured Home Elite	0%	✓	✓	●	●	○	●
MYER	Home Cover Prestige	0%	✓	✗	●	●	○	○
nab	Home Insurance Essentials All Other	10%	✓	✗	○	○	○	○
nab	Home Insurance All Other States	10%	✓	✗	○	●	○	○
RAA	Home & Contents Insurance	0%	✓	✓	●	●	○	●
Real Insurance	Essential Cover	0%	✓	✗	●	●	○	○
St George	Premier Care	0%	✓	✗	●	●	○	●
Westpac	Premier Care	0%	✓	✗	●	●	○	●
★★								
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	✗	●	●	○	○

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● standard ◐ optional ○ not available

Home Insurance - Low Sum Insured Based on a typical \$300,000 house value

South Australia

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★								
Bank of Melbourne	Quality Care	0%	✓	✗	○	●	○	●
BANKSA	Quality Care	0%	✓	✗	○	●	○	●
Citibank	Classic Home Cover All Other States	0%	✓	✗	○	●	○	○
HSBC	Classic Home Insurance All Other Sta	10%	✓	✗	○	●	○	○
Real Insurance	Top Cover	0%	✓	✗	●	◐	○	○
St George	Quality Care	0%	✓	✗	○	●	○	●
Western QBE	Home Cover	10%	✗	✗	◐	●	○	○
Westpac	Quality Care	0%	✓	✗	○	●	○	●
★								
Bank of Melbourne	Essential Care	0%	✓	✗	○	○	○	●
BANKSA	Essential Care	0%	✓	✗	○	○	○	●
St George	Essential Care	0%	✓	✗	○	○	○	●
Westpac	Essential Care	0%	✓	✗	○	○	○	●

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● standard ◐ optional ○ not available

Home Insurance - Low Sum Insured Based on a typical \$300,000 house value

North Queensland

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★★★								
ANZ	ANZ Home Insurance Nth QLD	0%	✓	✗	●	●	●	●
IMB	Secured Home Elite Nth QLD	0%	✓	✓	●	●	○	●
IMB	Secured Home Extra Nth QLD	0%	✓	✓	○	●	○	●
OnePath	Home & Contents Nth QLD	0%	✓	✗	◐	●	●	●
★★★★								
Bank of Melbourne	Premier Care Nth QLD	0%	✓	✗	●	●	○	●
Bank of Melbourne	Quality Care Nth QLD	0%	✓	✗	○	●	○	●
BANKSA	Quality Care Nth QLD	0%	✓	✗	○	●	○	●
BANKSA	Premier Care Nth QLD	0%	✓	✗	●	●	○	●
Bankwest	Secure Home Extra Nth QLD	0%	✓	✗	○	●	○	●
CommInsure	CommInsure Home Insurance Nth QL	10%	✓	✓	◐	◐	●	●
St George	Premier Care Nth QLD	0%	✓	✗	●	●	○	●
St George	Quality Care Nth QLD	0%	✓	✗	○	●	○	●
Suncorp	Classic Home & Contents Insurance †	0%	✗	✓	◐	◐	○	●
Westpac	Premier Care Nth QLD	0%	✓	✗	●	●	○	●
★★★								
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	✗	●	●	○	◐
1Cover Direct	Classic Home & Contents Insurance †	0%	✓	✗	●	●	○	◐

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● standard ● optional ○ not available

Home Insurance - Low Sum Insured Based on a typical \$300,000 house value

North Queensland

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★ ★ ★								
AAMI	Home Insurance Nth QLD	Varies	×	×	●	●	●	●
AON	Blue Ribbon Home Insurance Nth QL	0%	✓	×	●	●	○	●
AON	Home Plus Insurance Nth QLD	0%	✓	×	○	●	○	●
Arab Bank	Allianz Prestige Home Insurance Nth	0%	✓	×	●	●	○	●
Bank of Melbourne	Essential Care Nth QLD	0%	✓	×	○	○	○	●
BANKSA	Essential Care Nth QLD	0%	✓	×	○	○	○	●
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	10%	✓	×	●	●	○	●
CGU	Listed Events Insurance Nth QLD	0%	✓	×	○	●	○	●
CGU	Accidental Damage Insurance Nth QL	0%	✓	×	●	●	○	●
CGU	Fundamentals Home Insurance Nth C	0%	✓	×	○	○	○	●
Citibank	Home Cover Prestige - Nth QLD	0%	✓	×	●	●	○	●
CUA	First Choice Listed Events Nth QLD	0%	✓	×	○	●	○	●
CUA	First Choice Accidental Damage Nth C	0%	✓	×	●	●	○	●
HSBC	Prestige Home Insurance - Nth QLD	10%	✓	×	●	●	○	●
Insur People's Choice CU	First Choice Accidental Damage Nth C	0%	✓	×	●	●	○	●
Insur People's Choice CU	First Choice Listed Events Nth QLD	0%	✓	×	○	●	○	●
NRMA	Home & Contents Nth QLD	0%	×	×	●	●	○	●
NRMA	Home & Contents PLUS Nth QLD	0%	×	×	●	●	○	●
St George	Essential Care Nth QLD	0%	✓	×	○	○	○	●

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● standard ● optional ○ not available

Home Insurance - Low Sum Insured Based on a typical \$300,000 house value

North Queensland

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★								
Westpac	Essential Care Nth QLD	0%	✓	✗	○	○	○	●
Westpac	Quality Care Nth QLD	0%	✓	✗	○	●	○	●
★★								
Catholic Church Insurance Ltd	Classic Home & Contents Insurance I	10%	✓	✗	○	●	○	●
Catholic Church Insurance Ltd	Vital Home & Contents Insurance Nth	10%	✓	✗	○	○	○	●
Citibank	Classic Home Cover - Nth QLD	0%	✓	✗	○	●	○	●
Coles	Home Insurance Nth QLD	10%	✗	✗	●	●	○	●
HSBC	Classic Home Insurance Nth QLD	10%	✓	✗	○	●	○	●
nab	Home Insurance Essentials Nth QLD	10%	✓	✗	○	○	○	●
nab	Home Insurance Nth QLD	10%	✓	✗	○	●	○	●
★								
1Cover Direct	Vital Home & Contents Insurance Nth	0%	✓	✗	○	○	○	●
Citibank	Vital Home Cover - Nth QLD	0%	✓	✗	○	○	○	●
HSBC	Vital Home Insurance - Nth QLD	10%	✓	✗	○	○	○	●

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● standard ◐ optional ○ not available

Home Insurance - Low Sum Insured Based on a typical \$300,000 house value

New South Wales

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★★★								
AAMI	Home Insurance	Varies	✗	✗	●	●	●	●
ANZ	ANZ Home Insurance	0%	✓	✗	●	●	●	●
CGU	Fundamentals Home	0%	✓	✗	○	○	○	●
Coles	Home Insurance	10%	✗	✗	◐	◐	○	●
CommInsure	CommInsure Home Insurance	10%	✓	✓	◐	◐	●	○
OnePath	Home & Content Insurance	0%	✓	✗	◐	●	●	●
★★★★								
AON	Blue Ribbon Home Insurance	0%	✓	✗	●	●	○	●
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	0%	✓	✗	○	○	○	●
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	0%	✓	✗	●	●	○	●
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	0%	✓	✗	○	●	○	●
CGU	Listed Events Home Insurance	0%	✓	✗	○	●	○	●
CGU	Accidental Damage Home Insurance	0%	✓	✗	●	●	○	●
CUA	First Choice Listed Events	0%	✓	✗	○	●	○	●
CUA	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
IMB	Secured Home Elite	0%	✓	✓	●	●	○	●
Insur People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
Insur People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●

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● standard ◐ optional ○ not available

Home Insurance - Low Sum Insured Based on a typical \$300,000 house value

New South Wales

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★★								
Real Insurance	Essential Cover	0%	✓	✗	◐	◐	○	○
★★★								
1300 Insurance	Home and Contents Insurance Policy	10%	✗	✗	◐	◐	○	○
Allianz	SureCover NSW/QLD	10%	✗	✗	○	○	○	◐
Allianz	SureCover Gold NSW/QLD	10%	✗	✗	●	●	○	◐
Allianz	SureCoverPlus NSW/QLD	10%	✗	✗	○	●	○	◐
AON	Home Plus Insurance	0%	✓	✗	○	●	○	●
Arab Bank	Allianz Prestige Home Insurance NSV	0%	✓	✗	●	●	○	◐
Bank of Melbourne	Essential Care	0%	✓	✗	○	○	○	●
Bank of Melbourne	Premier Care	0%	✓	✗	●	●	○	●
Bank of Melbourne	Quality Care	0%	✓	✗	○	●	○	●
Bank of Queensland	Secure Home Extra	0%	✓	✓	○	●	○	●
Bank of Queensland	Secure Home Elite	0%	✓	✓	●	●	○	●
BANKSA	Premier Care	0%	✓	✗	●	●	○	●
BANKSA	Quality Care	0%	✓	✗	○	●	○	●
Bankwest	Secure Home Extra Insurance	0%	✓	✗	○	●	○	●
Budget Direct	Home & Contents Insurance	10%	✗	✗	◐	◐	○	○
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	10%	✓	✗	●	●	○	◐

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● standard ◐ optional ○ not available

Home Insurance - Low Sum Insured Based on a typical \$300,000 house value

New South Wales

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★								
GIO	Classic	10%	✗	✓	◐	◐	○	●
HSBC	Prestige Home Insurance NSW/QLD	10%	✓	✗	●	●	○	◐
IMB	Secured Home Extra	0%	✓	✓	○	●	○	●
MYER	Home Cover Prestige	0%	✓	✗	●	●	○	○
NRMA	Home & Contents NSW/ACT/TAS	0%	✗	✗	◐	◐	○	●
NRMA	Home & Contents PLUS NSW/ACT/T.	0%	✗	✗	●	●	○	●
Real Insurance	Top Cover	0%	✓	✗	●	◐	○	○
St George	Quality Care	0%	✓	✗	○	●	○	●
St George	Premier Care	0%	✓	✗	●	●	○	●
St George	Essential Care	0%	✓	✗	○	○	○	●
Suncorp	Classic Home & Contents Insurance	0%	✗	✓	◐	◐	○	●
Western QBE	Home Cover	10%	✗	✗	◐	●	○	○
Westpac	Essential Care	0%	✓	✗	○	○	○	●
Westpac	Quality Care	0%	✓	✗	○	●	○	●
Westpac	Premier Care	0%	✓	✗	●	●	○	●
★★								
1Cover Direct	Classic Home & Contents Insurance †	0%	✓	✗	●	●	○	◐
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	✗	●	●	○	◐

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● standard ● optional ○ not available

Home Insurance - Low Sum Insured Based on a typical \$300,000 house value

New South Wales

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★								
BANKSA	Essential Care	0%	✓	✗	○	○	○	●
Catholic Church Insurance Ltd	Classic Home & Contents Insurance I	10%	✓	✗	○	●	○	●
Catholic Church Insurance Ltd	Vital Home & Contents Insurance NSI	10%	✓	✗	○	○	○	●
Citibank	Prestige Home Cover NSW/QLD	0%	✓	✗	●	●	○	●
HSBC	Classic Home Insurance NSW/QLD	10%	✓	✗	○	●	○	●
nab	Home Insurance Essentials NSW/QLI	10%	✓	✗	○	○	○	●
nab	Home Insurance NSW/QLD	10%	✓	✗	○	●	○	●
★								
1Cover Direct	Vital Home & Contents Insurance NSI	0%	✓	✗	○	○	○	●
Citibank	Classic Home Cover NSW/QLD	0%	✓	✗	○	●	○	●
Citibank	Vital Home Cover NSW/QLD	0%	✓	✗	○	○	○	●
HSBC	Vital Home Insurance NSW/QLD	10%	✓	✗	○	○	○	●

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● standard ● optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value Western Australia

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

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● standard ◐ optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value

Western Australia

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★★★								
ANZ	ANZ Home Insurance	0%	✓	✗	●	●	●	●
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	0%	✓	✗	○	●	○	●
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	0%	✓	✗	○	○	○	●
CommInsure	CommInsure Home Insurance	10%	✓	✓	◐	◐	●	○
MYER	Home Cover Prestige	0%	✓	✗	●	●	○	○
OnePath	Home & Content Insurance	0%	✓	✗	◐	●	●	●
★★★★								
AAMI	Home Insurance	Varies	✗	✗	●	●	●	●
AON	Home Plus Insurance	0%	✓	✗	○	●	○	●
AON	Blue Ribbon Home Insurance	0%	✓	✗	●	●	○	●
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	0%	✓	✗	●	●	○	●
CGU	Accidental Damage Home Insurance	0%	✓	✗	●	●	○	●
CGU	Fundamentals Home	0%	✓	✗	○	○	○	●
CGU	Listed Events Home Insurance	0%	✓	✗	○	●	○	●
CUA	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
CUA	First Choice Listed Events	0%	✓	✗	○	●	○	●
HBF	Fundamentals	N/A	✓	✗	●	○	○	●
Insur People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●

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● standard ● optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value

Western Australia

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★★								
Insur People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
★★★								
1300 Insurance	Home and Contents Insurance Policy	10%	✗	✗	●	●	○	○
Allianz	SURECOVER GOLD All Other States	10%	✗	✗	●	●	○	●
Allianz	SURECOVER PLUS All Other States	10%	✗	✗	○	●	○	●
Allianz	SURECOVER All Other States	10%	✗	✗	○	○	○	○
Bank of Melbourne	Essential Care	0%	✓	✗	○	○	○	●
Bank of Melbourne	Premier Care	0%	✓	✗	●	●	○	●
Bank of Melbourne	Quality Care	0%	✓	✗	○	●	○	●
Bank of Queensland	Secure Home Extra	0%	✓	✓	○	●	○	●
Bank of Queensland	Secure Home Elite	0%	✓	✓	●	●	○	●
BANKSA	Quality Care	0%	✓	✗	○	●	○	●
BANKSA	Premier Care	0%	✓	✗	●	●	○	●
BANKSA	Essential Care	0%	✓	✗	○	○	○	●
Bankwest	Secure Home Extra Insurance	0%	✓	✗	○	●	○	●
Budget Direct	Home & Contents Insurance	10%	✗	✗	●	●	○	○
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	10%	✓	✗	○	●	○	○
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	10%	✓	✗	○	○	○	○

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● standard ◐ optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value

Western Australia

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★								
Citibank	Vital Home Cover All Other States	0%	✓	✗	○	○	○	○
Coles	Home Insurance	10%	✗	✗	◐	◐	○	●
HBF	Accidental Damage	N/A	✓	✗	●	●	○	●
IMB	Secured Home Elite	0%	✓	✓	●	●	○	●
IMB	Secured Home Extra	0%	✓	✓	○	●	○	●
RAC	Home & Contents	\$35	✗	✓	○	●	○	●
SGIO	Home Cover	0%	✗	✗	◐	◐	○	●
St George	Premier Care	0%	✓	✗	●	●	○	●
St George	Quality Care	0%	✓	✗	○	●	○	●
St George	Essential Care	0%	✓	✗	○	○	○	●
Westpac	Essential Care	0%	✓	✗	○	○	○	●
Westpac	Quality Care	0%	✓	✗	○	●	○	●
Westpac	Premier Care	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%	✓	✗	●	●	○	○
HSBC	Prestige Home Insurance All Other St	10%	✓	✗	●	●	○	○

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● standard ● optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value

Western Australia

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★								
HSBC	Vital Home Insurance All Other States	10%	✓	✗	○	○	○	○
nab	Home Insurance Essentials All Other	10%	✓	✗	○	○	○	○
nab	Home Insurance All Other States	10%	✓	✗	○	●	○	○
SGIO	Home Cover Plus	0%	✗	✗	●	●	○	●
Western QBE	Home Cover	10%	✗	✗	●	●	○	○
★								
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	✗	●	●	○	○
1Cover Direct	Vital Home & Contents Insurance All (	0%	✓	✗	○	○	○	○
Citibank	Classic Home Cover All Other States	0%	✓	✗	○	●	○	○
HSBC	Classic Home Insurance All Other Sta	10%	✓	✗	○	●	○	○

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● standard ◐ optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value

Victoria

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★★★								
Allianz	SURECOVER GOLD All Other States	10%	✗	✗	●	●	○	●
ANZ	ANZ Home Insurance	0%	✓	✗	●	●	●	●
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	0%	✓	✗	○	○	○	●
CommInsure	CommInsure Home Insurance	10%	✓	✓	◐	◐	●	○
OnePath	Home & Content Insurance	0%	✓	✗	◐	●	●	●
RACV	Home & Contents	0%	✗	✗	◐	◐	○	●
★★★★								
Allianz	SURECOVER PLUS All Other States	10%	✗	✗	○	●	○	●
Allianz	SURECOVER All Other States	10%	✗	✗	○	○	○	○
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	0%	✓	✗	○	●	○	●
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	0%	✓	✗	●	●	○	●
Budget Direct	Home & Contents Insurance	10%	✗	✗	◐	◐	○	○
CGU	Listed Events Home Insurance	0%	✓	✗	○	●	○	●
CGU	Fundamentals Home	0%	✓	✗	○	○	○	●
CGU	Accidental Damage Home Insurance	0%	✓	✗	●	●	○	●
Coles	Home Insurance	10%	✗	✗	◐	◐	○	●
CUA	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
CUA	First Choice Listed Events	0%	✓	✗	○	●	○	●

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● standard ● optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value

Victoria

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★★								
Insur People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
Insur People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
★★★								
1300 Insurance	Home and Contents Insurance Policy	10%	✗	✗	●	●	○	○
1Cover Direct	Classic Home & Contents Insurance /	0%	✓	✗	●	●	○	○
1Cover Direct	Vital Home & Contents Insurance All (	0%	✓	✗	○	○	○	○
AAMI	Home Insurance	Varies	✗	✗	●	●	●	●
AON	Home Plus Insurance	0%	✓	✗	○	●	○	●
AON	Blue Ribbon Home Insurance	0%	✓	✗	●	●	○	●
Arab Bank	Allianz Prestige Home Insurance All C	0%	✓	✗	●	●	○	○
Australian Unity	Everyday care	10%	✓	✗	○	●	○	●
Australian Unity	Elite care	10%	✓	✗	●	●	○	●
Australian Unity	Extra care	10%	✓	✗	○	●	○	●
Bank of Melbourne	Premier Care	0%	✓	✗	●	●	○	●
Bank of Melbourne	Essential Care	0%	✓	✗	○	○	○	●
Bank of Melbourne	Quality Care	0%	✓	✗	○	●	○	●
BANKSA	Premier Care	0%	✓	✗	●	●	○	●
BANKSA	Essential Care	0%	✓	✗	○	○	○	●

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Discounts may vary



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● standard ◐ optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value

Victoria

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★								
BANKSA	Quality Care	0%	✓	✗	○	●	○	●
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	10%	✓	✗	○	●	○	○
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	10%	✓	✗	○	○	○	○
Citibank	Vital Home Cover All Other States	0%	✓	✗	○	○	○	○
Citibank	Prestige Home Cover All Other States	0%	✓	✗	●	●	○	○
HSBC	Classic Home Insurance All Other Sta	10%	✓	✗	○	●	○	○
HSBC	Vital Home Insurance All Other States	10%	✓	✗	○	○	○	○
HSBC	Prestige Home Insurance All Other St	10%	✓	✗	●	●	○	○
MYER	Home Cover Prestige	0%	✓	✗	●	●	○	○
nab	Home Insurance Essentials All Other	10%	✓	✗	○	○	○	○
Real Insurance	Essential Cover	0%	✓	✗	◐	◐	○	○
St George	Quality Care	0%	✓	✗	○	●	○	●
St George	Premier Care	0%	✓	✗	●	●	○	●
St George	Essential Care	0%	✓	✗	○	○	○	●
Westpac	Essential Care	0%	✓	✗	○	○	○	●
Westpac	Premier Care	0%	✓	✗	●	●	○	●
Westpac	Quality Care	0%	✓	✗	○	●	○	●

★★

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● standard ● optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value

Victoria

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★								
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	✗	●	●	○	○
Bank of Queensland	Secure Home Elite	0%	✓	✓	●	●	○	●
Bankwest	Secure Home Extra Insurance	0%	✓	✗	○	●	○	●
Citibank	Classic Home Cover All Other States	0%	✓	✗	○	●	○	○
GIO	Classic	10%	✗	✓	●	●	○	●
IMB	Secured Home Elite	0%	✓	✓	●	●	○	●
nab	Home Insurance All Other States	10%	✓	✗	○	●	○	○
Real Insurance	Top Cover	0%	✓	✗	●	●	○	○
Western QBE	Home Cover	10%	✗	✗	●	●	○	○
★								
Bank of Queensland	Secure Home Extra	0%	✓	✓	○	●	○	●
GIO	Platinum Essential	10%	✗	✓	●	●	○	●
GIO	Platinum Essential Plus	10%	✗	✓	●	●	○	●
IMB	Secured Home Extra	0%	✓	✓	○	●	○	●

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● standard ◐ optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value

Tasmania

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★★★								
ANZ	ANZ Home Insurance	0%	✓	✗	●	●	●	●
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	0%	✓	✗	○	○	○	●
CommInsure	CommInsure Home Insurance	10%	✓	✓	◐	◐	●	○
IMB	Secured Home Elite	0%	✓	✓	●	●	○	●
OnePath	Home & Content Insurance	0%	✓	✗	◐	●	●	●
RACT Insurance	Home Insurance	N/A	✗	✗	◐	◐	●	●
★★★★								
AAMI	Home Insurance	Varies	✗	✗	●	●	●	●
AON	Home Plus Insurance	0%	✓	✗	○	●	○	●
Bank of Queensland	Secure Home Extra	0%	✓	✓	○	●	○	●
Bank of Queensland	Secure Home Elite	0%	✓	✓	●	●	○	●
Bankwest	Secure Home Extra Insurance	0%	✓	✗	○	●	○	●
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	0%	✓	✗	○	●	○	●
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	0%	✓	✗	●	●	○	●
Budget Direct	Home & Contents Insurance	10%	✗	✗	◐	◐	○	○
Coles	Home Insurance	10%	✗	✗	◐	◐	○	●
CUA	First Choice Listed Events	0%	✓	✗	○	●	○	●
CUA	First Choice Accidental Damage	0%	✓	✗	●	●	○	●

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● standard ● optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value

Tasmania

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★★								
IMB	Secured Home Extra	0%	✓	✓	○	●	○	●
NRMA	Home & Contents NSW/ACT/TAS	0%	✗	✗	●	●	○	●
★★★								
1300 Insurance	Home and Contents Insurance Policy	10%	✗	✗	●	●	○	○
Allianz	SURECOVER PLUS All Other States	10%	✗	✗	○	●	○	●
Allianz	SURECOVER GOLD All Other States	10%	✗	✗	●	●	○	●
Allianz	SURECOVER All Other States	10%	✗	✗	○	○	○	○
AON	Blue Ribbon Home Insurance	0%	✓	✗	●	●	○	●
Australian Unity	Extra care	10%	✓	✗	○	●	○	●
Australian Unity	Elite care	10%	✓	✗	●	●	○	●
Australian Unity	Everyday care	10%	✓	✗	○	●	○	●
Bank of Melbourne	Premier Care	0%	✓	✗	●	●	○	●
Bank of Melbourne	Quality Care	0%	✓	✗	○	●	○	●
Bank of Melbourne	Essential Care	0%	✓	✗	○	○	○	●
BANKSA	Quality Care	0%	✓	✗	○	●	○	●
BANKSA	Essential Care	0%	✓	✗	○	○	○	●
BANKSA	Premier Care	0%	✓	✗	●	●	○	●
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	10%	✓	✗	○	○	○	○

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● standard ◐ optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value

Tasmania

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★								
CGU	Listed Events Home Insurance	0%	✓	✗	○	●	○	●
CGU	Accidental Damage Home Insurance	0%	✓	✗	●	●	○	●
CGU	Fundamentals Home	0%	✓	✗	○	○	○	●
Insur People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
Insur People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
MYER	Home Cover Prestige	0%	✓	✗	●	●	○	○
NRMA	Home & Contents PLUS NSW/ACT/T.	0%	✗	✗	●	●	○	●
Real Insurance	Essential Cover	0%	✓	✗	◐	◐	○	○
Real Insurance	Top Cover	0%	✓	✗	●	◐	○	○
St George	Premier Care	0%	✓	✗	●	●	○	●
St George	Essential Care	0%	✓	✗	○	○	○	●
St George	Quality Care	0%	✓	✗	○	●	○	●
Western QBE	Home Cover	10%	✗	✗	◐	●	○	○
Westpac	Essential Care	0%	✓	✗	○	○	○	●
Westpac	Premier Care	0%	✓	✗	●	●	○	●
Westpac	Quality Care	0%	✓	✗	○	●	○	●
★★								
1Cover Direct	Classic Home & Contents Insurance /	0%	✓	✗	●	●	○	○

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● standard ● optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value

Tasmania

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★								
Arab Bank	Allianz Prestige Home Insurance All C	0%	✓	✗	●	●	○	○
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	10%	✓	✗	○	●	○	○
Citibank	Prestige Home Cover All Other States	0%	✓	✗	●	●	○	○
Citibank	Vital Home Cover All Other States	0%	✓	✗	○	○	○	○
HSBC	Prestige Home Insurance All Other St	10%	✓	✗	●	●	○	○
HSBC	Vital Home Insurance All Other States	10%	✓	✗	○	○	○	○
nab	Home Insurance Essentials All Other	10%	✓	✗	○	○	○	○
nab	Home Insurance All Other States	10%	✓	✗	○	●	○	○
★								
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	✗	●	●	○	○
1Cover Direct	Vital Home & Contents Insurance All (	0%	✓	✗	○	○	○	○
Citibank	Classic Home Cover All Other States	0%	✓	✗	○	●	○	○
HSBC	Classic Home Insurance All Other Sta	10%	✓	✗	○	●	○	○

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● standard ◐ optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value

South Queensland

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★★★								
ANZ	ANZ Home Insurance	0%	✓	✗	●	●	●	●
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	0%	✓	✗	○	●	○	●
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	0%	✓	✗	○	○	○	●
CommInsure	CommInsure Home Insurance	10%	✓	✓	◐	◐	●	○
MYER	Home Cover Prestige	0%	✓	✗	●	●	○	○
OnePath	Home & Content Insurance	0%	✓	✗	◐	●	●	●
★★★★								
AON	Blue Ribbon Home Insurance	0%	✓	✗	●	●	○	●
AON	Home Plus Insurance	0%	✓	✗	○	●	○	●
Bank of Queensland	Secure Home Elite	0%	✓	✓	●	●	○	●
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	0%	✓	✗	●	●	○	●
Budget Direct	Home & Contents Insurance	10%	✗	✗	◐	◐	○	○
CGU	Listed Events Home Insurance	0%	✓	✗	○	●	○	●
CGU	Fundamentals Home	0%	✓	✗	○	○	○	●
CUA	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
CUA	First Choice Listed Events	0%	✓	✗	○	●	○	●
IMB	Secured Home Elite	0%	✓	✓	●	●	○	●
Insur People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●

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● standard ◐ optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value

South Queensland

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★★								
Insur People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
★★★								
1300 Insurance	Home and Contents Insurance Policy	10%	✗	✗	◐	◐	○	○
AAMI	Home Insurance	Varies	✗	✗	●	●	●	●
Allianz	SureCover Gold NSW/QLD	10%	✗	✗	●	●	○	◐
Allianz	SureCoverPlus NSW/QLD	10%	✗	✗	○	●	○	◐
Allianz	SureCover NSW/QLD	10%	✗	✗	○	○	○	◐
Bank of Melbourne	Quality Care	0%	✓	✗	○	●	○	●
Bank of Melbourne	Premier Care	0%	✓	✗	●	●	○	●
Bank of Melbourne	Essential Care	0%	✓	✗	○	○	○	●
Bank of Queensland	Secure Home Extra	0%	✓	✓	○	●	○	●
BANKSA	Quality Care	0%	✓	✗	○	●	○	●
BANKSA	Essential Care	0%	✓	✗	○	○	○	●
BANKSA	Premier Care	0%	✓	✗	●	●	○	●
Bankwest	Secure Home Extra Insurance	0%	✓	✗	○	●	○	●
Catholic Church Insurance Ltd	Vital Home & Contents Insurance NSI	10%	✓	✗	○	○	○	◐
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	10%	✓	✗	●	●	○	◐
CGU	Accidental Damage Home Insurance	0%	✓	✗	●	●	○	●

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● standard ◐ optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value

South Queensland

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★								
Coles	Home Insurance	10%	✗	✗	◐	◐	○	●
IMB	Secured Home Extra	0%	✓	✓	○	●	○	●
nab	Home Insurance NSW/QLD	10%	✓	✗	○	●	○	◐
nab	Home Insurance Essentials NSW/QLI	10%	✓	✗	○	○	○	◐
NRMA	Home & Contents PLUS QLD	0%	✗	✗	●	●	○	●
NRMA	Home & Contents QLD	0%	✗	✗	◐	◐	○	●
RACQ	Home & Contents	0%	✗	✓	◐	◐	○	●
Real Insurance	Essential Cover	0%	✓	✗	◐	◐	○	○
St George	Essential Care	0%	✓	✗	○	○	○	●
St George	Premier Care	0%	✓	✗	●	●	○	●
St George	Quality Care	0%	✓	✗	○	●	○	●
Suncorp	Classic Home & Contents Insurance	0%	✗	✓	◐	◐	○	●
Western QBE	Home Cover	10%	✗	✗	◐	●	○	○
Westpac	Premier Care	0%	✓	✗	●	●	○	●
Westpac	Quality Care	0%	✓	✗	○	●	○	●
Westpac	Essential Care	0%	✓	✗	○	○	○	●
★★								
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	✗	●	●	○	◐

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● standard ● optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value

South Queensland

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★								
1Cover Direct	Classic Home & Contents Insurance †	0%	✓	✗	●	●	○	●
Arab Bank	Allianz Prestige Home Insurance NSW	0%	✓	✗	●	●	○	●
Catholic Church Insurance Ltd	Classic Home & Contents Insurance †	10%	✓	✗	○	●	○	●
Citibank	Vital Home Cover NSW/QLD	0%	✓	✗	○	○	○	●
Citibank	Prestige Home Cover NSW/QLD	0%	✓	✗	●	●	○	●
HSBC	Vital Home Insurance NSW/QLD	10%	✓	✗	○	○	○	●
HSBC	Prestige Home Insurance NSW/QLD	10%	✓	✗	●	●	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
★								
1Cover Direct	Vital Home & Contents Insurance NSI	0%	✓	✗	○	○	○	●
Citibank	Classic Home Cover NSW/QLD	0%	✓	✗	○	●	○	●
HSBC	Classic Home Insurance NSW/QLD	10%	✓	✗	○	●	○	●
Real Insurance	Top Cover	0%	✓	✗	●	●	○	○

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● standard ◐ optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value

South Australia

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★★★								
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	0%	✓	✗	●	●	○	●
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	0%	✓	✗	○	○	○	●
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	0%	✓	✗	○	●	○	●
CommInsure	CommInsure Home Insurance	10%	✓	✓	◐	◐	●	○
IMB	Secured Home Elite	0%	✓	✓	●	●	○	●
RAA	Home & Contents Insurance	0%	✓	✓	◐	◐	○	●
★★★★								
Allianz	SURECOVER GOLD All Other States	10%	✗	✗	●	●	○	●
Allianz	SURECOVER PLUS All Other States	10%	✗	✗	○	●	○	●
ANZ	ANZ Home Insurance	0%	✓	✗	●	●	●	●
AON	Home Plus Insurance	0%	✓	✗	○	●	○	●
Bank of Queensland	Secure Home Extra	0%	✓	✓	○	●	○	●
Bank of Queensland	Secure Home Elite	0%	✓	✓	●	●	○	●
Bankwest	Secure Home Extra Insurance	0%	✓	✗	○	●	○	●
IMB	Secured Home Extra	0%	✓	✓	○	●	○	●
Insur People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
Insur People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
OnePath	Home & Content Insurance	0%	✓	✗	◐	●	●	●

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● standard ◐ optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value

South Australia

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★★								
SGIC	Home Cover	0%	x	x	◐	◐	○	●
★★★								
1300 Insurance	Home and Contents Insurance Policy	10%	x	x	◐	◐	○	○
AAMI	Home Insurance	Varies	x	x	●	●	●	●
Allianz	SURECOVER All Other States	10%	x	x	○	○	○	○
AON	Blue Ribbon Home Insurance	0%	✓	x	●	●	○	●
Arab Bank	Allianz Prestige Home Insurance All C	0%	✓	x	●	●	○	○
Bank of Melbourne	Premier Care	0%	✓	x	●	●	○	●
Bank of Melbourne	Quality Care	0%	✓	x	○	●	○	●
BANKSA	Quality Care	0%	✓	x	○	●	○	●
BANKSA	Premier Care	0%	✓	x	●	●	○	●
Budget Direct	Home & Contents Insurance	10%	x	x	◐	◐	○	○
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	10%	✓	x	○	○	○	○
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	10%	✓	x	○	●	○	○
CGU	Listed Events Home Insurance	0%	✓	x	○	●	○	●
CGU	Fundamentals Home	0%	✓	x	○	○	○	●
CGU	Accidental Damage Home Insurance	0%	✓	x	●	●	○	●
Citibank	Vital Home Cover All Other States	0%	✓	x	○	○	○	○

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Discounts may vary



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● standard ◐ optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value

South Australia

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★								
Coles	Home Insurance	10%	✗	✗	◐	◐	○	●
CUA	First Choice Listed Events	0%	✓	✗	○	●	○	●
CUA	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
HSBC	Vital Home Insurance All Other States	10%	✓	✗	○	○	○	○
MYER	Home Cover Prestige	0%	✓	✗	●	●	○	○
nab	Home Insurance All Other States	10%	✓	✗	○	●	○	○
nab	Home Insurance Essentials All Other	10%	✓	✗	○	○	○	○
Real Insurance	Essential Cover	0%	✓	✗	◐	◐	○	○
SGIC	Home Cover Plus	0%	✗	✗	●	●	○	●
St George	Premier Care	0%	✓	✗	●	●	○	●
St George	Quality Care	0%	✓	✗	○	●	○	●
Westpac	Premier Care	0%	✓	✗	●	●	○	●
Westpac	Quality Care	0%	✓	✗	○	●	○	●
★★								
1Cover Direct	Classic Home & Contents Insurance /	0%	✓	✗	●	●	○	○
1Cover Direct	Vital Home & Contents Insurance All (0%	✓	✗	○	○	○	○
Bank of Melbourne	Essential Care	0%	✓	✗	○	○	○	●
BANKSA	Essential Care	0%	✓	✗	○	○	○	●

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● standard ◐ optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value

South Australia

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★								
Citibank	Prestige Home Cover All Other States	0%	✓	✗	●	●	○	○
HSBC	Prestige Home Insurance All Other St	10%	✓	✗	●	●	○	○
St George	Essential Care	0%	✓	✗	○	○	○	●
Western QBE	Home Cover	10%	✗	✗	◐	●	○	○
Westpac	Essential Care	0%	✓	✗	○	○	○	●
★								
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	✗	●	●	○	○
Citibank	Classic Home Cover All Other States	0%	✓	✗	○	●	○	○
HSBC	Classic Home Insurance All Other Sta	10%	✓	✗	○	●	○	○
Real Insurance	Top Cover	0%	✓	✗	●	◐	○	○

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● standard ◐ optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value

North Queensland

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★★★								
ANZ	ANZ Home Insurance Nth QLD	0%	✓	✗	●	●	●	●
Bankwest	Secure Home Extra Nth QLD	0%	✓	✗	○	●	○	●
IMB	Secured Home Elite Nth QLD	0%	✓	✓	●	●	○	●
IMB	Secured Home Extra Nth QLD	0%	✓	✓	○	●	○	●
OnePath	Home & Contents Nth QLD	0%	✓	✗	◐	●	●	●
★★★★								
Bank of Melbourne	Premier Care Nth QLD	0%	✓	✗	●	●	○	●
BANKSA	Premier Care Nth QLD	0%	✓	✗	●	●	○	●
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance †	0%	✓	✗	○	○	○	●
Bendigo / Adelaide Bank	Gold Home & Contents Insurance NT	0%	✓	✗	●	●	○	●
Bendigo / Adelaide Bank	Silver Home & Contents Insurance N [†]	0%	✓	✗	○	●	○	●
CommInsure	CommInsure Home Insurance Nth QL	10%	✓	✓	◐	◐	●	●
Insur People's Choice CU	First Choice Accidental Damage Nth (	0%	✓	✗	●	●	○	●
St George	Premier Care Nth QLD	0%	✓	✗	●	●	○	●
Suncorp	Classic Home & Contents Insurance †	0%	✗	✓	◐	◐	○	●
Westpac	Premier Care Nth QLD	0%	✓	✗	●	●	○	●
★★★								
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	✗	●	●	○	◐

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● standard ◐ optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value

North Queensland

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★ ★ ★								
AAMI	Home Insurance Nth QLD	Varies	✗	✗	●	●	●	●
AON	Blue Ribbon Home Insurance Nth QL	0%	✓	✗	●	●	○	●
AON	Home Plus Insurance Nth QLD	0%	✓	✗	○	●	○	●
Arab Bank	Allianz Prestige Home Insurance Nth	0%	✓	✗	●	●	○	◐
Bank of Melbourne	Essential Care Nth QLD	0%	✓	✗	○	○	○	●
Bank of Melbourne	Quality Care Nth QLD	0%	✓	✗	○	●	○	●
BANKSA	Essential Care Nth QLD	0%	✓	✗	○	○	○	●
BANKSA	Quality Care Nth QLD	0%	✓	✗	○	●	○	●
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	10%	✓	✗	●	●	○	◐
CGU	Listed Events Insurance Nth QLD	0%	✓	✗	○	●	○	●
CGU	Fundamentals Home Insurance Nth C	0%	✓	✗	○	○	○	●
CGU	Accidental Damage Insurance Nth QL	0%	✓	✗	●	●	○	●
Coles	Home Insurance Nth QLD	10%	✗	✗	◐	◐	○	●
CUA	First Choice Listed Events Nth QLD	0%	✓	✗	○	●	○	●
CUA	First Choice Accidental Damage Nth C	0%	✓	✗	●	●	○	●
HSBC	Prestige Home Insurance - Nth QLD	10%	✓	✗	●	●	○	◐
Insur People's Choice CU	First Choice Listed Events Nth QLD	0%	✓	✗	○	●	○	●
NRMA	Home & Contents Nth QLD	0%	✗	✗	◐	◐	○	●
NRMA	Home & Contents PLUS Nth QLD	0%	✗	✗	●	●	○	●

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● standard ◐ optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value

North Queensland

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★ ★ ★								
RACQ	Home & Contents Nth QLD	0%	✗	✓	◐	◐	○	●
St George	Essential Care Nth QLD	0%	✓	✗	○	○	○	●
St George	Quality Care Nth QLD	0%	✓	✗	○	●	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
Westpac	Essential Care Nth QLD	0%	✓	✗	○	○	○	●
Westpac	Quality Care Nth QLD	0%	✓	✗	○	●	○	●
★ ★								
1Cover Direct	Classic Home & Contents Insurance I	0%	✓	✗	●	●	○	◐
Catholic Church Insurance Ltd	Viral Home & Contents Insurance Nth	10%	✓	✗	○	○	○	◐
Catholic Church Insurance Ltd	Classic Home & Contents Insurance I	10%	✓	✗	○	●	○	◐
Citibank	Classic Home Cover - Nth QLD	0%	✓	✗	○	●	○	◐
Citibank	Home Cover Prestige - Nth QLD	0%	✓	✗	●	●	○	◐
HSBC	Classic Home Insurance Nth QLD	10%	✓	✗	○	●	○	◐
nab	Home Insurance Nth QLD	10%	✓	✗	○	●	○	◐
nab	Home Insurance Essentials Nth QLD	10%	✓	✗	○	○	○	◐
★								
1Cover Direct	Vital Home & Contents Insurance Nth	0%	✓	✗	○	○	○	◐
Citibank	Vital Home Cover - Nth QLD	0%	✓	✗	○	○	○	◐

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● standard ● optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value

North Queensland

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★								
HSBC	Vital Home Insurance - Nth QLD	10%	✓	✗	○	○	○	●

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● standard ◐ optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value

New South Wales

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★★★								
ANZ	ANZ Home Insurance	0%	✓	✗	●	●	●	●
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	0%	✓	✗	○	○	○	●
CommInsure	CommInsure Home Insurance	10%	✓	✓	◐	◐	●	○
CUA	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
MYER	Home Cover Prestige	0%	✓	✗	●	●	○	○
OnePath	Home & Content Insurance	0%	✓	✗	◐	●	●	●
★★★★								
AON	Home Plus Insurance	0%	✓	✗	○	●	○	●
AON	Blue Ribbon Home Insurance	0%	✓	✗	●	●	○	●
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	0%	✓	✗	○	●	○	●
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	0%	✓	✗	●	●	○	●
CGU	Listed Events Home Insurance	0%	✓	✗	○	●	○	●
CGU	Accidental Damage Home Insurance	0%	✓	✗	●	●	○	●
CGU	Fundamentals Home	0%	✓	✗	○	○	○	●
CUA	First Choice Listed Events	0%	✓	✗	○	●	○	●
Insur People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
Insur People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
Real Insurance	Essential Cover	0%	✓	✗	◐	◐	○	○

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● standard ◐ optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value

New South Wales

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★★								
St George	Premier Care	0%	✓	✗	●	●	○	●
★★★								
1300 Insurance	Home and Contents Insurance Policy	10%	✗	✗	◐	◐	○	○
AAMI	Home Insurance	Varies	✗	✗	●	●	●	●
Allianz	SureCoverPlus NSW/QLD	10%	✗	✗	○	●	○	◐
Allianz	SureCover Gold NSW/QLD	10%	✗	✗	●	●	○	◐
Allianz	SureCover NSW/QLD	10%	✗	✗	○	○	○	◐
Arab Bank	Allianz Prestige Home Insurance NSV	0%	✓	✗	●	●	○	◐
Bank of Melbourne	Essential Care	0%	✓	✗	○	○	○	●
Bank of Melbourne	Premier Care	0%	✓	✗	●	●	○	●
Bank of Melbourne	Quality Care	0%	✓	✗	○	●	○	●
Bank of Queensland	Secure Home Extra	0%	✓	✓	○	●	○	●
Bank of Queensland	Secure Home Elite	0%	✓	✓	●	●	○	●
BANKSA	Essential Care	0%	✓	✗	○	○	○	●
BANKSA	Quality Care	0%	✓	✗	○	●	○	●
BANKSA	Premier Care	0%	✓	✗	●	●	○	●
Bankwest	Secure Home Extra Insurance	0%	✓	✗	○	●	○	●
Budget Direct	Home & Contents Insurance	10%	✗	✗	◐	◐	○	○

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● standard ● optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value

New South Wales

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★★								
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	10%	✓	✗	●	●	○	●
Coles	Home Insurance	10%	✗	✗	●	●	○	●
GIO	Classic	10%	✗	✓	●	●	○	●
GIO	Platinum Essential Plus	10%	✗	✓	●	●	○	●
GIO	Platinum Essential	10%	✗	✓	●	●	○	●
IMB	Secured Home Elite	0%	✓	✓	●	●	○	●
IMB	Secured Home Extra	0%	✓	✓	○	●	○	●
Real Insurance	Top Cover	0%	✓	✗	●	●	○	○
St George	Quality Care	0%	✓	✗	○	●	○	●
St George	Essential Care	0%	✓	✗	○	○	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
Suncorp	Classic Home & Contents Insurance	0%	✗	✓	●	●	○	●
Western QBE	Home Cover	10%	✗	✗	●	●	○	○
Westpac	Essential Care	0%	✓	✗	○	○	○	●
Westpac	Premier Care	0%	✓	✗	●	●	○	●
Westpac	Quality Care	0%	✓	✗	○	●	○	●
★★								
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	✗	●	●	○	●

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● standard ● optional ○ not available

Home Insurance - High Sum Insured Based on a typical \$500,000 house value

New South Wales

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
★★								
1Cover Direct	Classic Home & Contents Insurance †	0%	✓	✗	●	●	○	●
Catholic Church Insurance Ltd	Classic Home & Contents Insurance †	10%	✓	✗	○	●	○	●
Catholic Church Insurance Ltd	Vital Home & Contents Insurance NS†	10%	✓	✗	○	○	○	●
Citibank	Prestige Home Cover NSW/QLD	0%	✓	✗	●	●	○	●
HSBC	Classic Home Insurance NSW/QLD	10%	✓	✗	○	●	○	●
HSBC	Prestige Home Insurance NSW/QLD	10%	✓	✗	●	●	○	●
nab	Home Insurance Essentials NSW/QLI	10%	✓	✗	○	○	○	●
nab	Home Insurance NSW/QLD	10%	✓	✗	○	●	○	●
★								
1Cover Direct	Vital Home & Contents Insurance NS†	0%	✓	✗	○	○	○	●
Citibank	Vital Home Cover NSW/QLD	0%	✓	✗	○	○	○	●
Citibank	Classic Home Cover NSW/QLD	0%	✓	✗	○	●	○	●
HSBC	Vital Home Insurance NSW/QLD	10%	✓	✗	○	○	○	●

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● standard ◐ optional ○ not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured

Western Australia

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★								
AAMI	Home Insurance	✗	✗	●	●	●	5000	1000
Bankwest	Secure Home Extra Insurance	✓	✗	●	○	●	20%	2000
Budget Direct	Home & Contents Insurance	✗	✗	●	◐	◐	3000	1000
CommInsure	CommInsure Home Insurance	✓	✓	●	◐	◐	4000	1000
OnePath	Home & Content Insurance	✓	✗	●	◐	●	No Max	3000
★★★★								
AON	Home Plus Insurance	✓	✗	●	○	●	20%	2500
Bank of Queensland	Secure Home Elite	✓	✓	●	●	●	20%	2000
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	✓	✗	●	○	●	20%	2500
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	✓	✗	●	○	○	2000	1000
CGU	Listed Events Home Insurance	✓	✗	●	○	●	20%	2500
CGU	Fundamentals Home	✓	✗	●	○	○	2000	1000
CUA	First Choice Listed Events	✓	✗	●	○	●	20%	2500
GIO	Classic	✗	✓	●	◐	◐	4000	1000
HBF	Fundamentals	✓	✗	○	●	○	20000	20000
IMB	Secured Home Extra	✓	✓	●	○	●	20%	2000
Insur People's Choice CU	First Choice Listed Events	✓	✗	●	○	●	20%	2500

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● standard ● optional ○ not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured

Western Australia

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
ANZ	ANZ Home Insurance	✓	✗	●	●	●	No Max	3000
AON	Blue Ribbon Home Insurance	✓	✗	●	●	●	20%	2500
Bank of Melbourne	Premier Care	✓	✗	●	●	●	10000	2000
Bank of Melbourne	Essential Care	✓	✗	○	○	○	3000	500
Bank of Melbourne	Quality Care	✓	✗	●	○	●	5000	1000
Bank of Queensland	Secure Home Extra	✓	✓	●	○	●	20%	2000
BANKSA	Quality Care	✓	✗	●	○	●	5000	1000
BANKSA	Essential Care	✓	✗	○	○	○	3000	500
BANKSA	Premier Care	✓	✗	●	●	●	10000	2000
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	✓	✗	●	●	●	20%	2500
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	✓	✗	●	○	○	7500	2000
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
CGU	Accidental Damage Home Insurance	✓	✗	●	●	●	20%	2500
Citibank	Vital Home Cover All Other States	✓	✗	●	○	○	2000	5000
CUA	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500
HBF	Accidental Damage	✓	✗	○	●	●	20000	20000
HSBC	Vital Home Insurance All Other States	✓	✗	●	○	○	2000	5000
IMB	Secured Home Elite	✓	✓	●	●	●	20%	2000

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● standard ◐ optional ○ not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured

Western Australia

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
Insur People's Choice CU	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500
MYER	Home Cover Prestige	✓	✗	●	●	●	No Max	3000
SGIO	Home Cover	✗	✗	●	◐	◐	2500	2500
SGIO	Home Cover Plus	✗	✗	●	●	●	2500	2500
St George	Essential Care	✓	✗	○	○	○	3000	500
St George	Quality Care	✓	✗	●	○	●	5000	1000
St George	Premier Care	✓	✗	●	●	●	10000	2000
Westpac	Quality Care	✓	✗	●	○	●	5000	1000
Westpac	Essential Care	✓	✗	○	○	○	3000	500
Westpac	Premier Care	✓	✗	●	●	●	10000	2000
★★								
1Cover Direct	Classic Home & Contents Insurance /	✓	✗	●	●	●	7500	2000
1Cover Direct	Vital Home & Contents Insurance All (	✓	✗	●	○	○	7500	2000
Arab Bank	Allianz Prestige Home Insurance All C	✓	✗	●	●	●	20%	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	✓	✗	●	○	●	7500	2000
Citibank	Prestige Home Cover All Other States	✓	✗	●	●	●	2000	5000
Citibank	Classic Home Cover All Other States	✓	✗	●	○	●	2000	5000
Coles	Home Insurance	✗	✗	●	◐	◐	1000	1000

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● standard ● optional ○ not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured

Western Australia

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★								
HSBC	Prestige Home Insurance All Other St	✓	✗	●	●	●	2000	5000
HSBC	Classic Home Insurance All Other Sta	✓	✗	●	○	●	2000	5000
★								
1Cover Direct	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
nab	Home Insurance All Other States	✓	✗	●	○	●	7500	2000
nab	Home Insurance Essentials All Other	✓	✗	●	○	○	7500	2000

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● standard ◐ optional ○ not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured

Victoria

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★								
AAMI	Home Insurance	✗	✗	●	●	●	5000	1000
Budget Direct	Home & Contents Insurance	✗	✗	●	◐	◐	3000	1000
CommInsure	CommInsure Home Insurance	✓	✓	●	◐	◐	4000	1000
GIO	Classic	✗	✓	●	◐	◐	4000	1000
OnePath	Home & Content Insurance	✓	✗	●	◐	●	No Max	3000
Western QBE	Home Cover	✗	✗	●	◐	●	1500	1500
★★★★								
1300 Insurance	Home and Contents Insurance Policy	✗	✗	●	◐	◐	3000	1000
Bank of Melbourne	Quality Care	✓	✗	●	○	●	5000	1000
Bank of Melbourne	Essential Care	✓	✗	○	○	○	3000	500
BANKSA	Essential Care	✓	✗	○	○	○	3000	500
BANKSA	Quality Care	✓	✗	●	○	●	5000	1000
Bankwest	Secure Home Extra Insurance	✓	✗	●	○	●	20%	2000
Coles	Home Insurance	✗	✗	●	◐	◐	1000	1000
Real Insurance	Essential Cover	✓	✗	●	◐	◐	5000	1000
St George	Essential Care	✓	✗	○	○	○	3000	500
St George	Quality Care	✓	✗	●	○	●	5000	1000
Westpac	Essential Care	✓	✗	○	○	○	3000	500

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● standard ● optional ○ not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured

Victoria

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★								
Westpac	Quality Care	✓	✗	●	○	●	5000	1000
★★★								
Allianz	SURECOVER All Other States	✗	✗	●	○	○	7500	2000
Allianz	SURECOVER GOLD All Other States	✗	✗	●	●	●	20%	2000
Allianz	SURECOVER PLUS All Other States	✗	✗	●	○	●	7500	2000
ANZ	ANZ Home Insurance	✓	✗	●	●	●	No Max	3000
AON	Blue Ribbon Home Insurance	✓	✗	●	●	●	20%	2500
AON	Home Plus Insurance	✓	✗	●	○	●	20%	2500
Bank of Melbourne	Premier Care	✓	✗	●	●	●	10000	2000
Bank of Queensland	Secure Home Elite	✓	✓	●	●	●	20%	2000
Bank of Queensland	Secure Home Extra	✓	✓	●	○	●	20%	2000
BANKSA	Premier Care	✓	✗	●	●	●	10000	2000
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	✓	✗	●	○	○	2000	1000
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	✓	✗	●	○	●	20%	2500
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	✓	✗	●	●	●	20%	2500
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	✓	✗	●	○	●	7500	2000
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	✓	✗	●	○	○	7500	2000
CGU	Fundamentals Home	✓	✗	●	○	○	2000	1000

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● standard ◐ optional ○ not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured

Victoria

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
CGU	Listed Events Home Insurance	✓	✗	●	○	●	20%	2500
CGU	Accidental Damage Home Insurance	✓	✗	●	●	●	20%	2500
Citibank	Vital Home Cover All Other States	✓	✗	●	○	○	2000	5000
CUA	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500
CUA	First Choice Listed Events	✓	✗	●	○	●	20%	2500
HSBC	Vital Home Insurance All Other States	✓	✗	●	○	○	2000	5000
IMB	Secured Home Extra	✓	✓	●	○	●	20%	2000
IMB	Secured Home Elite	✓	✓	●	●	●	20%	2000
Insur People's Choice CU	First Choice Listed Events	✓	✗	●	○	●	20%	2500
Insur People's Choice CU	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500
MYER	Home Cover Prestige	✓	✗	●	●	●	No Max	3000
RACV	Home & Contents	✗	✗	●	◐	◐	1000	1000
St George	Premier Care	✓	✗	●	●	●	10000	2000
Westpac	Premier Care	✓	✗	●	●	●	10000	2000
★★								
1Cover Direct	Vital Home & Contents Insurance All C	✓	✗	●	○	○	7500	2000
1Cover Direct	Classic Home & Contents Insurance /	✓	✗	●	●	●	7500	2000
Arab Bank	Allianz Prestige Home Insurance All C	✓	✗	●	●	●	20%	2000

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● standard ● optional ○ not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured

Victoria

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				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	✓	✗	●	○	●	2000	5000
HSBC	Prestige Home Insurance All Other St	✓	✗	●	●	●	2000	5000
HSBC	Classic Home Insurance All Other Sta	✓	✗	●	○	●	2000	5000
nab	Home Insurance Essentials All Other	✓	✗	●	○	○	7500	2000
Real Insurance	Top Cover	✓	✗	●	●	●	2500	1000
★								
1Cover Direct	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Citibank	Prestige Home Cover All Other States	✓	✗	●	●	●	2000	5000
nab	Home Insurance All Other States	✓	✗	●	○	●	7500	2000

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● standard ◐ optional ○ not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured

Tasmania

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★								
1300 Insurance	Home and Contents Insurance Policy	✗	✗	●	◐	◐	3000	1000
AAMI	Home Insurance	✗	✗	●	●	●	5000	1000
Budget Direct	Home & Contents Insurance	✗	✗	●	◐	◐	3000	1000
CommInsure	CommInsure Home Insurance	✓	✓	●	◐	◐	4000	1000
OnePath	Home & Content Insurance	✓	✗	●	◐	●	No Max	3000
Western QBE	Home Cover	✗	✗	●	◐	●	1500	1500
★★★★								
AON	Home Plus Insurance	✓	✗	●	○	●	20%	2500
Australian Unity	Everyday care	✓	✗	●	○	●	25%	1000
Australian Unity	Extra care	✓	✗	●	○	●	25%	2500
BANKSA	Quality Care	✓	✗	●	○	●	5000	1000
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	✓	✗	●	○	○	2000	1000
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	✓	✗	●	○	●	20%	2500
CGU	Listed Events Home Insurance	✓	✗	●	○	●	20%	2500
CGU	Fundamentals Home	✓	✗	●	○	○	2000	1000
Coles	Home Insurance	✗	✗	●	◐	◐	1000	1000
CUA	First Choice Listed Events	✓	✗	●	○	●	20%	2500
Insur People's Choice CU	First Choice Listed Events	✓	✗	●	○	●	20%	2500

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● standard ● optional ○ not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured

Tasmania

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★								
NRMA	Home & Contents NSW/ACT/TAS	x	x	●	●	●	2500	2500
NRMA	Home & Contents PLUS NSW/ACT/T.	x	x	●	●	●	2500	2500
★★★								
Allianz	SURECOVER PLUS All Other States	x	x	●	○	●	7500	2000
Allianz	SURECOVER GOLD All Other States	x	x	●	●	●	20%	2000
Allianz	SURECOVER All Other States	x	x	●	○	○	7500	2000
ANZ	ANZ Home Insurance	✓	x	●	●	●	No Max	3000
AON	Blue Ribbon Home Insurance	✓	x	●	●	●	20%	2500
Australian Unity	Elite care	✓	x	●	●	●	25%	2500
Bank of Melbourne	Essential Care	✓	x	○	○	○	3000	500
Bank of Melbourne	Quality Care	✓	x	●	○	●	5000	1000
Bank of Melbourne	Premier Care	✓	x	●	●	●	10000	2000
Bank of Queensland	Secure Home Elite	✓	✓	●	●	●	20%	2000
BANKSA	Essential Care	✓	x	○	○	○	3000	500
BANKSA	Premier Care	✓	x	●	●	●	10000	2000
Bankwest	Secure Home Extra Insurance	✓	x	●	○	●	20%	2000
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	✓	x	●	●	●	20%	2500
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	✓	x	●	○	●	7500	2000

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● standard ● optional ○ not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured

Tasmania

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	✓	✗	●	○	○	7500	2000
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
CGU	Accidental Damage Home Insurance	✓	✗	●	●	●	20%	2500
Citibank	Vital Home Cover All Other States	✓	✗	●	○	○	2000	5000
CUA	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500
HSBC	Vital Home Insurance All Other States	✓	✗	●	○	○	2000	5000
IMB	Secured Home Elite	✓	✓	●	●	●	20%	2000
IMB	Secured Home Extra	✓	✓	●	○	●	20%	2000
Insur People's Choice CU	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500
MYER	Home Cover Prestige	✓	✗	●	●	●	No Max	3000
Real Insurance	Essential Cover	✓	✗	●	●	●	5000	1000
St George	Premier Care	✓	✗	●	●	●	10000	2000
St George	Quality Care	✓	✗	●	○	●	5000	1000
St George	Essential Care	✓	✗	○	○	○	3000	500
Westpac	Quality Care	✓	✗	●	○	●	5000	1000
Westpac	Essential Care	✓	✗	○	○	○	3000	500
Westpac	Premier Care	✓	✗	●	●	●	10000	2000

★★

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● standard ◐ optional ○ not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured

Tasmania

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★								
1Cover Direct	Classic Home & Contents Insurance /	✓	✗	●	●	●	7500	2000
1Cover Direct	Vital Home & Contents Insurance All (	✓	✗	●	○	○	7500	2000
Arab Bank	Allianz Prestige Home Insurance All C	✓	✗	●	●	●	20%	2000
Bank of Queensland	Secure Home Extra	✓	✓	●	○	●	20%	2000
Citibank	Classic Home Cover All Other States	✓	✗	●	○	●	2000	5000
HSBC	Classic Home Insurance All Other Sta	✓	✗	●	○	●	2000	5000
HSBC	Prestige Home Insurance All Other St	✓	✗	●	●	●	2000	5000
RACT Insurance	Home Insurance	✗	✗	●	◐	◐	7500	1000
Real Insurance	Top Cover	✓	✗	●	●	◐	2500	1000
★								
1Cover Direct	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Citibank	Prestige Home Cover All Other States	✓	✗	●	●	●	2000	5000
nab	Home Insurance Essentials All Other	✓	✗	●	○	○	7500	2000
nab	Home Insurance All Other States	✓	✗	●	○	●	7500	2000

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● standard ◐ optional ○ not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured

South Queensland

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★								
BANKSA	Quality Care	✓	✗	●	○	●	5000	1000
CommInsure	CommInsure Home Insurance	✓	✓	●	◐	◐	4000	1000
OnePath	Home & Content Insurance	✓	✗	●	◐	●	No Max	3000
St George	Quality Care	✓	✗	●	○	●	5000	1000
Westpac	Quality Care	✓	✗	●	○	●	5000	1000
★★★★								
AAMI	Home Insurance	✗	✗	●	●	●	5000	1000
Bank of Melbourne	Essential Care	✓	✗	○	○	○	3000	500
Bank of Melbourne	Quality Care	✓	✗	●	○	●	5000	1000
BANKSA	Essential Care	✓	✗	○	○	○	3000	500
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	✓	✗	●	○	○	2000	1000
Budget Direct	Home & Contents Insurance	✗	✗	●	◐	◐	3000	1000
CGU	Fundamentals Home	✓	✗	●	○	○	2000	1000
CUA	First Choice Listed Events	✓	✗	●	○	●	20%	2500
Insur People's Choice CU	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500
NRMA	Home & Contents QLD	✗	✗	●	◐	◐	2500	2500
St George	Essential Care	✓	✗	○	○	○	3000	500
Westpac	Essential Care	✓	✗	○	○	○	3000	500

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● standard ◐ optional ○ not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured

South Queensland

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
1300 Insurance	Home and Contents Insurance Policy	✗	✗	●	◐	◐	3000	1000
Allianz	SureCover NSW/QLD	✗	✗	●	○	○	7500	2000
Allianz	SureCoverPlus NSW/QLD	✗	✗	●	○	●	7500	2000
ANZ	ANZ Home Insurance	✓	✗	●	●	●	No Max	3000
AON	Blue Ribbon Home Insurance	✓	✗	●	●	●	20%	2500
AON	Home Plus Insurance	✓	✗	●	○	●	20%	2500
Bank of Melbourne	Premier Care	✓	✗	●	●	●	10000	2000
Bank of Queensland	Secure Home Extra	✓	✓	●	○	●	20%	2000
Bank of Queensland	Secure Home Elite	✓	✓	●	●	●	20%	2000
BANKSA	Premier Care	✓	✗	●	●	●	10000	2000
Bankwest	Secure Home Extra Insurance	✓	✗	●	○	●	20%	2000
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	✓	✗	●	○	●	20%	2500
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	✓	✗	●	●	●	20%	2500
Catholic Church Insurance Ltd	Vital Home & Contents Insurance NS'	✓	✗	●	○	○	7500	2000
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
CGU	Accidental Damage Home Insurance	✓	✗	●	●	●	20%	2500
CGU	Listed Events Home Insurance	✓	✗	●	○	●	20%	2500
Citibank	Vital Home Cover NSW/QLD	✓	✗	●	○	○	2000	5000

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● standard ◐ optional ○ not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured

South Queensland

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
Coles	Home Insurance	✗	✗	●	◐	◐	1000	1000
CUA	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500
HSBC	Vital Home Insurance NSW/QLD	✓	✗	●	○	○	2000	5000
IMB	Secured Home Elite	✓	✓	●	●	●	20%	2000
IMB	Secured Home Extra	✓	✓	●	○	●	20%	2000
Insur People's Choice CU	First Choice Listed Events	✓	✗	●	○	●	20%	2500
NRMA	Home & Contents PLUS QLD	✗	✗	●	●	●	2500	2500
RACQ	Home & Contents	✗	✓	●	◐	◐	6000	2000
St George	Premier Care	✓	✗	●	●	●	10000	2000
Suncorp	Classic Home & Contents Insurance	✗	✓	●	◐	◐	4000	1000
Westpac	Premier Care	✓	✗	●	●	●	10000	2000
★★								
1Cover Direct	Classic Home & Contents Insurance I	✓	✗	●	●	●	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	✓	✗	●	○	●	7500	2000
Citibank	Prestige Home Cover NSW/QLD	✓	✗	●	●	●	2000	5000
Citibank	Classic Home Cover NSW/QLD	✓	✗	●	○	●	2000	5000

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● standard ● optional ○ not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured

South Queensland

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★								
HSBC	Prestige Home Insurance NSW/QLD	✓	✗	●	●	●	2000	5000
nab	Home Insurance Essentials NSW/QLI	✓	✗	●	○	○	7500	2000
nab	Home Insurance NSW/QLD	✓	✗	●	○	●	7500	2000
★								
1Cover Direct	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
1Cover Direct	Vital Home & Contents Insurance NS'	✓	✗	●	○	○	7500	2000
HSBC	Classic Home Insurance NSW/QLD	✓	✗	●	○	●	2000	5000

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● standard ◐ optional ○ not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured

South Australia

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★								
Australian Unity	Everyday care	✓	✗	●	○	●	25%	1000
Australian Unity	Extra care	✓	✗	●	○	●	25%	2500
CommInsure	CommInsure Home Insurance	✓	✓	●	◐	◐	4000	1000
OnePath	Home & Content Insurance	✓	✗	●	◐	●	No Max	3000
RAA	Home & Contents Insurance	✓	✓	●	◐	◐	10000	5000
SGIC	Home Cover	✗	✗	●	◐	◐	2500	2500
★★★★								
AAMI	Home Insurance	✗	✗	●	●	●	5000	1000
Allianz	SURECOVER PLUS All Other States	✗	✗	●	○	●	7500	2000
AON	Home Plus Insurance	✓	✗	●	○	●	20%	2500
Bank of Melbourne	Quality Care	✓	✗	●	○	●	5000	1000
BANKSA	Quality Care	✓	✗	●	○	●	5000	1000
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	✓	✗	●	○	●	20%	2500
Budget Direct	Home & Contents Insurance	✗	✗	●	◐	◐	3000	1000
Citibank	Vital Home Cover All Other States	✓	✗	●	○	○	2000	5000
Coles	Home Insurance	✗	✗	●	◐	◐	1000	1000
Insur People's Choice CU	First Choice Listed Events	✓	✗	●	○	●	20%	2500
Real Insurance	Essential Cover	✓	✗	●	◐	◐	5000	1000

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● standard ● optional ○ not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured

South Australia

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★								
St George	Quality Care	✓	✗	●	○	●	5000	1000
Westpac	Quality Care	✓	✗	●	○	●	5000	1000
★★★								
1300 Insurance	Home and Contents Insurance Policy	✗	✗	●	●	●	3000	1000
1Cover Direct	Classic Home & Contents Insurance /	✓	✗	●	●	●	7500	2000
Allianz	SURECOVER GOLD All Other States	✗	✗	●	●	●	20%	2000
Allianz	SURECOVER All Other States	✗	✗	●	○	○	7500	2000
AON	Blue Ribbon Home Insurance	✓	✗	●	●	●	20%	2500
Australian Unity	Elite care	✓	✗	●	●	●	25%	2500
Bank of Melbourne	Premier Care	✓	✗	●	●	●	10000	2000
Bank of Melbourne	Essential Care	✓	✗	○	○	○	3000	500
Bank of Queensland	Secure Home Elite	✓	✓	●	●	●	20%	2000
BANKSA	Premier Care	✓	✗	●	●	●	10000	2000
BANKSA	Essential Care	✓	✗	○	○	○	3000	500
Bankwest	Secure Home Extra Insurance	✓	✗	●	○	●	20%	2000
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	✓	✗	●	●	●	20%	2500
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	✓	✗	●	○	○	2000	1000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	✓	✗	●	○	●	7500	2000

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● standard ◐ optional ○ not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured

South Australia

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	✓	✗	●	○	○	7500	2000
CGU	Fundamentals Home	✓	✗	●	○	○	2000	1000
CGU	Listed Events Home Insurance	✓	✗	●	○	●	20%	2500
CGU	Accidental Damage Home Insurance	✓	✗	●	●	●	20%	2500
Citibank	Classic Home Cover All Other States	✓	✗	●	○	●	2000	5000
CUA	First Choice Listed Events	✓	✗	●	○	●	20%	2500
CUA	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500
HSBC	Vital Home Insurance All Other States	✓	✗	●	○	○	2000	5000
IMB	Secured Home Extra	✓	✓	●	○	●	20%	2000
IMB	Secured Home Elite	✓	✓	●	●	●	20%	2000
Insur People's Choice CU	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500
SGIC	Home Cover Plus	✗	✗	●	●	●	2500	2500
St George	Essential Care	✓	✗	○	○	○	3000	500
St George	Premier Care	✓	✗	●	●	●	10000	2000
Western QBE	Home Cover	✗	✗	●	◐	●	1500	1500
Westpac	Premier Care	✓	✗	●	●	●	10000	2000
Westpac	Essential Care	✓	✗	○	○	○	3000	500

★★

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● standard ● optional ○ not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured

South Australia

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★								
1Cover Direct	Vital Home & Contents Insurance All C	✓	✗	●	○	○	7500	2000
ANZ	ANZ Home Insurance	✓	✗	●	●	●	No Max	3000
Bank of Queensland	Secure Home Extra	✓	✓	●	○	●	20%	2000
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
HSBC	Prestige Home Insurance All Other St	✓	✗	●	●	●	2000	5000
HSBC	Classic Home Insurance All Other Sta	✓	✗	●	○	●	2000	5000
MYER	Home Cover Prestige	✓	✗	●	●	●	No Max	3000
nab	Home Insurance All Other States	✓	✗	●	○	●	7500	2000
nab	Home Insurance Essentials All Other	✓	✗	●	○	○	7500	2000
★								
1Cover Direct	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Arab Bank	Allianz Prestige Home Insurance All C	✓	✗	●	●	●	20%	2000
Citibank	Prestige Home Cover All Other States	✓	✗	●	●	●	2000	5000
Real Insurance	Top Cover	✓	✗	●	●	●	2500	1000

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● standard ● optional ○ not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured

North Queensland

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★								
Bank of Melbourne	Essential Care Nth QLD	✓	✗	○	○	○	3000	500
BANKSA	Essential Care Nth QLD	✓	✗	○	○	○	3000	500
CommInsure	CommInsure Home Insurance Nth QL	✓	✓	●	●	●	4000	1000
St George	Essential Care Nth QLD	✓	✗	○	○	○	3000	500
★★★★								
Bank of Melbourne	Quality Care Nth QLD	✓	✗	●	○	●	5000	1000
Bank of Queensland	Secure Home Elite Nth QLD	✓	✓	●	●	●	20%	2000
BANKSA	Premier Care Nth QLD	✓	✗	●	●	●	10000	2000
BANKSA	Quality Care Nth QLD	✓	✗	●	○	●	5000	1000
OnePath	Home & Contents Nth QLD	✓	✗	●	●	●	No Max	3000
St George	Premier Care Nth QLD	✓	✗	●	●	●	10000	2000
St George	Quality Care Nth QLD	✓	✗	●	○	●	5000	1000
Westpac	Essential Care Nth QLD	✓	✗	○	○	○	3000	500
Westpac	Premier Care Nth QLD	✓	✗	●	●	●	10000	2000
Westpac	Quality Care Nth QLD	✓	✗	●	○	●	5000	1000
★★★								
1Cover Direct	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000

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● standard ● optional ○ not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured

North Queensland

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				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	✓	✗	●	●	●	No Max	3000
AON	Home Plus Insurance Nth QLD	✓	✗	●	○	●	20%	2500
AON	Blue Ribbon Home Insurance Nth QL	✓	✗	●	●	●	20%	2500
Arab Bank	Allianz Prestige Home Insurance Nth	✓	✗	●	●	●	20%	2000
Bank of Melbourne	Premier Care Nth QLD	✓	✗	●	●	●	10000	2000
Bank of Queensland	Secure Home Extra Nth QLD	✓	✓	●	○	●	20%	2000
Bankwest	Secure Home Extra Nth QLD	✓	✗	●	○	●	20%	2000
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
CGU	Listed Events Insurance Nth QLD	✓	✗	●	○	●	20%	2500
CGU	Fundamentals Home Insurance Nth C	✓	✗	●	○	○	2000	1000
CGU	Accidental Damage Insurance Nth QL	✓	✗	●	●	●	20%	2500
Citibank	Home Cover Prestige - Nth QLD	✓	✗	●	●	●	2000	5000
Coles	Home Insurance Nth QLD	✗	✗	●	●	●	1000	1000
CUA	First Choice Accidental Damage Nth (	✓	✗	●	●	●	20%	2500
CUA	First Choice Listed Events Nth QLD	✓	✗	●	○	●	20%	2500
HSBC	Prestige Home Insurance - Nth QLD	✓	✗	●	●	●	2000	5000
IMB	Secured Home Elite Nth QLD	✓	✓	●	●	●	20%	2000

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● standard ● optional ○ not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured

North Queensland

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
IMB	Secured Home Extra Nth QLD	✓	✓	●	○	●	20%	2000
Insur People's Choice CU	First Choice Accidental Damage Nth (	✓	✗	●	●	●	20%	2500
Insur People's Choice CU	First Choice Listed Events Nth QLD	✓	✗	●	○	●	20%	2500
NRMA	Home & Contents PLUS Nth QLD	✗	✗	●	●	●	2500	2500
NRMA	Home & Contents Nth QLD	✗	✗	●	●	●	2500	2500
Suncorp	Classic Home & Contents Insurance I	✗	✓	●	●	●	4000	1000
★★								
1Cover Direct	Classic Home & Contents Insurance I	✓	✗	●	●	●	7500	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance I	✓	✗	●	○	●	7500	2000
Catholic Church Insurance Ltd	Viral Home & Contents Insurance Nth	✓	✗	●	○	○	7500	2000
Citibank	Vital Home Cover - Nth QLD	✓	✗	●	○	○	2000	5000
Citibank	Classic Home Cover - Nth QLD	✓	✗	●	○	●	2000	5000
nab	Home Insurance Nth QLD	✓	✗	●	○	●	7500	2000
nab	Home Insurance Essentials Nth QLD	✓	✗	●	○	○	7500	2000
★								
1Cover Direct	Vital Home & Contents Insurance Nth	✓	✗	●	○	○	7500	2000
HSBC	Classic Home Insurance Nth QLD	✓	✗	●	○	●	2000	5000

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● standard ● optional ○ not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured

North Queensland

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★								
HSBC	Vital Home Insurance - Nth QLD	✓	✗	●	○	○	2000	5000

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● standard ◐ optional ○ not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured

New South Wales

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★								
1300 Insurance	Home and Contents Insurance Policy	✗	✗	●	◐	◐	3000	1000
Budget Direct	Home & Contents Insurance	✗	✗	●	◐	◐	3000	1000
Coles	Home Insurance	✗	✗	●	◐	◐	1000	1000
CommInsure	CommInsure Home Insurance	✓	✓	●	◐	◐	4000	1000
OnePath	Home & Content Insurance	✓	✗	●	◐	●	No Max	3000
Western QBE	Home Cover	✗	✗	●	◐	●	1500	1500
★★★★								
AAMI	Home Insurance	✗	✗	●	●	●	5000	1000
Bank of Melbourne	Quality Care	✓	✗	●	○	●	5000	1000
BANKSA	Quality Care	✓	✗	●	○	●	5000	1000
Bankwest	Secure Home Extra Insurance	✓	✗	●	○	●	20%	2000
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	✓	✗	●	○	○	2000	1000
CGU	Fundamentals Home	✓	✗	●	○	○	2000	1000
CUA	First Choice Listed Events	✓	✗	●	○	●	20%	2500
GIO	Classic	✗	✓	●	◐	◐	4000	1000
IMB	Secured Home Elite	✓	✓	●	●	●	20%	2000
Real Insurance	Essential Cover	✓	✗	●	◐	◐	5000	1000
St George	Quality Care	✓	✗	●	○	●	5000	1000

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● standard ● optional ○ not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured

New South Wales

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★								
Westpac	Quality Care	✓	✗	●	○	●	5000	1000
★★★								
Allianz	SureCoverPlus NSW/QLD	✗	✗	●	○	●	7500	2000
Allianz	SureCover Gold NSW/QLD	✗	✗	●	●	●	20%	2000
ANZ	ANZ Home Insurance	✓	✗	●	●	●	No Max	3000
AON	Home Plus Insurance	✓	✗	●	○	●	20%	2500
AON	Blue Ribbon Home Insurance	✓	✗	●	●	●	20%	2500
Arab Bank	Allianz Prestige Home Insurance NSV	✓	✗	●	●	●	20%	2000
Bank of Melbourne	Premier Care	✓	✗	●	●	●	10000	2000
Bank of Melbourne	Essential Care	✓	✗	○	○	○	3000	500
Bank of Queensland	Secure Home Elite	✓	✓	●	●	●	20%	2000
Bank of Queensland	Secure Home Extra	✓	✓	●	○	●	20%	2000
BANKSA	Essential Care	✓	✗	○	○	○	3000	500
BANKSA	Premier Care	✓	✗	●	●	●	10000	2000
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	✓	✗	●	○	●	20%	2500
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	✓	✗	●	●	●	20%	2500
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
CGU	Listed Events Home Insurance	✓	✗	●	○	●	20%	2500

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● standard ◐ optional ○ not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured

New South Wales

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
CGU	Accidental Damage Home Insurance	✓	✗	●	●	●	20%	2500
CUA	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500
HSBC	Prestige Home Insurance NSW/QLD	✓	✗	●	●	●	2000	5000
IMB	Secured Home Extra	✓	✓	●	○	●	20%	2000
Insur People's Choice CU	First Choice Listed Events	✓	✗	●	○	●	20%	2500
Insur People's Choice CU	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500
MYER	Home Cover Prestige	✓	✗	●	●	●	No Max	3000
NRMA	Home & Contents NSW/ACT/TAS	✗	✗	●	◐	◐	2500	2500
NRMA	Home & Contents PLUS NSW/ACT/T.	✗	✗	●	●	●	2500	2500
Real Insurance	Top Cover	✓	✗	●	●	◐	2500	1000
St George	Essential Care	✓	✗	○	○	○	3000	500
St George	Premier Care	✓	✗	●	●	●	10000	2000
Suncorp	Classic Home & Contents Insurance	✗	✓	●	◐	◐	4000	1000
Westpac	Premier Care	✓	✗	●	●	●	10000	2000
Westpac	Essential Care	✓	✗	○	○	○	3000	500
★★								
1Cover Direct	Classic Home & Contents Insurance I	✓	✗	●	●	●	7500	2000
1Cover Direct	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000

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● standard ● optional ○ not available

Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured

New South Wales

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★								
Allianz	SureCover NSW/QLD	✗	✗	●	○	○	7500	2000
Catholic Church Insurance Ltd	Vital Home & Contents Insurance NS'	✓	✗	●	○	○	7500	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance I	✓	✗	●	○	●	7500	2000
Citibank	Prestige Home Cover NSW/QLD	✓	✗	●	●	●	2000	5000
Citibank	Vital Home Cover NSW/QLD	✓	✗	●	○	○	2000	5000
Citibank	Classic Home Cover NSW/QLD	✓	✗	●	○	●	2000	5000
HSBC	Vital Home Insurance NSW/QLD	✓	✗	●	○	○	2000	5000
★								
1Cover Direct	Vital Home & Contents Insurance NS'	✓	✗	●	○	○	7500	2000
HSBC	Classic Home Insurance NSW/QLD	✓	✗	●	○	●	2000	5000
nab	Home Insurance Essentials NSW/QLI	✓	✗	●	○	○	7500	2000
nab	Home Insurance NSW/QLD	✓	✗	●	○	●	7500	2000

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standard optional not available

Contents Insurance - High Sum Insured Based on \$150,000 contents sum insured

Western Australia

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

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● standard ◐ optional ○ not available

Contents Insurance - High Sum Insured Based on \$150,000 contents sum insured

Western Australia

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★								
Bankwest	Secure Home Extra Insurance	✓	✗	●	○	●	20%	2000
CommInsure	CommInsure Home Insurance	✓	✓	●	◐	◐	4000	1000
OnePath	Home & Content Insurance	✓	✗	●	◐	●	No Max	3000
RAC	Home & Contents	✗	✓	●	○	●	3000	3000
★★★★								
AAMI	Home Insurance	✗	✗	●	●	●	5000	1000
Bank of Melbourne	Quality Care	✓	✗	●	○	●	5000	1000
Bank of Queensland	Secure Home Extra	✓	✓	●	○	●	20%	2000
Bank of Queensland	Secure Home Elite	✓	✓	●	●	●	20%	2000
BANKSA	Quality Care	✓	✗	●	○	●	5000	1000
IMB	Secured Home Extra	✓	✓	●	○	●	20%	2000
SGIO	Home Cover	✗	✗	●	◐	◐	2500	2500
St George	Quality Care	✓	✗	●	○	●	5000	1000
Westpac	Quality Care	✓	✗	●	○	●	5000	1000
★★★								
1300 Insurance	Home and Contents Insurance Policy	✗	✗	●	◐	◐	3000	1000
Allianz	SURECOVER PLUS All Other States	✗	✗	●	○	●	7500	2000

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● standard ● optional ○ not available

Contents Insurance - High Sum Insured Based on \$150,000 contents sum insured

Western Australia

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				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	✗	✗	●	○	○	7500	2000
ANZ	ANZ Home Insurance	✓	✗	●	●	●	No Max	3000
Bank of Melbourne	Premier Care	✓	✗	●	●	●	10000	2000
Bank of Melbourne	Essential Care	✓	✗	○	○	○	3000	500
BANKSA	Essential Care	✓	✗	○	○	○	3000	500
BANKSA	Premier Care	✓	✗	●	●	●	10000	2000
Budget Direct	Home & Contents Insurance	✗	✗	●	●	●	3000	1000
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	✓	✗	●	○	●	7500	2000
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	✓	✗	●	○	○	7500	2000
Citibank	Classic Home Cover All Other States	✓	✗	●	○	●	2000	5000
Citibank	Vital Home Cover All Other States	✓	✗	●	○	○	2000	5000
Coles	Home Insurance	✗	✗	●	●	●	1000	1000
HSBC	Vital Home Insurance All Other States	✓	✗	●	○	○	2000	5000
IMB	Secured Home Elite	✓	✓	●	●	●	20%	2000
SGIO	Home Cover Plus	✗	✗	●	●	●	2500	2500
St George	Essential Care	✓	✗	○	○	○	3000	500

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● standard ● optional ○ not available

Contents Insurance - High Sum Insured Based on \$150,000 contents sum insured

Western Australia

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
St George	Premier Care	✓	✗	●	●	●	10000	2000
Westpac	Essential Care	✓	✗	○	○	○	3000	500
Westpac	Premier Care	✓	✗	●	●	●	10000	2000
★★								
1Cover Direct	Classic Home & Contents Insurance /	✓	✗	●	●	●	7500	2000
1Cover Direct	Vital Home & Contents Insurance All (	✓	✗	●	○	○	7500	2000
Arab Bank	Allianz Prestige Home Insurance All C	✓	✗	●	●	●	20%	2000
HSBC	Classic Home Insurance All Other Sta	✓	✗	●	○	●	2000	5000
HSBC	Prestige Home Insurance All Other St	✓	✗	●	●	●	2000	5000
MYER	Home Cover Prestige	✓	✗	●	●	●	No Max	3000
nab	Home Insurance Essentials All Other	✓	✗	●	○	○	7500	2000
★								
1Cover Direct	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Citibank	Prestige Home Cover All Other States	✓	✗	●	●	●	2000	5000
nab	Home Insurance All Other States	✓	✗	●	○	●	7500	2000

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● standard ◐ optional ○ not available

Contents Insurance - High Sum Insured Based on \$150,000 contents sum insured

Victoria

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★								
Bank of Melbourne	Quality Care	✓	✗	●	○	●	5000	1000
CommInsure	CommInsure Home Insurance	✓	✓	●	◐	◐	4000	1000
OnePath	Home & Content Insurance	✓	✗	●	◐	●	No Max	3000
Real Insurance	Essential Cover	✓	✗	●	◐	◐	5000	1000
St George	Quality Care	✓	✗	●	○	●	5000	1000
★★★★								
Allianz	SURECOVER PLUS All Other States	✗	✗	●	○	●	7500	2000
Australian Unity	Everyday care	✓	✗	●	○	●	25%	1000
Bank of Melbourne	Essential Care	✓	✗	○	○	○	3000	500
BANKSA	Quality Care	✓	✗	●	○	●	5000	1000
BANKSA	Essential Care	✓	✗	○	○	○	3000	500
Budget Direct	Home & Contents Insurance	✗	✗	●	◐	◐	3000	1000
Citibank	Vital Home Cover All Other States	✓	✗	●	○	○	2000	5000
St George	Essential Care	✓	✗	○	○	○	3000	500
Westpac	Essential Care	✓	✗	○	○	○	3000	500
Westpac	Quality Care	✓	✗	●	○	●	5000	1000

★★★

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● standard ● optional ○ not available

Contents Insurance - High Sum Insured Based on \$150,000 contents sum insured

Victoria

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
1300 Insurance	Home and Contents Insurance Policy	✗	✗	●	●	●	3000	1000
1Cover Direct	Vital Home & Contents Insurance All (	✓	✗	●	○	○	7500	2000
1Cover Direct	Classic Home & Contents Insurance /	✓	✗	●	●	●	7500	2000
AAMI	Home Insurance	✗	✗	●	●	●	5000	1000
Allianz	SURECOVER GOLD All Other States	✗	✗	●	●	●	20%	2000
Allianz	SURECOVER All Other States	✗	✗	●	○	○	7500	2000
ANZ	ANZ Home Insurance	✓	✗	●	●	●	No Max	3000
Australian Unity	Extra care	✓	✗	●	○	●	25%	2500
Bank of Melbourne	Premier Care	✓	✗	●	●	●	10000	2000
Bank of Queensland	Secure Home Elite	✓	✓	●	●	●	20%	2000
BANKSA	Premier Care	✓	✗	●	●	●	10000	2000
Bankwest	Secure Home Extra Insurance	✓	✗	●	○	●	20%	2000
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	✓	✗	●	○	○	7500	2000
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	✓	✗	●	○	●	7500	2000
Citibank	Classic Home Cover All Other States	✓	✗	●	○	●	2000	5000
Coles	Home Insurance	✗	✗	●	●	●	1000	1000
HSBC	Prestige Home Insurance All Other St	✓	✗	●	●	●	2000	5000

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● standard ◐ optional ○ not available

Contents Insurance - High Sum Insured Based on \$150,000 contents sum insured

Victoria

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
HSBC	Classic Home Insurance All Other Sta	✓	✗	●	○	●	2000	5000
HSBC	Vital Home Insurance All Other States	✓	✗	●	○	○	2000	5000
IMB	Secured Home Elite	✓	✓	●	●	●	20%	2000
RACV	Home & Contents	✗	✗	●	◐	◐	1000	1000
Real Insurance	Top Cover	✓	✗	●	●	◐	2500	1000
St George	Premier Care	✓	✗	●	●	●	10000	2000
Westpac	Premier Care	✓	✗	●	●	●	10000	2000
★★								
Arab Bank	Allianz Prestige Home Insurance All C	✓	✗	●	●	●	20%	2000
Australian Unity	Elite care	✓	✗	●	●	●	25%	2500
Citibank	Prestige Home Cover All Other States	✓	✗	●	●	●	2000	5000
GIO	Platinum Essential Plus	✗	✓	●	●	●	40000	10000
GIO	Platinum Essential	✗	✓	●	●	●	20000	5000
GIO	Classic	✗	✓	●	◐	◐	4000	1000
nab	Home Insurance Essentials All Other	✓	✗	●	○	○	7500	2000
nab	Home Insurance All Other States	✓	✗	●	○	●	7500	2000
★								

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● standard ● optional ○ not available

Contents Insurance - High Sum Insured Based on \$150,000 contents sum insured

Victoria

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★								
1Cover Direct	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Bank of Queensland	Secure Home Extra	✓	✓	●	○	●	20%	2000
IMB	Secured Home Extra	✓	✓	●	○	●	20%	2000

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● standard ◐ optional ○ not available

Contents Insurance - High Sum Insured Based on \$150,000 contents sum insured

Tasmania

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★								
AAMI	Home Insurance	✗	✗	●	●	●	5000	1000
Budget Direct	Home & Contents Insurance	✗	✗	●	◐	◐	3000	1000
CommInsure	CommInsure Home Insurance	✓	✓	●	◐	◐	4000	1000
OnePath	Home & Content Insurance	✓	✗	●	◐	●	No Max	3000
Real Insurance	Essential Cover	✓	✗	●	◐	◐	5000	1000
★★★★								
1300 Insurance	Home and Contents Insurance Policy	✗	✗	●	◐	◐	3000	1000
Australian Unity	Everyday care	✓	✗	●	○	●	25%	1000
Bank of Melbourne	Essential Care	✓	✗	○	○	○	3000	500
Bank of Melbourne	Quality Care	✓	✗	●	○	●	5000	1000
BANKSA	Essential Care	✓	✗	○	○	○	3000	500
BANKSA	Quality Care	✓	✗	●	○	●	5000	1000
Coles	Home Insurance	✗	✗	●	◐	◐	1000	1000
St George	Essential Care	✓	✗	○	○	○	3000	500
St George	Quality Care	✓	✗	●	○	●	5000	1000
Westpac	Quality Care	✓	✗	●	○	●	5000	1000

★★★

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● standard ● optional ○ not available

Contents Insurance - High Sum Insured Based on \$150,000 contents sum insured

Tasmania

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
1Cover Direct	Vital Home & Contents Insurance All (	✓	✗	●	○	○	7500	2000
Allianz	SURECOVER PLUS All Other States	✗	✗	●	○	●	7500	2000
Allianz	SURECOVER All Other States	✗	✗	●	○	○	7500	2000
Allianz	SURECOVER GOLD All Other States	✗	✗	●	●	●	20%	2000
ANZ	ANZ Home Insurance	✓	✗	●	●	●	No Max	3000
Australian Unity	Elite care	✓	✗	●	●	●	25%	2500
Australian Unity	Extra care	✓	✗	●	○	●	25%	2500
Bank of Melbourne	Premier Care	✓	✗	●	●	●	10000	2000
Bank of Queensland	Secure Home Elite	✓	✓	●	●	●	20%	2000
Bank of Queensland	Secure Home Extra	✓	✓	●	○	●	20%	2000
BANKSA	Premier Care	✓	✗	●	●	●	10000	2000
Bankwest	Secure Home Extra Insurance	✓	✗	●	○	●	20%	2000
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	✓	✗	●	○	●	7500	2000
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	✓	✗	●	○	○	7500	2000
Citibank	Vital Home Cover All Other States	✓	✗	●	○	○	2000	5000
HSBC	Vital Home Insurance All Other States	✓	✗	●	○	○	2000	5000
IMB	Secured Home Elite	✓	✓	●	●	●	20%	2000

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● standard ◐ optional ○ not available

Contents Insurance - High Sum Insured Based on \$150,000 contents sum insured

Tasmania

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
IMB	Secured Home Extra	✓	✓	●	○	●	20%	2000
NRMA	Home & Contents NSW/ACT/TAS	✗	✗	●	◐	◐	2500	2500
NRMA	Home & Contents PLUS NSW/ACT/T.	✗	✗	●	●	●	2500	2500
Real Insurance	Top Cover	✓	✗	●	●	◐	2500	1000
St George	Premier Care	✓	✗	●	●	●	10000	2000
Westpac	Premier Care	✓	✗	●	●	●	10000	2000
Westpac	Essential Care	✓	✗	○	○	○	3000	500
★★								
1Cover Direct	Classic Home & Contents Insurance /	✓	✗	●	●	●	7500	2000
Arab Bank	Allianz Prestige Home Insurance All C	✓	✗	●	●	●	20%	2000
Citibank	Classic Home Cover All Other States	✓	✗	●	○	●	2000	5000
Citibank	Prestige Home Cover All Other States	✓	✗	●	●	●	2000	5000
HSBC	Prestige Home Insurance All Other St	✓	✗	●	●	●	2000	5000
HSBC	Classic Home Insurance All Other Sta	✓	✗	●	○	●	2000	5000
MYER	Home Cover Prestige	✓	✗	●	●	●	No Max	3000
nab	Home Insurance Essentials All Other	✓	✗	●	○	○	7500	2000
★								

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● standard ● optional ○ not available

Contents Insurance - High Sum Insured Based on \$150,000 contents sum insured

Tasmania

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★								
1Cover Direct	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
nab	Home Insurance All Other States	✓	✗	●	○	●	7500	2000
RACT Insurance	Home Insurance	✗	✗	●	●	●	7500	1000

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● standard ◐ optional ○ not available

Contents Insurance - High Sum Insured Based on \$150,000 contents sum insured

South Queensland

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★								
CommInsure	CommInsure Home Insurance	✓	✓	●	◐	◐	4000	1000
OnePath	Home & Content Insurance	✓	✗	●	◐	●	No Max	3000
Real Insurance	Essential Cover	✓	✗	●	◐	◐	5000	1000
Westpac	Quality Care	✓	✗	●	○	●	5000	1000
★★★★								
AAMI	Home Insurance	✗	✗	●	●	●	5000	1000
Bank of Melbourne	Quality Care	✓	✗	●	○	●	5000	1000
Bank of Melbourne	Essential Care	✓	✗	○	○	○	3000	500
Bank of Queensland	Secure Home Elite	✓	✓	●	●	●	20%	2000
BANKSA	Essential Care	✓	✗	○	○	○	3000	500
BANKSA	Quality Care	✓	✗	●	○	●	5000	1000
NRMA	Home & Contents QLD	✗	✗	●	◐	◐	2500	2500
St George	Essential Care	✓	✗	○	○	○	3000	500
St George	Quality Care	✓	✗	●	○	●	5000	1000
Westpac	Essential Care	✓	✗	○	○	○	3000	500
★★★								
1300 Insurance	Home and Contents Insurance Policy	✗	✗	●	◐	◐	3000	1000

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● standard ● optional ○ not available

Contents Insurance - High Sum Insured Based on \$150,000 contents sum insured

South Queensland

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
Allianz	SureCoverPlus NSW/QLD	✗	✗	●	○	●	7500	2000
Allianz	SureCover Gold NSW/QLD	✗	✗	●	●	●	20%	2000
Allianz	SureCover NSW/QLD	✗	✗	●	○	○	7500	2000
ANZ	ANZ Home Insurance	✓	✗	●	●	●	No Max	3000
Arab Bank	Allianz Prestige Home Insurance NSV	✓	✗	●	●	●	20%	2000
Bank of Melbourne	Premier Care	✓	✗	●	●	●	10000	2000
Bank of Queensland	Secure Home Extra	✓	✓	●	○	●	20%	2000
BANKSA	Premier Care	✓	✗	●	●	●	10000	2000
Bankwest	Secure Home Extra Insurance	✓	✗	●	○	●	20%	2000
Budget Direct	Home & Contents Insurance	✗	✗	●	●	●	3000	1000
Catholic Church Insurance Ltd	Vital Home & Contents Insurance NS'	✓	✗	●	○	○	7500	2000
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Citibank	Vital Home Cover NSW/QLD	✓	✗	●	○	○	2000	5000
Coles	Home Insurance	✗	✗	●	●	●	1000	1000
HSBC	Prestige Home Insurance NSW/QLD	✓	✗	●	●	●	2000	5000
IMB	Secured Home Extra	✓	✓	●	○	●	20%	2000
IMB	Secured Home Elite	✓	✓	●	●	●	20%	2000
NRMA	Home & Contents PLUS QLD	✗	✗	●	●	●	2500	2500

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● standard ◐ optional ○ not available

Contents Insurance - High Sum Insured Based on \$150,000 contents sum insured

South Queensland

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
RACQ	Home & Contents	✗	✓	●	◐	◐	6000	2000
Real Insurance	Top Cover	✓	✗	●	●	◐	2500	1000
St George	Premier Care	✓	✗	●	●	●	10000	2000
Suncorp	Classic Home & Contents Insurance	✗	✓	●	◐	◐	4000	1000
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
Westpac	Premier Care	✓	✗	●	●	●	10000	2000
★★								
1Cover Direct	Classic Home & Contents Insurance I	✓	✗	●	●	●	7500	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance I	✓	✗	●	○	●	7500	2000
Citibank	Classic Home Cover NSW/QLD	✓	✗	●	○	●	2000	5000
Citibank	Prestige Home Cover NSW/QLD	✓	✗	●	●	●	2000	5000
HSBC	Vital Home Insurance NSW/QLD	✓	✗	●	○	○	2000	5000
nab	Home Insurance NSW/QLD	✓	✗	●	○	●	7500	2000
nab	Home Insurance Essentials NSW/QLI	✓	✗	●	○	○	7500	2000
★								
1Cover Direct	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
1Cover Direct	Vital Home & Contents Insurance NS'	✓	✗	●	○	○	7500	2000

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Home and Contents Insurance Star Ratings

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standard
 optional
 not available

Contents Insurance - High Sum Insured

Based on \$150,000 contents sum insured

South Queensland

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★								
HSBC	Classic Home Insurance NSW/QLD	✓	✗	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	2000	5000

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● standard ◐ optional ○ not available

Contents Insurance - High Sum Insured Based on \$150,000 contents sum insured

South Australia

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★								
Coles	Home Insurance	✗	✗	●	◐	◐	1000	1000
CommInsure	CommInsure Home Insurance	✓	✓	●	◐	◐	4000	1000
OnePath	Home & Content Insurance	✓	✗	●	◐	●	No Max	3000
RAA	Home & Contents Insurance	✓	✓	●	◐	◐	10000	5000
Real Insurance	Essential Cover	✓	✗	●	◐	◐	5000	1000
★★★★								
AAMI	Home Insurance	✗	✗	●	●	●	5000	1000
Bank of Melbourne	Quality Care	✓	✗	●	○	●	5000	1000
Bank of Melbourne	Essential Care	✓	✗	○	○	○	3000	500
Bank of Queensland	Secure Home Elite	✓	✓	●	●	●	20%	2000
BANKSA	Quality Care	✓	✗	●	○	●	5000	1000
BANKSA	Essential Care	✓	✗	○	○	○	3000	500
Bankwest	Secure Home Extra Insurance	✓	✗	●	○	●	20%	2000
Citibank	Vital Home Cover All Other States	✓	✗	●	○	○	2000	5000
St George	Quality Care	✓	✗	●	○	●	5000	1000
St George	Essential Care	✓	✗	○	○	○	3000	500
Westpac	Quality Care	✓	✗	●	○	●	5000	1000
Westpac	Essential Care	✓	✗	○	○	○	3000	500

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● standard ◐ optional ○ not available

Contents Insurance - High Sum Insured Based on \$150,000 contents sum insured

South Australia

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
Allianz	SURECOVER PLUS All Other States	✗	✗	●	○	●	7500	2000
Allianz	SURECOVER All Other States	✗	✗	●	○	○	7500	2000
Allianz	SURECOVER GOLD All Other States	✗	✗	●	●	●	20%	2000
ANZ	ANZ Home Insurance	✓	✗	●	●	●	No Max	3000
AON	Blue Ribbon Home Insurance	✓	✗	●	●	●	20%	2500
AON	Home Plus Insurance	✓	✗	●	○	●	20%	2500
Bank of Melbourne	Premier Care	✓	✗	●	●	●	10000	2000
Bank of Queensland	Secure Home Extra	✓	✓	●	○	●	20%	2000
BANKSA	Premier Care	✓	✗	●	●	●	10000	2000
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	✓	✗	●	○	○	2000	1000
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	✓	✗	●	●	●	20%	2500
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	✓	✗	●	○	●	20%	2500
Budget Direct	Home & Contents Insurance	✗	✗	●	◐	◐	3000	1000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	✓	✗	●	○	●	7500	2000
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	✓	✗	●	○	○	7500	2000
CGU	Accidental Damage Home Insurance	✓	✗	●	●	●	20%	2500
CGU	Fundamentals Home	✓	✗	●	○	○	2000	1000
CGU	Listed Events Home Insurance	✓	✗	●	○	●	20%	2500

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● standard ◐ optional ○ not available

Contents Insurance - High Sum Insured Based on \$150,000 contents sum insured

South Australia

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
CUA	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500
CUA	First Choice Listed Events	✓	✗	●	○	●	20%	2500
HSBC	Vital Home Insurance All Other States	✓	✗	●	○	○	2000	5000
IMB	Secured Home Elite	✓	✓	●	●	●	20%	2000
IMB	Secured Home Extra	✓	✓	●	○	●	20%	2000
Insur People's Choice CU	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500
Insur People's Choice CU	First Choice Listed Events	✓	✗	●	○	●	20%	2500
nab	Home Insurance Essentials All Other	✓	✗	●	○	○	7500	2000
Real Insurance	Top Cover	✓	✗	●	●	◐	2500	1000
SGIC	Home Cover	✗	✗	●	◐	◐	2500	2500
St George	Premier Care	✓	✗	●	●	●	10000	2000
Westpac	Premier Care	✓	✗	●	●	●	10000	2000
★★								
1300 Insurance	Home and Contents Insurance Policy	✗	✗	●	◐	◐	3000	1000
1Cover Direct	Classic Home & Contents Insurance /	✓	✗	●	●	●	7500	2000
1Cover Direct	Vital Home & Contents Insurance All (	✓	✗	●	○	○	7500	2000
Arab Bank	Allianz Prestige Home Insurance All C	✓	✗	●	●	●	20%	2000
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000

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● standard ● optional ○ not available

Contents Insurance - High Sum Insured Based on \$150,000 contents sum insured

South Australia

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★								
Citibank	Classic Home Cover All Other States	✓	✗	●	○	●	2000	5000
HSBC	Classic Home Insurance All Other Sta	✓	✗	●	○	●	2000	5000
HSBC	Prestige Home Insurance All Other St	✓	✗	●	●	●	2000	5000
nab	Home Insurance All Other States	✓	✗	●	○	●	7500	2000
★								
1Cover Direct	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Citibank	Prestige Home Cover All Other States	✓	✗	●	●	●	2000	5000
SGIC	Home Cover Plus	✗	✗	●	●	●	2500	2500

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● standard ◐ optional ○ not available

Contents Insurance - High Sum Insured Based on \$150,000 contents sum insured

North Queensland

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★								
Bank of Melbourne	Quality Care Nth QLD	✓	✗	●	○	●	5000	1000
BANKSA	Quality Care Nth QLD	✓	✗	●	○	●	5000	1000
CommInsure	CommInsure Home Insurance Nth QL	✓	✓	●	◐	◐	4000	1000
St George	Quality Care Nth QLD	✓	✗	●	○	●	5000	1000
Westpac	Quality Care Nth QLD	✓	✗	●	○	●	5000	1000
★★★★								
AAMI	Home Insurance Nth QLD	✗	✗	●	●	●	5000	1000
Bank of Melbourne	Essential Care Nth QLD	✓	✗	○	○	○	3000	500
Bank of Queensland	Secure Home Elite Nth QLD	✓	✓	●	●	●	20%	2000
BANKSA	Essential Care Nth QLD	✓	✗	○	○	○	3000	500
Bankwest	Secure Home Extra Nth QLD	✓	✗	●	○	●	20%	2000
Bendigo / Adelaide Bank	Silver Home & Contents Insurance N	✓	✗	●	○	●	20%	2500
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance N	✓	✗	●	○	○	2000	1000
Insur People's Choice CU	First Choice Accidental Damage Nth (	✓	✗	●	●	●	20%	2500
OnePath	Home & Contents Nth QLD	✓	✗	●	◐	●	No Max	3000
St George	Essential Care Nth QLD	✓	✗	○	○	○	3000	500
Westpac	Essential Care Nth QLD	✓	✗	○	○	○	3000	500

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● standard ● optional ○ not available

Contents Insurance - High Sum Insured Based on \$150,000 contents sum insured

North Queensland

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
ANZ	ANZ Home Insurance Nth QLD	✓	✗	●	●	●	No Max	3000
AON	Blue Ribbon Home Insurance Nth QL	✓	✗	●	●	●	20%	2500
AON	Home Plus Insurance Nth QLD	✓	✗	●	○	●	20%	2500
Arab Bank	Allianz Prestige Home Insurance Nth	✓	✗	●	●	●	20%	2000
Bank of Melbourne	Premier Care Nth QLD	✓	✗	●	●	●	10000	2000
Bank of Queensland	Secure Home Extra Nth QLD	✓	✓	●	○	●	20%	2000
BANKSA	Premier Care Nth QLD	✓	✗	●	●	●	10000	2000
Bendigo / Adelaide Bank	Gold Home & Contents Insurance NT	✓	✗	●	●	●	20%	2500
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
CGU	Listed Events Insurance Nth QLD	✓	✗	●	○	●	20%	2500
CGU	Fundamentals Home Insurance Nth C	✓	✗	●	○	○	2000	1000
CGU	Accidental Damage Insurance Nth QL	✓	✗	●	●	●	20%	2500
Citibank	Home Cover Prestige - Nth QLD	✓	✗	●	●	●	2000	5000
Coles	Home Insurance Nth QLD	✗	✗	●	●	●	1000	1000
CUA	First Choice Accidental Damage Nth (	✓	✗	●	●	●	20%	2500
CUA	First Choice Listed Events Nth QLD	✓	✗	●	○	●	20%	2500
HSBC	Prestige Home Insurance - Nth QLD	✓	✗	●	●	●	2000	5000
IMB	Secured Home Elite Nth QLD	✓	✓	●	●	●	20%	2000

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● standard ◐ optional ○ not available

Contents Insurance - High Sum Insured Based on \$150,000 contents sum insured

North Queensland

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
IMB	Secured Home Extra Nth QLD	✓	✓	●	○	●	20%	2000
Insur People's Choice CU	First Choice Listed Events Nth QLD	✓	✗	●	○	●	20%	2500
NRMA	Home & Contents Nth QLD	✗	✗	●	◐	◐	2500	2500
NRMA	Home & Contents PLUS Nth QLD	✗	✗	●	●	●	2500	2500
RACQ	Home & Contents Nth QLD	✗	✓	●	◐	◐	6000	2000
St George	Premier Care Nth QLD	✓	✗	●	●	●	10000	2000
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
Suncorp	Classic Home & Contents Insurance I	✗	✓	●	◐	◐	4000	1000
Westpac	Premier Care Nth QLD	✓	✗	●	●	●	10000	2000
★★								
1Cover Direct	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
1Cover Direct	Classic Home & Contents Insurance I	✓	✗	●	●	●	7500	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance I	✓	✗	●	○	●	7500	2000
Catholic Church Insurance Ltd	Viral Home & Contents Insurance Nth	✓	✗	●	○	○	7500	2000
Citibank	Vital Home Cover - Nth QLD	✓	✗	●	○	○	2000	5000
Citibank	Classic Home Cover - Nth QLD	✓	✗	●	○	●	2000	5000
nab	Home Insurance Essentials Nth QLD	✓	✗	●	○	○	7500	2000
nab	Home Insurance Nth QLD	✓	✗	●	○	●	7500	2000

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● standard ● optional ○ not available

Contents Insurance - High Sum Insured Based on \$150,000 contents sum insured

North Queensland

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★								
1Cover Direct	Vital Home & Contents Insurance Nth	✓	✗	●	○	○	7500	2000
HSBC	Vital Home Insurance - Nth QLD	✓	✗	●	○	○	2000	5000
HSBC	Classic Home Insurance Nth QLD	✓	✗	●	○	●	2000	5000

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● standard ◐ optional ○ not available

Contents Insurance - High Sum Insured Based on \$150,000 contents sum insured

New South Wales

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★								
Bank of Melbourne	Quality Care	✓	✗	●	○	●	5000	1000
CommInsure	CommInsure Home Insurance	✓	✓	●	◐	◐	4000	1000
OnePath	Home & Content Insurance	✓	✗	●	◐	●	No Max	3000
Real Insurance	Essential Cover	✓	✗	●	◐	◐	5000	1000
Western QBE	Home Cover	✗	✗	●	◐	●	1500	1500
★★★★								
ANZ	ANZ Home Insurance	✓	✗	●	●	●	No Max	3000
Bank of Melbourne	Essential Care	✓	✗	○	○	○	3000	500
Bank of Melbourne	Premier Care	✓	✗	●	●	●	10000	2000
Bank of Queensland	Secure Home Elite	✓	✓	●	●	●	20%	2000
BANKSA	Quality Care	✓	✗	●	○	●	5000	1000
BANKSA	Essential Care	✓	✗	○	○	○	3000	500
St George	Essential Care	✓	✗	○	○	○	3000	500
St George	Quality Care	✓	✗	●	○	●	5000	1000
Westpac	Quality Care	✓	✗	●	○	●	5000	1000
Westpac	Essential Care	✓	✗	○	○	○	3000	500
★★★								

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● standard ◐ optional ○ not available

Contents Insurance - High Sum Insured Based on \$150,000 contents sum insured

New South Wales

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
1300 Insurance	Home and Contents Insurance Policy	✗	✗	●	◐	◐	3000	1000
1Cover Direct	Classic Home & Contents Insurance I	✓	✗	●	●	●	7500	2000
AAMI	Home Insurance	✗	✗	●	●	●	5000	1000
Allianz	SureCoverPlus NSW/QLD	✗	✗	●	○	●	7500	2000
Allianz	SureCover NSW/QLD	✗	✗	●	○	○	7500	2000
Allianz	SureCover Gold NSW/QLD	✗	✗	●	●	●	20%	2000
Arab Bank	Allianz Prestige Home Insurance NSV	✓	✗	●	●	●	20%	2000
Bank of Queensland	Secure Home Extra	✓	✓	●	○	●	20%	2000
BANKSA	Premier Care	✓	✗	●	●	●	10000	2000
Bankwest	Secure Home Extra Insurance	✓	✗	●	○	●	20%	2000
Budget Direct	Home & Contents Insurance	✗	✗	●	◐	◐	3000	1000
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Citibank	Prestige Home Cover NSW/QLD	✓	✗	●	●	●	2000	5000
Coles	Home Insurance	✗	✗	●	◐	◐	1000	1000
GIO	Platinum Essential	✗	✓	●	●	●	20000	5000
GIO	Platinum Essential Plus	✗	✓	●	●	●	40000	10000
GIO	Classic	✗	✓	●	◐	◐	4000	1000
HSBC	Prestige Home Insurance NSW/QLD	✓	✗	●	●	●	2000	5000

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● standard ◐ optional ○ not available

Contents Insurance - High Sum Insured Based on \$150,000 contents sum insured

New South Wales

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
IMB	Secured Home Elite	✓	✓	●	●	●	20%	2000
IMB	Secured Home Extra	✓	✓	●	○	●	20%	2000
Real Insurance	Top Cover	✓	✗	●	●	◐	2500	1000
St George	Premier Care	✓	✗	●	●	●	10000	2000
Suncorp	Classic Home & Contents Insurance	✗	✓	●	◐	◐	4000	1000
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
Westpac	Premier Care	✓	✗	●	●	●	10000	2000
★★								
1Cover Direct	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Catholic Church Insurance Ltd	Vital Home & Contents Insurance NS'	✓	✗	●	○	○	7500	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance I	✓	✗	●	○	●	7500	2000
Citibank	Vital Home Cover NSW/QLD	✓	✗	●	○	○	2000	5000
Citibank	Classic Home Cover NSW/QLD	✓	✗	●	○	●	2000	5000
HSBC	Vital Home Insurance NSW/QLD	✓	✗	●	○	○	2000	5000
nab	Home Insurance NSW/QLD	✓	✗	●	○	●	7500	2000
★								
1Cover Direct	Vital Home & Contents Insurance NS'	✓	✗	●	○	○	7500	2000

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● standard ● optional ○ not available

Contents Insurance - High Sum Insured Based on \$150,000 contents sum insured

New South Wales

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★								
HSBC	Classic Home Insurance NSW/QLD	✓	✗	●	○	●	2000	5000
nab	Home Insurance Essentials NSW/QLI	✓	✗	●	○	○	7500	2000

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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

Western Australia

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★										
AAMI	Home Insurance	●	✗	✗	Varies	●	●	●	5000	1000
Bankwest	Secure Home Extra Insurance	●	✓	✓	0%	●	○	●	20%	2000
Budget Direct	Home & Contents Insurance	●	✗	✗	10%	○	◐	◐	3000	1000
CommInsure	CommInsure Home Insurance	●	✓	✓	10%	○	◐	◐	4000	1000
OnePath	Home & Content Insurance	●	✓	✓	0%	●	◐	●	No Max	3000
★★★★										
AON	Blue Ribbon Home Insurance	●	✓	✓	0%	●	●	●	20%	2500
AON	Home Plus Insurance	●	✓	✓	0%	●	○	●	20%	2500
Bank of Queensland	Secure Home Elite	●	✓	✓	0%	●	●	●	20%	2000
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	●	✓	✓	0%	●	○	●	20%	2500
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	●	✓	✓	0%	●	●	●	20%	2500
CGU	Accidental Damage Home Insurance	●	✓	✓	0%	●	●	●	20%	2500
CGU	Listed Events Home Insurance	●	✓	✓	0%	●	○	●	20%	2500
CUA	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	2500
HBF	Fundamentals	●	✓	✗	N/A	●	●	○	20000	20000
IMB	Secured Home Elite	●	✓	✓	0%	●	●	●	20%	2000
Insur People's Choice CU	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500

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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

Western Australia

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
ANZ	ANZ Home Insurance	●	✓	✓	0%	●	●	●	No Max	3000
Arab Bank	Allianz Prestige Home Insurance All C	●	✓	✓	0%	○	●	●	20%	2000
Bank of Melbourne	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Bank of Melbourne	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Bank of Melbourne	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Bank of Queensland	Secure Home Extra	●	✓	✓	0%	●	○	●	20%	2000
BANKSA	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
BANKSA	Essential Care	●	✓	✓	0%	●	○	○	3000	500
BANKSA	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	●	✓	✓	0%	●	○	○	2000	1000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	●	✓	✓	10%	○	○	●	7500	2000
CGU	Fundamentals Home	●	✓	✓	0%	●	○	○	2000	1000
Citibank	Prestige Home Cover All Other States	●	✓	✓	0%	○	●	●	2000	5000
CUA	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
GIO	Classic	●	✗	✓	10%	●	◐	◐	4000	1000
HSBC	Prestige Home Insurance All Other St	●	✓	✓	10%	○	●	●	2000	5000
IMB	Secured Home Extra	●	✓	✓	0%	●	○	●	20%	2000
Insur People's Choice CU	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	2500

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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

Western Australia

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
MYER	Home Cover Prestige	●	✓	✓	0%	○	●	●	No Max	3000
SGIO	Home Cover	●	✗	✓	0%	●	◐	◐	2500	2500
SGIO	Home Cover Plus	●	✗	✓	0%	●	●	●	2500	2500
St George	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
St George	Essential Care	●	✓	✓	0%	●	○	○	3000	500
St George	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Westpac	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Westpac	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Westpac	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
★★										
1Cover Direct	Prestige Home & Contents Insurance	●	✓	✓	0%	○	●	●	20%	2000
1Cover Direct	Classic Home & Contents Insurance /	●	✓	✓	0%	○	●	●	7500	2000
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	●	✓	✓	10%	○	○	○	7500	2000
Citibank	Vital Home Cover All Other States	●	✓	✓	0%	○	○	○	2000	5000
Citibank	Classic Home Cover All Other States	●	✓	✓	0%	○	○	●	2000	5000
HSBC	Classic Home Insurance All Other Sta	●	✓	✓	10%	○	○	●	2000	5000
HSBC	Vital Home Insurance All Other States	●	✓	✓	10%	○	○	○	2000	5000
nab	Home Insurance All Other States	●	✓	✓	10%	○	○	●	7500	2000

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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

Western Australia

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★										
1Cover Direct	Vital Home & Contents Insurance All (<input checked="" type="radio"/>	✓	✓	0%	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	7500	2000
Coles	Home Insurance	<input checked="" type="radio"/>	✗	✓	10%	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	1000	1000
nab	Home Insurance Essentials All Other	<input checked="" type="radio"/>	✓	✓	10%	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	7500	2000

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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

Victoria

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★										
AAMI	Home Insurance	●	✗	✗	Varies	●	●	●	5000	1000
Budget Direct	Home & Contents Insurance	●	✗	✗	10%	○	◐	◐	3000	1000
CommInsure	CommInsure Home Insurance	●	✓	✓	10%	○	◐	◐	4000	1000
GIO	Classic	●	✗	✓	10%	●	◐	◐	4000	1000
OnePath	Home & Content Insurance	●	✓	✓	0%	●	◐	●	No Max	3000
★★★★										
1300 Insurance	Home and Contents Insurance Policy	●	✗	✗	10%	○	◐	◐	3000	1000
Allianz	SURECOVER GOLD All Other States	●	✗	✓	10%	●	●	●	20%	2000
Allianz	SURECOVER PLUS All Other States	●	✗	✓	10%	●	○	●	7500	2000
Allianz	SURECOVER All Other States	●	✗	✓	10%	○	○	○	7500	2000
ANZ	ANZ Home Insurance	●	✓	✓	0%	●	●	●	No Max	3000
Bank of Queensland	Secure Home Elite	●	✓	✓	0%	●	●	●	20%	2000
Bankwest	Secure Home Extra Insurance	●	✓	✓	0%	●	○	●	20%	2000
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	●	✓	✓	0%	●	○	●	20%	2500
CGU	Listed Events Home Insurance	●	✓	✓	0%	●	○	●	20%	2500
Citibank	Vital Home Cover All Other States	●	✓	✓	0%	○	○	○	2000	5000
Coles	Home Insurance	●	✗	✓	10%	●	◐	◐	1000	1000
RACV	Home & Contents	●	✗	✓	0%	●	◐	◐	1000	1000

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Home & Contents Insurance - Low Sum Insured Based on \$300,000 house value and \$75,000 contents value

Victoria

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
AON	Blue Ribbon Home Insurance	●	✓	✓	0%	●	●	●	20%	2500
AON	Home Plus Insurance	●	✓	✓	0%	●	○	●	20%	2500
Arab Bank	Allianz Prestige Home Insurance All C	●	✓	✓	0%	○	●	●	20%	2000
Bank of Melbourne	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Bank of Melbourne	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Bank of Queensland	Secure Home Extra	●	✓	✓	0%	●	○	●	20%	2000
BANKSA	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
BANKSA	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	●	✓	✓	0%	●	●	●	20%	2500
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	●	✓	✓	0%	●	○	○	2000	1000
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	●	✓	✓	10%	○	○	○	7500	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	●	✓	✓	10%	○	○	●	7500	2000
CGU	Accidental Damage Home Insurance	●	✓	✓	0%	●	●	●	20%	2500
CGU	Fundamentals Home	●	✓	✓	0%	●	○	○	2000	1000
Citibank	Classic Home Cover All Other States	●	✓	✓	0%	○	○	●	2000	5000
Citibank	Prestige Home Cover All Other States	●	✓	✓	0%	○	●	●	2000	5000
CUA	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
CUA	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	2500

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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

Victoria

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
HSBC	Vital Home Insurance All Other States	●	✓	✓	10%	○	○	○	2000	5000
HSBC	Classic Home Insurance All Other Sta	●	✓	✓	10%	○	○	●	2000	5000
HSBC	Prestige Home Insurance All Other St	●	✓	✓	10%	○	●	●	2000	5000
IMB	Secured Home Elite	●	✓	✓	0%	●	●	●	20%	2000
Insur People's Choice CU	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	2500
Insur People's Choice CU	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
St George	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
St George	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Western QBE	Home Cover	●	✗	✓	10%	○	◐	●	1500	1500
Westpac	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Westpac	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
★★										
1Cover Direct	Classic Home & Contents Insurance /	●	✓	✓	0%	○	●	●	7500	2000
Bank of Melbourne	Essential Care	●	✓	✓	0%	●	○	○	3000	500
BANKSA	Essential Care	●	✓	✓	0%	●	○	○	3000	500
IMB	Secured Home Extra	●	✓	✓	0%	●	○	●	20%	2000
MYER	Home Cover Prestige	●	✓	✓	0%	○	●	●	No Max	3000
nab	Home Insurance Essentials All Other	●	✓	✓	10%	○	○	○	7500	2000

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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

Victoria

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★										
nab	Home Insurance All Other States	●	✓	✓	10%	○	○	●	7500	2000
St George	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Westpac	Essential Care	●	✓	✓	0%	●	○	○	3000	500
★										
1Cover Direct	Prestige Home & Contents Insurance	●	✓	✓	0%	○	●	●	20%	2000
1Cover Direct	Vital Home & Contents Insurance All (●	✓	✓	0%	○	○	○	7500	2000
Real Insurance	Top Cover	●	✓	✓	0%	○	●	●	2500	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

Tasmania

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★										
1300 Insurance	Home and Contents Insurance Policy	●	✗	✗	10%	○	◐	◐	3000	1000
AAMI	Home Insurance	●	✗	✗	Varies	●	●	●	5000	1000
Budget Direct	Home & Contents Insurance	●	✗	✗	10%	○	◐	◐	3000	1000
CommInsure	CommInsure Home Insurance	●	✓	✓	10%	○	◐	◐	4000	1000
OnePath	Home & Content Insurance	●	✓	✓	0%	●	◐	●	No Max	3000
★★★★										
ANZ	ANZ Home Insurance	●	✓	✓	0%	●	●	●	No Max	3000
AON	Blue Ribbon Home Insurance	●	✓	✓	0%	●	●	●	20%	2500
AON	Home Plus Insurance	●	✓	✓	0%	●	○	●	20%	2500
Bank of Queensland	Secure Home Elite	●	✓	✓	0%	●	●	●	20%	2000
Bankwest	Secure Home Extra Insurance	●	✓	✓	0%	●	○	●	20%	2000
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	●	✓	✓	0%	●	●	●	20%	2500
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	●	✓	✓	0%	●	○	●	20%	2500
CGU	Accidental Damage Home Insurance	●	✓	✓	0%	●	●	●	20%	2500
CGU	Listed Events Home Insurance	●	✓	✓	0%	●	○	●	20%	2500
CUA	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	2500
Insur People's Choice CU	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
NRMA	Home & Contents NSW/ACT/TAS	●	✗	✓	0%	●	◐	◐	2500	2500

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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

Tasmania

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
Allianz	SURECOVER PLUS All Other States	●	✘	✓	10%	●	○	●	7500	2000
Allianz	SURECOVER GOLD All Other States	●	✘	✓	10%	●	●	●	20%	2000
Allianz	SURECOVER All Other States	●	✘	✓	10%	○	○	○	7500	2000
Arab Bank	Allianz Prestige Home Insurance All C	●	✓	✓	0%	○	●	●	20%	2000
Bank of Melbourne	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Bank of Melbourne	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Bank of Queensland	Secure Home Extra	●	✓	✓	0%	●	○	●	20%	2000
BANKSA	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
BANKSA	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	●	✓	✓	0%	●	○	○	2000	1000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	●	✓	✓	10%	○	○	●	7500	2000
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	●	✓	✓	10%	○	○	○	7500	2000
CGU	Fundamentals Home	●	✓	✓	0%	●	○	○	2000	1000
Citibank	Prestige Home Cover All Other States	●	✓	✓	0%	○	●	●	2000	5000
Citibank	Vital Home Cover All Other States	●	✓	✓	0%	○	○	○	2000	5000
Coles	Home Insurance	●	✘	✓	10%	●	◐	◐	1000	1000
CUA	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
HSBC	Prestige Home Insurance All Other St	●	✓	✓	10%	○	●	●	2000	5000

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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

Tasmania

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
IMB	Secured Home Extra	●	✓	✓	0%	●	○	●	20%	2000
IMB	Secured Home Elite	●	✓	✓	0%	●	●	●	20%	2000
Insur People's Choice CU	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	2500
MYER	Home Cover Prestige	●	✓	✓	0%	○	●	●	No Max	3000
NRMA	Home & Contents PLUS NSW/ACT/T.	●	✗	✓	0%	●	●	●	2500	2500
Real Insurance	Top Cover	●	✓	✓	0%	○	●	◐	2500	1000
St George	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
St George	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Western QBE	Home Cover	●	✗	✓	10%	○	◐	●	1500	1500
Westpac	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Westpac	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
★★										
1Cover Direct	Classic Home & Contents Insurance /	●	✓	✓	0%	○	●	●	7500	2000
Bank of Melbourne	Essential Care	●	✓	✓	0%	●	○	○	3000	500
BANKSA	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Citibank	Classic Home Cover All Other States	●	✓	✓	0%	○	○	●	2000	5000
HSBC	Classic Home Insurance All Other Sta	●	✓	✓	10%	○	○	●	2000	5000
HSBC	Vital Home Insurance All Other States	●	✓	✓	10%	○	○	○	2000	5000

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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

Tasmania

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★										
nab	Home Insurance All Other States	●	✓	✓	10%	○	○	●	7500	2000
St George	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Westpac	Essential Care	●	✓	✓	0%	●	○	○	3000	500
★										
1Cover Direct	Vital Home & Contents Insurance All (	●	✓	✓	0%	○	○	○	7500	2000
1Cover Direct	Prestige Home & Contents Insurance	●	✓	✓	0%	○	●	●	20%	2000
nab	Home Insurance Essentials All Other	●	✓	✓	10%	○	○	○	7500	2000

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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

South Queensland

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★										
1300 Insurance	Home and Contents Insurance Policy	●	✗	✗	10%	○	◐	◐	3000	1000
AAMI	Home Insurance	●	✗	✗	Varies	●	●	●	5000	1000
Budget Direct	Home & Contents Insurance	●	✗	✗	10%	○	◐	◐	3000	1000
CommInsure	CommInsure Home Insurance	●	✓	✓	10%	○	◐	◐	4000	1000
OnePath	Home & Content Insurance	●	✓	✓	0%	●	◐	●	No Max	3000
★★★★										
ANZ	ANZ Home Insurance	●	✓	✓	0%	●	●	●	No Max	3000
AON	Blue Ribbon Home Insurance	●	✓	✓	0%	●	●	●	20%	2500
AON	Home Plus Insurance	●	✓	✓	0%	●	○	●	20%	2500
Bank of Melbourne	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Bank of Queensland	Secure Home Elite	●	✓	✓	0%	●	●	●	20%	2000
BANKSA	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	●	✓	✓	0%	●	●	●	20%	2500
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	●	✓	✓	0%	●	○	●	20%	2500
CGU	Listed Events Home Insurance	●	✓	✓	0%	●	○	●	20%	2500
RACQ	Home & Contents	●	✗	✓	0%	●	◐	◐	6000	2000
St George	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Westpac	Quality Care	●	✓	✓	0%	●	○	●	5000	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

South Queensland

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
Allianz	SureCoverPlus NSW/QLD	●	✗	✓	10%	◐	○	●	7500	2000
Allianz	SureCover NSW/QLD	●	✗	✓	10%	◐	○	○	7500	2000
Allianz	SureCover Gold NSW/QLD	●	✗	✓	10%	◐	●	●	20%	2000
Bank of Melbourne	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Bank of Melbourne	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Bank of Queensland	Secure Home Extra	●	✓	✓	0%	●	○	●	20%	2000
BANKSA	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
BANKSA	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Bankwest	Secure Home Extra Insurance	●	✓	✓	0%	●	○	●	20%	2000
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	●	✓	✓	0%	●	○	○	2000	1000
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	●	✓	✓	10%	◐	●	●	20%	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance I	●	✓	✓	10%	◐	○	●	7500	2000
CGU	Fundamentals Home	●	✓	✓	0%	●	○	○	2000	1000
CGU	Accidental Damage Home Insurance	●	✓	✓	0%	●	●	●	20%	2500
Citibank	Vital Home Cover NSW/QLD	●	✓	✓	0%	◐	○	○	2000	5000
CUA	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	2500
CUA	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
HSBC	Prestige Home Insurance NSW/QLD	●	✓	✓	10%	◐	●	●	2000	5000

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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

South Queensland

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
IMB	Secured Home Extra	●	✓	✓	0%	●	○	●	20%	2000
IMB	Secured Home Elite	●	✓	✓	0%	●	●	●	20%	2000
Insur People's Choice CU	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
Insur People's Choice CU	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	2500
NRMA	Home & Contents QLD	●	✗	✓	0%	●	◐	◐	2500	2500
NRMA	Home & Contents PLUS QLD	●	✗	✓	0%	●	●	●	2500	2500
St George	Essential Care	●	✓	✓	0%	●	○	○	3000	500
St George	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Suncorp	Classic Home & Contents Insurance	●	✗	✓	0%	●	◐	◐	4000	1000
Westpac	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Westpac	Essential Care	●	✓	✓	0%	●	○	○	3000	500
★★										
1Cover Direct	Classic Home & Contents Insurance I	●	✓	✓	0%	◐	●	●	7500	2000
Arab Bank	Allianz Prestige Home Insurance NSV	●	✓	✓	0%	◐	●	●	20%	2000
Catholic Church Insurance Ltd	Vital Home & Contents Insurance NSI	●	✓	✓	10%	◐	○	○	7500	2000
Citibank	Prestige Home Cover NSW/QLD	●	✓	✓	0%	◐	●	●	2000	5000
Citibank	Classic Home Cover NSW/QLD	●	✓	✓	0%	◐	○	●	2000	5000
HSBC	Classic Home Insurance NSW/QLD	●	✓	✓	10%	◐	○	●	2000	5000

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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

South Queensland

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★										
HSBC	Vital Home Insurance NSW/QLD	●	✓	✓	10%	◐	○	○	2000	5000
nab	Home Insurance NSW/QLD	●	✓	✓	10%	◐	○	●	7500	2000
nab	Home Insurance Essentials NSW/QLD	●	✓	✓	10%	◐	○	○	7500	2000
★										
1Cover Direct	Vital Home & Contents Insurance NS'	●	✓	✓	0%	◐	○	○	7500	2000
1Cover Direct	Prestige Home & Contents Insurance	●	✓	✓	0%	◐	●	●	20%	2000
Coles	Home Insurance	●	✗	✓	10%	●	◐	◐	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

South Australia

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★										
AAMI	Home Insurance	●	✗	✗	Varies	●	●	●	5000	1000
Allianz	SURECOVER PLUS All Other States	●	✗	✓	10%	●	○	●	7500	2000
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	●	✓	✓	0%	●	○	●	20%	2500
CommInsure	CommInsure Home Insurance	●	✓	✓	10%	○	◐	◐	4000	1000
RAA	Home & Contents Insurance	●	✓	✓	0%	●	◐	◐	10000	5000
SGIC	Home Cover	●	✗	✓	0%	●	◐	◐	2500	2500
★★★★										
Allianz	SURECOVER GOLD All Other States	●	✗	✓	10%	●	●	●	20%	2000
AON	Home Plus Insurance	●	✓	✓	0%	●	○	●	20%	2500
AON	Blue Ribbon Home Insurance	●	✓	✓	0%	●	●	●	20%	2500
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	●	✓	✓	0%	●	●	●	20%	2500
Budget Direct	Home & Contents Insurance	●	✗	✗	10%	○	◐	◐	3000	1000
CGU	Listed Events Home Insurance	●	✓	✓	0%	●	○	●	20%	2500
Coles	Home Insurance	●	✗	✓	10%	●	◐	◐	1000	1000
CUA	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	2500
Insur People's Choice CU	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
Insur People's Choice CU	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	2500
OnePath	Home & Content Insurance	●	✓	✓	0%	●	◐	●	No Max	3000

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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

South Australia

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★										
SGIC	Home Cover Plus	●	✘	✓	0%	●	●	●	2500	2500
★★★										
1300 Insurance	Home and Contents Insurance Policy	●	✘	✘	10%	○	◐	◐	3000	1000
Allianz	SURECOVER All Other States	●	✘	✓	10%	○	○	○	7500	2000
ANZ	ANZ Home Insurance	●	✓	✓	0%	●	●	●	No Max	3000
Arab Bank	Allianz Prestige Home Insurance All C	●	✓	✓	0%	○	●	●	20%	2000
Bank of Melbourne	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Bank of Melbourne	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Bank of Queensland	Secure Home Elite	●	✓	✓	0%	●	●	●	20%	2000
BANKSA	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
BANKSA	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Bankwest	Secure Home Extra Insurance	●	✓	✓	0%	●	○	●	20%	2000
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	●	✓	✓	0%	●	○	○	2000	1000
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	●	✓	✓	10%	○	○	○	7500	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	●	✓	✓	10%	○	○	●	7500	2000
CGU	Accidental Damage Home Insurance	●	✓	✓	0%	●	●	●	20%	2500
CGU	Fundamentals Home	●	✓	✓	0%	●	○	○	2000	1000
Citibank	Classic Home Cover All Other States	●	✓	✓	0%	○	○	●	2000	5000

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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

South Australia

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
Citibank	Vital Home Cover All Other States	●	✓	✓	0%	○	○	○	2000	5000
Citibank	Prestige Home Cover All Other States	●	✓	✓	0%	○	●	●	2000	5000
CUA	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
HSBC	Classic Home Insurance All Other Sta	●	✓	✓	10%	○	○	●	2000	5000
HSBC	Vital Home Insurance All Other States	●	✓	✓	10%	○	○	○	2000	5000
HSBC	Prestige Home Insurance All Other St	●	✓	✓	10%	○	●	●	2000	5000
IMB	Secured Home Extra	●	✓	✓	0%	●	○	●	20%	2000
IMB	Secured Home Elite	●	✓	✓	0%	●	●	●	20%	2000
nab	Home Insurance All Other States	●	✓	✓	10%	○	○	●	7500	2000
St George	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
St George	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Westpac	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Westpac	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
★★										
1Cover Direct	Classic Home & Contents Insurance /	●	✓	✓	0%	○	●	●	7500	2000
Bank of Melbourne	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Bank of Queensland	Secure Home Extra	●	✓	✓	0%	●	○	●	20%	2000
BANKSA	Essential Care	●	✓	✓	0%	●	○	○	3000	500

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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

South Australia

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★										
nab	Home Insurance Essentials All Other	●	✓	✓	10%	○	○	○	7500	2000
Real Insurance	Top Cover	●	✓	✓	0%	○	●	◐	2500	1000
St George	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Western QBE	Home Cover	●	✗	✓	10%	○	◐	●	1500	1500
Westpac	Essential Care	●	✓	✓	0%	●	○	○	3000	500
★										
1Cover Direct	Prestige Home & Contents Insurance	●	✓	✓	0%	○	●	●	20%	2000
1Cover Direct	Vital Home & Contents Insurance All (●	✓	✓	0%	○	○	○	7500	2000
MYER	Home Cover Prestige	●	✓	✓	0%	○	●	●	No Max	3000

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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

North Queensland

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★										
Bankwest	Secure Home Extra Nth QLD	●	✓	✓	0%	●	○	●	20%	2000
CommInsure	CommInsure Home Insurance Nth QL	●	✓	✓	10%	●	◐	◐	4000	1000
IMB	Secured Home Elite Nth QLD	●	✓	✓	0%	●	●	●	20%	2000
OnePath	Home & Contents Nth QLD	●	✓	✓	0%	●	◐	●	No Max	3000
★★★★										
ANZ	ANZ Home Insurance Nth QLD	●	✓	✓	0%	●	●	●	No Max	3000
Bank of Melbourne	Essential Care Nth QLD	●	✓	✓	0%	●	○	○	3000	500
Bank of Melbourne	Quality Care Nth QLD	●	✓	✓	0%	●	○	●	5000	1000
BANKSA	Quality Care Nth QLD	●	✓	✓	0%	●	○	●	5000	1000
BANKSA	Essential Care Nth QLD	●	✓	✓	0%	●	○	○	3000	500
St George	Essential Care Nth QLD	●	✓	✓	0%	●	○	○	3000	500
St George	Quality Care Nth QLD	●	✓	✓	0%	●	○	●	5000	1000
Westpac	Essential Care Nth QLD	●	✓	✓	0%	●	○	○	3000	500
Westpac	Quality Care Nth QLD	●	✓	✓	0%	●	○	●	5000	1000
★★★										
1Cover Direct	Prestige Home & Contents Insurance	●	✓	✓	0%	◐	●	●	20%	2000
1Cover Direct	Classic Home & Contents Insurance I	●	✓	✓	0%	◐	●	●	7500	2000

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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

North Queensland

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
AAMI	Home Insurance Nth QLD	●	✘	✘	Varies	●	●	●	5000	1000
AON	Blue Ribbon Home Insurance Nth QL	●	✓	✓	0%	●	●	●	20%	2500
AON	Home Plus Insurance Nth QLD	●	✓	✓	0%	●	○	●	20%	2500
Arab Bank	Allianz Prestige Home Insurance Nth	●	✓	✓	0%	◐	●	●	20%	2000
Bank of Melbourne	Premier Care Nth QLD	●	✓	✓	0%	●	●	●	10000	2000
BANKSA	Premier Care Nth QLD	●	✓	✓	0%	●	●	●	10000	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance f	●	✓	✓	10%	◐	○	●	7500	2000
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	●	✓	✓	10%	◐	●	●	20%	2000
CGU	Fundamentals Home Insurance Nth C	●	✓	✓	0%	●	○	○	2000	1000
CGU	Listed Events Insurance Nth QLD	●	✓	✓	0%	●	○	●	20%	2500
CGU	Accidental Damage Insurance Nth QL	●	✓	✓	0%	●	●	●	20%	2500
Citibank	Home Cover Prestige - Nth QLD	●	✓	✓	0%	◐	●	●	2000	5000
CUA	First Choice Listed Events Nth QLD	●	✓	✓	0%	●	○	●	20%	2500
CUA	First Choice Accidental Damage Nth C	●	✓	✓	0%	●	●	●	20%	2500
HSBC	Prestige Home Insurance - Nth QLD	●	✓	✓	10%	◐	●	●	2000	5000
IMB	Secured Home Extra Nth QLD	●	✓	✓	0%	●	○	●	20%	2000
Insur People's Choice CU	First Choice Accidental Damage Nth C	●	✓	✓	0%	●	●	●	20%	2500
Insur People's Choice CU	First Choice Listed Events Nth QLD	●	✓	✓	0%	●	○	●	20%	2500

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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

North Queensland

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
St George	Premier Care Nth QLD	●	✓	✓	0%	●	●	●	10000	2000
Suncorp	Classic Home & Contents Insurance †	●	✗	✓	0%	●	◐	◐	4000	1000
Westpac	Premier Care Nth QLD	●	✓	✓	0%	●	●	●	10000	2000
★★										
Catholic Church Insurance Ltd	Viral Home & Contents Insurance Nth	●	✓	✓	10%	◐	○	○	7500	2000
Citibank	Classic Home Cover - Nth QLD	●	✓	✓	0%	◐	○	●	2000	5000
Coles	Home Insurance Nth QLD	●	✗	✓	10%	●	◐	◐	1000	1000
HSBC	Classic Home Insurance Nth QLD	●	✓	✓	10%	◐	○	●	2000	5000
nab	Home Insurance Essentials Nth QLD	●	✓	✓	10%	◐	○	○	7500	2000
nab	Home Insurance Nth QLD	●	✓	✓	10%	◐	○	●	7500	2000
★										
1Cover Direct	Vital Home & Contents Insurance Nth	●	✓	✓	0%	◐	○	○	7500	2000
Citibank	Vital Home Cover - Nth QLD	●	✓	✓	0%	◐	○	○	2000	5000
HSBC	Vital Home Insurance - Nth QLD	●	✓	✓	10%	◐	○	○	2000	5000

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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

New South Wales

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★										
1300 Insurance	Home and Contents Insurance Policy	●	✗	✗	10%	○	◐	◐	3000	1000
AAMI	Home Insurance	●	✗	✗	Varies	●	●	●	5000	1000
Budget Direct	Home & Contents Insurance	●	✗	✗	10%	○	◐	◐	3000	1000
Coles	Home Insurance	●	✗	✓	10%	●	◐	◐	1000	1000
CommInsure	CommInsure Home Insurance	●	✓	✓	10%	○	◐	◐	4000	1000
OnePath	Home & Content Insurance	●	✓	✓	0%	●	◐	●	No Max	3000
★★★★										
ANZ	ANZ Home Insurance	●	✓	✓	0%	●	●	●	No Max	3000
AON	Home Plus Insurance	●	✓	✓	0%	●	○	●	20%	2500
AON	Blue Ribbon Home Insurance	●	✓	✓	0%	●	●	●	20%	2500
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	●	✓	✓	0%	●	○	●	20%	2500
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	●	✓	✓	0%	●	○	○	2000	1000
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	●	✓	✓	0%	●	●	●	20%	2500
CGU	Fundamentals Home	●	✓	✓	0%	●	○	○	2000	1000
CGU	Accidental Damage Home Insurance	●	✓	✓	0%	●	●	●	20%	2500
CGU	Listed Events Home Insurance	●	✓	✓	0%	●	○	●	20%	2500
CUA	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	2500
Insur People's Choice CU	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	2500

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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

New South Wales

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★										
Insur People's Choice CU	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
★★★										
Allianz	SureCoverPlus NSW/QLD	●	✗	✓	10%	◐	○	●	7500	2000
Allianz	SureCover Gold NSW/QLD	●	✗	✓	10%	◐	●	●	20%	2000
Arab Bank	Allianz Prestige Home Insurance NSV	●	✓	✓	0%	◐	●	●	20%	2000
Bank of Melbourne	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Bank of Melbourne	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Bank of Melbourne	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Bank of Queensland	Secure Home Elite	●	✓	✓	0%	●	●	●	20%	2000
Bank of Queensland	Secure Home Extra	●	✓	✓	0%	●	○	●	20%	2000
BANKSA	Essential Care	●	✓	✓	0%	●	○	○	3000	500
BANKSA	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
BANKSA	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Bankwest	Secure Home Extra Insurance	●	✓	✓	0%	●	○	●	20%	2000
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	●	✓	✓	10%	◐	●	●	20%	2000
CUA	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
GIO	Classic	●	✗	✓	10%	●	◐	◐	4000	1000
HSBC	Prestige Home Insurance NSW/QLD	●	✓	✓	10%	◐	●	●	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

New South Wales

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
IMB	Secured Home Elite	●	✓	✓	0%	●	●	●	20%	2000
IMB	Secured Home Extra	●	✓	✓	0%	●	○	●	20%	2000
MYER	Home Cover Prestige	●	✓	✓	0%	○	●	●	No Max	3000
NRMA	Home & Contents NSW/ACT/TAS	●	✗	✓	0%	●	◐	◐	2500	2500
NRMA	Home & Contents PLUS NSW/ACT/T.	●	✗	✓	0%	●	●	●	2500	2500
Real Insurance	Top Cover	●	✓	✓	0%	○	●	◐	2500	1000
St George	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
St George	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
St George	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Suncorp	Classic Home & Contents Insurance	●	✗	✓	0%	●	◐	◐	4000	1000
Western QBE	Home Cover	●	✗	✓	10%	○	◐	●	1500	1500
Westpac	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Westpac	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Westpac	Essential Care	●	✓	✓	0%	●	○	○	3000	500
★★										
1Cover Direct	Classic Home & Contents Insurance †	●	✓	✓	0%	◐	●	●	7500	2000
1Cover Direct	Prestige Home & Contents Insurance	●	✓	✓	0%	◐	●	●	20%	2000
Allianz	SureCover NSW/QLD	●	✗	✓	10%	◐	○	○	7500	2000

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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

New South Wales

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★										
Catholic Church Insurance Ltd	Vital Home & Contents Insurance NSI	●	✓	✓	10%	◐	○	○	7500	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance I	●	✓	✓	10%	◐	○	●	7500	2000
Citibank	Classic Home Cover NSW/QLD	●	✓	✓	0%	◐	○	●	2000	5000
Citibank	Prestige Home Cover NSW/QLD	●	✓	✓	0%	◐	●	●	2000	5000
HSBC	Classic Home Insurance NSW/QLD	●	✓	✓	10%	◐	○	●	2000	5000
nab	Home Insurance NSW/QLD	●	✓	✓	10%	◐	○	●	7500	2000
★										
1Cover Direct	Vital Home & Contents Insurance NSI	●	✓	✓	0%	◐	○	○	7500	2000
Citibank	Vital Home Cover NSW/QLD	●	✓	✓	0%	◐	○	○	2000	5000
HSBC	Vital Home Insurance NSW/QLD	●	✓	✓	10%	◐	○	○	2000	5000
nab	Home Insurance Essentials NSW/QLI	●	✓	✓	10%	◐	○	○	7500	2000

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standard optional not available

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

Western Australia

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

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● standard ◐ optional ○ not available

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

Western Australia

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★										
AAMI	Home Insurance	●	✗	✗	Varies	●	●	●	5000	1000
Budget Direct	Home & Contents Insurance	●	✗	✗	10%	○	◐	◐	3000	1000
CommInsure	CommInsure Home Insurance	●	✓	✓	10%	○	◐	◐	4000	1000
OnePath	Home & Content Insurance	●	✓	✓	0%	●	◐	●	No Max	3000
★★★★										
Allianz	SURECOVER PLUS All Other States	●	✗	✓	10%	●	○	●	7500	2000
ANZ	ANZ Home Insurance	●	✓	✓	0%	●	●	●	No Max	3000
Bank of Melbourne	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Bank of Queensland	Secure Home Elite	●	✓	✓	0%	●	●	●	20%	2000
BANKSA	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Bankwest	Secure Home Extra Insurance	●	✓	✓	0%	●	○	●	20%	2000
IMB	Secured Home Elite	●	✓	✓	0%	●	●	●	20%	2000
St George	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Westpac	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
★★★										
1300 Insurance	Home and Contents Insurance Policy	●	✗	✗	10%	○	◐	◐	3000	1000
Allianz	SURECOVER GOLD All Other States	●	✗	✓	10%	●	●	●	20%	2000

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● standard ◐ optional ○ not available

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

Western Australia

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
Allianz	SURECOVER All Other States	●	✘	✓	10%	○	○	○	7500	2000
Bank of Melbourne	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Bank of Melbourne	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Bank of Queensland	Secure Home Extra	●	✓	✓	0%	●	○	●	20%	2000
BANKSA	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
BANKSA	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	●	✓	✓	10%	○	○	●	7500	2000
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	●	✓	✓	10%	○	○	○	7500	2000
Citibank	Vital Home Cover All Other States	●	✓	✓	0%	○	○	○	2000	5000
Coles	Home Insurance	●	✘	✓	10%	●	◐	◐	1000	1000
HSBC	Vital Home Insurance All Other States	●	✓	✓	10%	○	○	○	2000	5000
HSBC	Prestige Home Insurance All Other St	●	✓	✓	10%	○	●	●	2000	5000
IMB	Secured Home Extra	●	✓	✓	0%	●	○	●	20%	2000
MYER	Home Cover Prestige	●	✓	✓	0%	○	●	●	No Max	3000
SGIO	Home Cover Plus	●	✘	✓	0%	●	●	●	2500	2500
SGIO	Home Cover	●	✘	✓	0%	●	◐	◐	2500	2500
St George	Essential Care	●	✓	✓	0%	●	○	○	3000	500
St George	Premier Care	●	✓	✓	0%	●	●	●	10000	2000

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

Western Australia

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
Westpac	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Westpac	Essential Care	●	✓	✓	0%	●	○	○	3000	500
★★										
1Cover Direct	Classic Home & Contents Insurance /	●	✓	✓	0%	○	●	●	7500	2000
Arab Bank	Allianz Prestige Home Insurance All C	●	✓	✓	0%	○	●	●	20%	2000
Citibank	Classic Home Cover All Other States	●	✓	✓	0%	○	○	●	2000	5000
Citibank	Prestige Home Cover All Other States	●	✓	✓	0%	○	●	●	2000	5000
HSBC	Classic Home Insurance All Other Sta	●	✓	✓	10%	○	○	●	2000	5000
nab	Home Insurance All Other States	●	✓	✓	10%	○	○	●	7500	2000
★										
1Cover Direct	Prestige Home & Contents Insurance	●	✓	✓	0%	○	●	●	20%	2000
1Cover Direct	Vital Home & Contents Insurance All (●	✓	✓	0%	○	○	○	7500	2000
nab	Home Insurance Essentials All Other	●	✓	✓	10%	○	○	○	7500	2000

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

Victoria

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★										
Allianz	SURECOVER PLUS All Other States	●	✗	✓	10%	●	○	●	7500	2000
Budget Direct	Home & Contents Insurance	●	✗	✗	10%	○	◐	◐	3000	1000
CommInsure	CommInsure Home Insurance	●	✓	✓	10%	○	◐	◐	4000	1000
OnePath	Home & Content Insurance	●	✓	✓	0%	●	◐	●	No Max	3000
★★★★										
1300 Insurance	Home and Contents Insurance Policy	●	✗	✗	10%	○	◐	◐	3000	1000
Allianz	SURECOVER All Other States	●	✗	✓	10%	○	○	○	7500	2000
Allianz	SURECOVER GOLD All Other States	●	✗	✓	10%	●	●	●	20%	2000
ANZ	ANZ Home Insurance	●	✓	✓	0%	●	●	●	No Max	3000
Bank of Melbourne	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
BANKSA	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Citibank	Vital Home Cover All Other States	●	✓	✓	0%	○	○	○	2000	5000
RACV	Home & Contents	●	✗	✓	0%	●	◐	◐	1000	1000
St George	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Westpac	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
★★★										
1Cover Direct	Classic Home & Contents Insurance /	●	✓	✓	0%	○	●	●	7500	2000

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● standard ◐ optional ○ not available

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

Victoria

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
AAMI	Home Insurance	●	✘	✘	Varies	●	●	●	5000	1000
Arab Bank	Allianz Prestige Home Insurance All C	●	✓	✓	0%	○	●	●	20%	2000
Bank of Melbourne	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Bank of Melbourne	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Bank of Queensland	Secure Home Elite	●	✓	✓	0%	●	●	●	20%	2000
BANKSA	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
BANKSA	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	●	✓	✓	10%	○	○	●	7500	2000
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	●	✓	✓	10%	○	○	○	7500	2000
Citibank	Classic Home Cover All Other States	●	✓	✓	0%	○	○	●	2000	5000
Citibank	Prestige Home Cover All Other States	●	✓	✓	0%	○	●	●	2000	5000
Coles	Home Insurance	●	✘	✓	10%	●	◐	◐	1000	1000
HSBC	Vital Home Insurance All Other States	●	✓	✓	10%	○	○	○	2000	5000
HSBC	Classic Home Insurance All Other Sta	●	✓	✓	10%	○	○	●	2000	5000
HSBC	Prestige Home Insurance All Other St	●	✓	✓	10%	○	●	●	2000	5000
nab	Home Insurance All Other States	●	✓	✓	10%	○	○	●	7500	2000
Real Insurance	Top Cover	●	✓	✓	0%	○	●	◐	2500	1000
St George	Essential Care	●	✓	✓	0%	●	○	○	3000	500

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● standard ◐ optional ○ not available

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

Victoria

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
St George	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Westpac	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Westpac	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
★★										
1Cover Direct	Vital Home & Contents Insurance All (	●	✓	✓	0%	○	○	○	7500	2000
Bankwest	Secure Home Extra Insurance	●	✓	✓	0%	●	○	●	20%	2000
GIO	Classic	●	✗	✓	10%	●	◐	◐	4000	1000
GIO	Platinum Essential	●	✗	✓	10%	●	●	●	20000	5000
GIO	Platinum Essential Plus	●	✗	✓	10%	●	●	●	40000	10000
IMB	Secured Home Elite	●	✓	✓	0%	●	●	●	20%	2000
nab	Home Insurance Essentials All Other	●	✓	✓	10%	○	○	○	7500	2000
★										
1Cover Direct	Prestige Home & Contents Insurance	●	✓	✓	0%	○	●	●	20%	2000
Bank of Queensland	Secure Home Extra	●	✓	✓	0%	●	○	●	20%	2000
IMB	Secured Home Extra	●	✓	✓	0%	●	○	●	20%	2000

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● standard ◐ optional ○ not available

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

Tasmania

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★										
AAMI	Home Insurance	●	✗	✗	Varies	●	●	●	5000	1000
Budget Direct	Home & Contents Insurance	●	✗	✗	10%	○	◐	◐	3000	1000
CommInsure	CommInsure Home Insurance	●	✓	✓	10%	○	◐	◐	4000	1000
OnePath	Home & Content Insurance	●	✓	✓	0%	●	◐	●	No Max	3000
★★★★										
1300 Insurance	Home and Contents Insurance Policy	●	✗	✗	10%	○	◐	◐	3000	1000
ANZ	ANZ Home Insurance	●	✓	✓	0%	●	●	●	No Max	3000
Bank of Queensland	Secure Home Elite	●	✓	✓	0%	●	●	●	20%	2000
Bankwest	Secure Home Extra Insurance	●	✓	✓	0%	●	○	●	20%	2000
Coles	Home Insurance	●	✗	✓	10%	●	◐	◐	1000	1000
IMB	Secured Home Extra	●	✓	✓	0%	●	○	●	20%	2000
IMB	Secured Home Elite	●	✓	✓	0%	●	●	●	20%	2000
St George	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Westpac	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
★★★										
Allianz	SURECOVER All Other States	●	✗	✓	10%	○	○	○	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 Based on \$500,000 house value and \$150,000 contents value

Tasmania

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
Allianz	SURECOVER PLUS All Other States	●	✘	✓	10%	●	○	●	7500	2000
Arab Bank	Allianz Prestige Home Insurance All C	●	✓	✓	0%	○	●	●	20%	2000
Bank of Melbourne	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Bank of Melbourne	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Bank of Melbourne	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Bank of Queensland	Secure Home Extra	●	✓	✓	0%	●	○	●	20%	2000
BANKSA	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
BANKSA	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
BANKSA	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	●	✓	✓	10%	○	○	●	7500	2000
Citibank	Vital Home Cover All Other States	●	✓	✓	0%	○	○	○	2000	5000
HSBC	Prestige Home Insurance All Other St	●	✓	✓	10%	○	●	●	2000	5000
MYER	Home Cover Prestige	●	✓	✓	0%	○	●	●	No Max	3000
NRMA	Home & Contents NSW/ACT/TAS	●	✘	✓	0%	●	◐	◐	2500	2500
NRMA	Home & Contents PLUS NSW/ACT/T.	●	✘	✓	0%	●	●	●	2500	2500
Real Insurance	Top Cover	●	✓	✓	0%	○	●	◐	2500	1000
St George	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
St George	Essential Care	●	✓	✓	0%	●	○	○	3000	500

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Home and Contents Insurance Star Ratings

Report Date: OCTOBER 2012

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● standard ◐ optional ○ not available

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

Tasmania

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
Westpac	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Westpac	Essential Care	●	✓	✓	0%	●	○	○	3000	500
★★										
1Cover Direct	Classic Home & Contents Insurance /	●	✓	✓	0%	○	●	●	7500	2000
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	●	✓	✓	10%	○	○	○	7500	2000
Citibank	Prestige Home Cover All Other States	●	✓	✓	0%	○	●	●	2000	5000
Citibank	Classic Home Cover All Other States	●	✓	✓	0%	○	○	●	2000	5000
HSBC	Vital Home Insurance All Other States	●	✓	✓	10%	○	○	○	2000	5000
HSBC	Classic Home Insurance All Other Sta	●	✓	✓	10%	○	○	●	2000	5000
nab	Home Insurance All Other States	●	✓	✓	10%	○	○	●	7500	2000
★										
1Cover Direct	Prestige Home & Contents Insurance	●	✓	✓	0%	○	●	●	20%	2000
1Cover Direct	Vital Home & Contents Insurance All (●	✓	✓	0%	○	○	○	7500	2000
nab	Home Insurance Essentials All Other	●	✓	✓	10%	○	○	○	7500	2000

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

South Queensland

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★										
Budget Direct	Home & Contents Insurance	●	✗	✗	10%	○	◐	◐	3000	1000
CommInsure	CommInsure Home Insurance	●	✓	✓	10%	○	◐	◐	4000	1000
OnePath	Home & Content Insurance	●	✓	✓	0%	●	◐	●	No Max	3000
Westpac	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
★★★★										
1300 Insurance	Home and Contents Insurance Policy	●	✗	✗	10%	○	◐	◐	3000	1000
ANZ	ANZ Home Insurance	●	✓	✓	0%	●	●	●	No Max	3000
Bank of Melbourne	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Bank of Melbourne	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Bank of Queensland	Secure Home Elite	●	✓	✓	0%	●	●	●	20%	2000
BANKSA	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
BANKSA	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
St George	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
St George	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Westpac	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
★★★										
AAMI	Home Insurance	●	✗	✗	Varies	●	●	●	5000	1000

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

South Queensland

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
Allianz	SureCoverPlus NSW/QLD	●	✘	✓	10%	◐	○	●	7500	2000
Allianz	SureCover Gold NSW/QLD	●	✘	✓	10%	◐	●	●	20%	2000
Allianz	SureCover NSW/QLD	●	✘	✓	10%	◐	○	○	7500	2000
Arab Bank	Allianz Prestige Home Insurance NSV	●	✓	✓	0%	◐	●	●	20%	2000
Bank of Melbourne	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Bank of Queensland	Secure Home Extra	●	✓	✓	0%	●	○	●	20%	2000
BANKSA	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Bankwest	Secure Home Extra Insurance	●	✓	✓	0%	●	○	●	20%	2000
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	●	✓	✓	10%	◐	●	●	20%	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance †	●	✓	✓	10%	◐	○	●	7500	2000
Citibank	Prestige Home Cover NSW/QLD	●	✓	✓	0%	◐	●	●	2000	5000
Coles	Home Insurance	●	✘	✓	10%	●	◐	◐	1000	1000
HSBC	Prestige Home Insurance NSW/QLD	●	✓	✓	10%	◐	●	●	2000	5000
IMB	Secured Home Extra	●	✓	✓	0%	●	○	●	20%	2000
IMB	Secured Home Elite	●	✓	✓	0%	●	●	●	20%	2000
nab	Home Insurance NSW/QLD	●	✓	✓	10%	◐	○	●	7500	2000
NRMA	Home & Contents QLD	●	✘	✓	0%	●	◐	◐	2500	2500
NRMA	Home & Contents PLUS QLD	●	✘	✓	0%	●	●	●	2500	2500

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South Queensland

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
RACQ	Home & Contents	●	✗	✓	0%	●	◐	◐	6000	2000
Real Insurance	Top Cover	●	✓	✓	0%	○	●	◐	2500	1000
St George	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Suncorp	Classic Home & Contents Insurance	●	✗	✓	0%	●	◐	◐	4000	1000
Westpac	Essential Care	●	✓	✓	0%	●	○	○	3000	500
★★										
1Cover Direct	Classic Home & Contents Insurance I	●	✓	✓	0%	◐	●	●	7500	2000
Catholic Church Insurance Ltd	Vital Home & Contents Insurance NSI	●	✓	✓	10%	◐	○	○	7500	2000
Citibank	Vital Home Cover NSW/QLD	●	✓	✓	0%	◐	○	○	2000	5000
HSBC	Vital Home Insurance NSW/QLD	●	✓	✓	10%	◐	○	○	2000	5000
HSBC	Classic Home Insurance NSW/QLD	●	✓	✓	10%	◐	○	●	2000	5000
nab	Home Insurance Essentials NSW/QLI	●	✓	✓	10%	◐	○	○	7500	2000
Suncorp	Platinum Essential Home & Contents	●	✗	✓	0%	●	●	●	20000	5000
★										
1Cover Direct	Prestige Home & Contents Insurance	●	✓	✓	0%	◐	●	●	20%	2000
1Cover Direct	Vital Home & Contents Insurance NSI	●	✓	✓	0%	◐	○	○	7500	2000
Citibank	Classic Home Cover NSW/QLD	●	✓	✓	0%	◐	○	●	2000	5000

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

South Australia

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★										
Allianz	SURECOVER PLUS All Other States	●	✘	✓	10%	●	○	●	7500	2000
Bendigo / Adelaide Bank	Silver Home & Contents Insurance	●	✓	✓	0%	●	○	●	20%	2500
CommInsure	CommInsure Home Insurance	●	✓	✓	10%	◐	◐	◐	4000	1000
OnePath	Home & Content Insurance	●	✓	✓	0%	●	◐	●	No Max	3000
RAA	Home & Contents Insurance	●	✓	✓	0%	●	◐	◐	10000	5000
★★★★										
AAMI	Home Insurance	●	✘	✘	Varies	●	●	●	5000	1000
Allianz	SURECOVER GOLD All Other States	●	✘	✓	10%	●	●	●	20%	2000
AON	Blue Ribbon Home Insurance	●	✓	✓	0%	●	●	●	20%	2500
AON	Home Plus Insurance	●	✓	✓	0%	●	○	●	20%	2500
Bank of Queensland	Secure Home Elite	●	✓	✓	0%	●	●	●	20%	2000
Bankwest	Secure Home Extra Insurance	●	✓	✓	0%	●	○	●	20%	2000
Bendigo / Adelaide Bank	Gold Home & Contents Insurance	●	✓	✓	0%	●	●	●	20%	2500
Budget Direct	Home & Contents Insurance	●	✘	✘	10%	○	◐	◐	3000	1000
Coles	Home Insurance	●	✘	✓	10%	●	◐	◐	1000	1000
Insur People's Choice CU	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	2500
Insur People's Choice CU	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
SGIC	Home Cover	●	✘	✓	0%	●	◐	◐	2500	2500

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South Australia

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
1300 Insurance	Home and Contents Insurance Policy	●	✘	✘	10%	○	◐	◐	3000	1000
Allianz	SURECOVER All Other States	●	✘	✓	10%	○	○	○	7500	2000
ANZ	ANZ Home Insurance	●	✓	✓	0%	●	●	●	No Max	3000
Bank of Melbourne	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Bank of Melbourne	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Bank of Melbourne	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Bank of Queensland	Secure Home Extra	●	✓	✓	0%	●	○	●	20%	2000
BANKSA	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
BANKSA	Essential Care	●	✓	✓	0%	●	○	○	3000	500
BANKSA	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance	●	✓	✓	0%	●	○	○	2000	1000
Catholic Church Insurance Ltd	VITAL Home & Contents Insurance AI	●	✓	✓	10%	○	○	○	7500	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance /	●	✓	✓	10%	○	○	●	7500	2000
CGU	Listed Events Home Insurance	●	✓	✓	0%	●	○	●	20%	2500
CGU	Accidental Damage Home Insurance	●	✓	✓	0%	●	●	●	20%	2500
Citibank	Vital Home Cover All Other States	●	✓	✓	0%	○	○	○	2000	5000
CUA	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	2500
CUA	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500

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South Australia

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
IMB	Secured Home Extra	●	✓	✓	0%	●	○	●	20%	2000
IMB	Secured Home Elite	●	✓	✓	0%	●	●	●	20%	2000
nab	Home Insurance All Other States	●	✓	✓	10%	○	○	●	7500	2000
SGIC	Home Cover Plus	●	✗	✓	0%	●	●	●	2500	2500
St George	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
St George	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
St George	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Westpac	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Westpac	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Westpac	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
★★										
Arab Bank	Allianz Prestige Home Insurance All C	●	✓	✓	0%	○	●	●	20%	2000
CGU	Fundamentals Home	●	✓	✓	0%	●	○	○	2000	1000
Citibank	Prestige Home Cover All Other States	●	✓	✓	0%	○	●	●	2000	5000
Citibank	Classic Home Cover All Other States	●	✓	✓	0%	○	○	●	2000	5000
HSBC	Classic Home Insurance All Other Sta	●	✓	✓	10%	○	○	●	2000	5000
HSBC	Vital Home Insurance All Other States	●	✓	✓	10%	○	○	○	2000	5000
HSBC	Prestige Home Insurance All Other St	●	✓	✓	10%	○	●	●	2000	5000

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South Australia

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★										
nab	Home Insurance Essentials All Other	●	✓	✓	10%	○	○	○	7500	2000
Real Insurance	Top Cover	●	✓	✓	0%	○	●	●	2500	1000
★										
1Cover Direct	Vital Home & Contents Insurance All (	●	✓	✓	0%	○	○	○	7500	2000
1Cover Direct	Classic Home & Contents Insurance /	●	✓	✓	0%	○	●	●	7500	2000
1Cover Direct	Prestige Home & Contents Insurance	●	✓	✓	0%	○	●	●	20%	2000

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

North Queensland

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★										
Bankwest	Secure Home Extra Nth QLD	●	✓	✓	0%	●	○	●	20%	2000
CommInsure	CommInsure Home Insurance Nth QL	●	✓	✓	10%	●	◐	◐	4000	1000
IMB	Secured Home Elite Nth QLD	●	✓	✓	0%	●	●	●	20%	2000
IMB	Secured Home Extra Nth QLD	●	✓	✓	0%	●	○	●	20%	2000
OnePath	Home & Contents Nth QLD	●	✓	✓	0%	●	◐	●	No Max	3000
★★★★										
ANZ	ANZ Home Insurance Nth QLD	●	✓	✓	0%	●	●	●	No Max	3000
Bank of Melbourne	Quality Care Nth QLD	●	✓	✓	0%	●	○	●	5000	1000
Bank of Melbourne	Premier Care Nth QLD	●	✓	✓	0%	●	●	●	10000	2000
BANKSA	Premier Care Nth QLD	●	✓	✓	0%	●	●	●	10000	2000
BANKSA	Quality Care Nth QLD	●	✓	✓	0%	●	○	●	5000	1000
St George	Premier Care Nth QLD	●	✓	✓	0%	●	●	●	10000	2000
St George	Quality Care Nth QLD	●	✓	✓	0%	●	○	●	5000	1000
Westpac	Essential Care Nth QLD	●	✓	✓	0%	●	○	○	3000	500
Westpac	Quality Care Nth QLD	●	✓	✓	0%	●	○	●	5000	1000
Westpac	Premier Care Nth QLD	●	✓	✓	0%	●	●	●	10000	2000

★★★

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North Queensland

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							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
AAMI	Home Insurance Nth QLD	●	✘	✘	Varies	●	●	●	5000	1000
AON	Blue Ribbon Home Insurance Nth QL	●	✓	✓	0%	●	●	●	20%	2500
AON	Home Plus Insurance Nth QLD	●	✓	✓	0%	●	○	●	20%	2500
Arab Bank	Allianz Prestige Home Insurance Nth	●	✓	✓	0%	◐	●	●	20%	2000
Bank of Melbourne	Essential Care Nth QLD	●	✓	✓	0%	●	○	○	3000	500
BANKSA	Essential Care Nth QLD	●	✓	✓	0%	●	○	○	3000	500
Bendigo / Adelaide Bank	Gold Home & Contents Insurance NT	●	✓	✓	0%	●	●	●	20%	2500
Bendigo / Adelaide Bank	Bronze Home & Contents Insurance N	●	✓	✓	0%	●	○	○	2000	1000
Bendigo / Adelaide Bank	Silver Home & Contents Insurance N	●	✓	✓	0%	●	○	●	20%	2500
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	●	✓	✓	10%	◐	●	●	20%	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance I	●	✓	✓	10%	◐	○	●	7500	2000
CGU	Listed Events Insurance Nth QLD	●	✓	✓	0%	●	○	●	20%	2500
CGU	Accidental Damage Insurance Nth QL	●	✓	✓	0%	●	●	●	20%	2500
CGU	Fundamentals Home Insurance Nth C	●	✓	✓	0%	●	○	○	2000	1000
Citibank	Home Cover Prestige - Nth QLD	●	✓	✓	0%	◐	●	●	2000	5000
Coles	Home Insurance Nth QLD	●	✘	✓	10%	●	◐	◐	1000	1000
CUA	First Choice Listed Events Nth QLD	●	✓	✓	0%	●	○	●	20%	2500
CUA	First Choice Accidental Damage Nth C	●	✓	✓	0%	●	●	●	20%	2500

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							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
HSBC	Prestige Home Insurance - Nth QLD	●	✓	✓	10%	◐	●	●	2000	5000
Insur People's Choice CU	First Choice Accidental Damage Nth (	●	✓	✓	0%	●	●	●	20%	2500
Insur People's Choice CU	First Choice Listed Events Nth QLD	●	✓	✓	0%	●	○	●	20%	2500
RACQ	Home & Contents Nth QLD	●	✗	✓	0%	●	◐	◐	6000	2000
St George	Essential Care Nth QLD	●	✓	✓	0%	●	○	○	3000	500
Suncorp	Classic Home & Contents Insurance †	●	✗	✓	0%	●	◐	◐	4000	1000
Suncorp	Platinum Essential Home & Contents	●	✗	✓	0%	●	●	●	20000	5000
★★										
1Cover Direct	Classic Home & Contents Insurance †	●	✓	✓	0%	◐	●	●	7500	2000
1Cover Direct	Prestige Home & Contents Insurance	●	✓	✓	0%	◐	●	●	20%	2000
Catholic Church Insurance Ltd	Vital Home & Contents Insurance Nth	●	✓	✓	10%	◐	○	○	7500	2000
Citibank	Vital Home Cover - Nth QLD	●	✓	✓	0%	◐	○	○	2000	5000
Citibank	Classic Home Cover - Nth QLD	●	✓	✓	0%	◐	○	●	2000	5000
HSBC	Classic Home Insurance Nth QLD	●	✓	✓	10%	◐	○	●	2000	5000
nab	Home Insurance Nth QLD	●	✓	✓	10%	◐	○	●	7500	2000
★										
1Cover Direct	Vital Home & Contents Insurance Nth	●	✓	✓	0%	◐	○	○	7500	2000

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standard
 optional
 not available

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

North Queensland

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		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★										
HSBC	Vital Home Insurance - Nth QLD	<input checked="" type="radio"/>	✓	✓	10%	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	2000	5000
nab	Home Insurance Essentials Nth QLD	<input checked="" type="radio"/>	✓	✓	10%	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	7500	2000

your guide to product excellence

Discounts may vary



Home and Contents Insurance Star Ratings

Report Date: OCTOBER 2012

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● standard ◐ optional ○ not available

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

New South Wales

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★										
ANZ	ANZ Home Insurance	●	✓	✓	0%	●	●	●	No Max	3000
Commlnsure	Commlnsure Home Insurance	●	✓	✓	10%	○	◐	◐	4000	1000
OnePath	Home & Content Insurance	●	✓	✓	0%	●	◐	●	No Max	3000
Westpac	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
★★★★										
Bank of Melbourne	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Bank of Melbourne	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
BANKSA	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
BANKSA	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Budget Direct	Home & Contents Insurance	●	✗	✗	10%	○	◐	◐	3000	1000
St George	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
St George	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Western QBE	Home Cover	●	✗	✓	10%	○	◐	●	1500	1500
Westpac	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Westpac	Essential Care	●	✓	✓	0%	●	○	○	3000	500
★★★										
1300 Insurance	Home and Contents Insurance Policy	●	✗	✗	10%	○	◐	◐	3000	1000

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New South Wales

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							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
AAMI	Home Insurance	●	✘	✘	Varies	●	●	●	5000	1000
Allianz	SureCover NSW/QLD	●	✘	✓	10%	◐	○	○	7500	2000
Allianz	SureCover Gold NSW/QLD	●	✘	✓	10%	◐	●	●	20%	2000
Allianz	SureCoverPlus NSW/QLD	●	✘	✓	10%	◐	○	●	7500	2000
Arab Bank	Allianz Prestige Home Insurance NSV	●	✓	✓	0%	◐	●	●	20%	2000
Bank of Melbourne	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Bank of Queensland	Secure Home Elite	●	✓	✓	0%	●	●	●	20%	2000
Bank of Queensland	Secure Home Extra	●	✓	✓	0%	●	○	●	20%	2000
BANKSA	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Bankwest	Secure Home Extra Insurance	●	✓	✓	0%	●	○	●	20%	2000
Catholic Church Insurance Ltd	Classic Home & Contents Insurance I	●	✓	✓	10%	◐	○	●	7500	2000
Catholic Church Insurance Ltd	Prestige Home & Contents Insurance	●	✓	✓	10%	◐	●	●	20%	2000
Citibank	Prestige Home Cover NSW/QLD	●	✓	✓	0%	◐	●	●	2000	5000
Coles	Home Insurance	●	✘	✓	10%	●	◐	◐	1000	1000
GIO	Platinum Essential	●	✘	✓	10%	●	●	●	20000	5000
GIO	Classic	●	✘	✓	10%	●	◐	◐	4000	1000
GIO	Platinum Essential Plus	●	✘	✓	10%	●	●	●	40000	10000
HSBC	Prestige Home Insurance NSW/QLD	●	✓	✓	10%	◐	●	●	2000	5000

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							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
IMB	Secured Home Elite	●	✓	✓	0%	●	●	●	20%	2000
IMB	Secured Home Extra	●	✓	✓	0%	●	○	●	20%	2000
Real Insurance	Top Cover	●	✓	✓	0%	○	●	◐	2500	1000
St George	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Suncorp	Classic Home & Contents Insurance	●	✗	✓	0%	●	◐	◐	4000	1000
Suncorp	Platinum Essential Home & Contents	●	✗	✓	0%	●	●	●	20000	5000
★★										
1Cover Direct	Classic Home & Contents Insurance †	●	✓	✓	0%	◐	●	●	7500	2000
1Cover Direct	Prestige Home & Contents Insurance	●	✓	✓	0%	◐	●	●	20%	2000
Catholic Church Insurance Ltd	Vital Home & Contents Insurance NS†	●	✓	✓	10%	◐	○	○	7500	2000
Citibank	Vital Home Cover NSW/QLD	●	✓	✓	0%	◐	○	○	2000	5000
Citibank	Classic Home Cover NSW/QLD	●	✓	✓	0%	◐	○	●	2000	5000
HSBC	Classic Home Insurance NSW/QLD	●	✓	✓	10%	◐	○	●	2000	5000
nab	Home Insurance NSW/QLD	●	✓	✓	10%	◐	○	●	7500	2000
★										
1Cover Direct	Vital Home & Contents Insurance NS†	●	✓	✓	0%	◐	○	○	7500	2000
HSBC	Vital Home Insurance NSW/QLD	●	✓	✓	10%	◐	○	○	2000	5000

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							Accidental Damage	Fusion Cover	Maximum	Item Limit
★ nab	Home Insurance Essentials NSW/QLI	<input checked="" type="radio"/>	✓	✓	10%	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	7500	2000

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Discounts may vary

HOME & CONTENTS STAR RATINGS

AWARDS TO INSTITUTIONS

NATIONAL AWARDS

National Awards
Home Insurance
(2)

National Awards
Contents Insurance
(2)

National Awards
Home & Contents
Insurance (2)

STATE AWARDS

State Awards
Home Insurance
(1)

State Awards
Contents Insurance
(1)

State Awards
Home & Contents
Insurance (1)



Over 14 categories



Over 14 categories



Over 14 categories

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

Who?



Owner Occupier

What policy?

Home & Contents

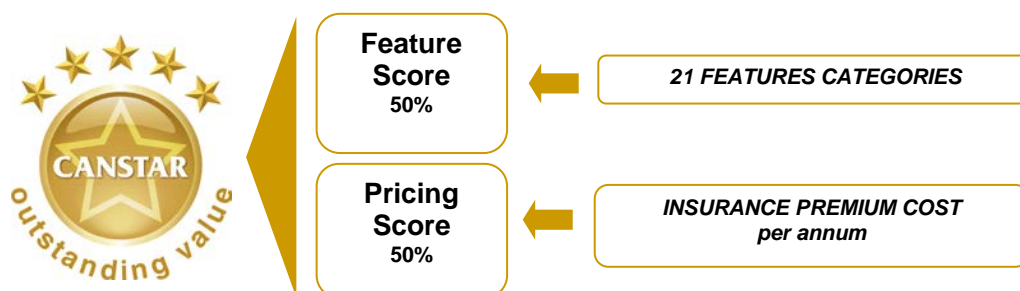
Home Only

Contents Only



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 CANSTAR 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

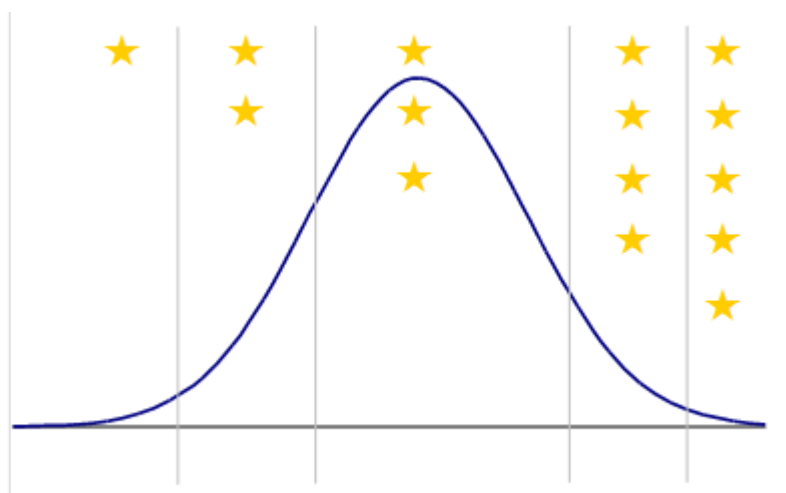
Over 100 different features are assessed from 21 different feature categories. Peer products are compared and the product with the most comprehensive feature is awarded the highest feature score.

Home & Contents Insurance – Feature Weightings

Feature Categories	Descriptions	Weights		
		Home Only	Contents Only	Home & Contents
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 www.canstar.com.au if you would like to view the latest star ratings reports of interest.



- Agribusiness
- Business banking
- Business life insurance
- Car insurance
- CFD trading
- Credit cards
- Deposit accounts
- Direct life insurance
- Health insurance
- Home & Contents
- Home loans
- Life Insurance
- Margin lending
- Package banking
- Personal loans
- Reward programs
- Superannuation
- Travel insurance

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