

# HOME & CONTENTS STAR RATINGS

**IN THIS REPORT:** We research & rate 42 insurers offering 96 products comprising:

- Home Insurance
- Contents Insurance
- Home & Contents Insurance

We determine which insurers offer outstanding value in this market



## AUSTRALIA: THE CONTINENT OF CATASTROPHES

Summer is fast approaching and alongside all the fun summer activities we enjoy comes the darker side of the season. Storms, cyclones, bushfires – they're all a part of life downunder and not to be taken lightly, particularly by those of us who value our livelihoods and lifestyle. Both were severely disrupted last January when ex-tropical cyclone Oswald gave Queensland and northern New South Wales a serious dunking. In the same month, central-west New South Wales was on fire, as was the Tasmanian peninsula.

Experts are already warning us once again to be vigilant this summer. Already, huge tracts of land in Queensland and the Northern Territory are in drought. Other states have enjoyed plenty of grass growth due to last January's storms. As this foliage has dried off, it has suddenly become a potential threat. Add heatwave conditions mixed with dry, gusty winds and you've got the ingredients for a raging bushfire. We pray it doesn't eventuate.

Expecting the unexpected is our way of life and that's why the right property insurance is an essential part of the mix in being prepared for catastrophes we have no control over.

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.

## CHOICE OF PROTECTION

There is ample choice of insurance companies and products to suit most needs, whether it is to cover the cost of a building only, contents only or the whole comprehensive policy covering home and contents.

This year we have included BUPA and Woolworths in our comparison, with more and more insurers in the market demonstrating further industry diversification. With policies being offered by 42 insurers, competition is tight and this is a healthy state of affairs for consumers.

If you haven't bothered shopping around in the past, it's wise to do so now because you may find significant differences in coverage and price between insurers. 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.

## FLOOD PROBLEMS EVAPORATING FOR MANY

After the federal government stepped in to standardize the definition of flood, most insurance companies have implemented the changes, even though there is still plenty of time left to do so. 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. According to the Insurance Council of Australia, approximately 7% of consumers have some domestic exposure to flood risk. The good news is that flood insurance is available to all Australian property owners in a variety of policy formats designed to suit individual circumstances. Consumers can choose to purchase products with flood cover as a standard inclusion, products that allow the consumer to opt out of the flood component, or products that exclude flood from the policy. The majority of insurers now include flood cover in their policies, with a smaller number providing an opt-out arrangement.

	Number of active policies	Number of active policies with flood cover
<b>Home</b>	1,987,184	1,798,906
<b>Contents</b>	2,407,723	2,188,152
<b>Home&amp; Contents</b>	4,640,502	4,158,219

Source: Insurance Council Australia, Aggregated flood policy data, Q1 2013

Councils, too, have stepped up to address their local situation, with more extensive flood mapping and in some cases permanent mitigation such as levies under construction to manage future catastrophes. These protection measures should ultimately be reflected in premiums quoted by insurers.

## PREMIUM RISES NOT SO DRAMATIC

The hefty premium increases we have seen in the past – largely due to state-based natural disasters – seem to have ironed out this year and the average premiums are much less eye watering. Certainly there have been increases in some states but others have recorded decreases.

Victoria this year became the least expensive place to insure a typical home (worth \$300,000 with contents valued at \$75,000). The average premium decreases for these were 26.6% and 26.2% respectively. Average premiums for a \$500,000 home and \$150,000 contents were down by 7.7% and 10.4% respectively. Some impact can be attributed to the dropping of the fire levy which from July this year was replaced with a system recommended by the Victorian Bushfires Royal Commission. Rather than contributing through insurance premiums, a property-based levy will be collected with council rates, meaning more will shoulder the cost.

Sydney and regional New South Wales remain the most expensive location in which to insure property. An increase of 9.5% was the average on a home worth \$300,000 while a \$500,000 home cost an average of 6.2% extra to insure. Contents insurance, on the other hand, decreased marginally by 0.6% for \$75,000 and 4.5% for \$150,000.

Tasmania experienced the largest premium increases we have noted this year. On the Apple Isle a home worth \$300,000 is now 23.9% more expensive to insure, while \$75,000 of contents cost 31.7% more. A home worth \$500,000 costs on average 27% more to insure, while contents of \$150,000 are 46.3% extra.



According to the Insurance Council of Australia, key drivers of premiums are the impact of catastrophes on communities and the cost of reinsurance following a global reassessment of Australia's risk by global reinsurers. Additionally, the average national contents policy claim sized has soared more than 30% in the last three years.

On a national basis, average policy increases range from 1.2% to 7.4%. However while the average price rise looks reasonable, there will be many policy holders who will still see their premiums increase well in excess of the average. This is due to the overall pricing by many companies to include the risk posed by individual areas.

## CANSTAR: PREMIUMS SURVEYED

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

State	Contents only 2013	Contents only 2012	Difference	Percentage	Maximum Increase
NSW	\$743	\$748	(\$5)	-0.65%	97%
QLD	\$586	\$537	\$50	9.28%	142%
VIC	\$437	\$592	(\$155)	-26.18%	67%
SA	\$437	\$417	\$20	4.74%	71%
WA	\$488	\$463	\$25	5.39%	93%
TAS	\$480	\$364	\$116	31.75%	671%
<b>NATIONAL</b>	<b>\$542</b>	<b>\$536</b>	<b>\$6</b>	<b>1.21%</b>	<b>671%</b>

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

State	Contents only 2013	Contents only 2012	Difference	Percentage	Maximum Increase
NSW	\$827	\$866	(\$39)	-4.48%	140%
QLD	\$723	\$718	\$5	0.71%	174%
VIC	\$655	\$731	(\$76)	-10.40%	57%
SA	\$580	\$566	\$14	2.56%	154%
WA	\$620	\$605	\$15	2.55%	161%
TAS	\$689	\$471	\$218	46.33%	982%
<b>NATIONAL</b>	<b>\$687</b>	<b>\$665</b>	<b>\$23</b>	<b>3.39%</b>	<b>982%</b>

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

State	Building only 2013	Building only 2012	Difference	Percentage	Maximum Increase
NSW	\$925	\$844	\$80	9.53%	90%
QLD	\$830	\$767	\$63	8.22%	42%
VIC	\$518	\$706	(\$188)	-26.64%	31%
SA	\$620	\$543	\$77	14.25%	32%
WA	\$630	\$578	\$52	8.99%	46%
TAS	\$666	\$537	\$128	23.90%	365%
<b>NATIONAL</b>	<b>\$709</b>	<b>\$680</b>	<b>\$30</b>	<b>4.39%</b>	<b>365%</b>

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

State	Building only 2013	Building only 2012	Difference	Percentage	Maximum Increase
NSW	\$1,108	\$1,043	\$65	6.23%	70%
QLD	\$1,111	\$1,053	\$58	5.49%	52%
VIC	\$744	\$807	(\$62)	-7.70%	61%
SA	\$760	\$688	\$72	10.52%	64%
WA	\$829	\$770	\$59	7.60%	57%
TAS	\$926	\$729	\$197	27.03%	1170%
<b>NATIONAL</b>	<b>\$922</b>	<b>\$858</b>	<b>\$64</b>	<b>7.45%</b>	<b>1170%</b>

## WHICH INSURERS CAME OUT ON TOP?

With recent events highlighting the ongoing importance of insuring your possessions, we always advocate consumers compare policies to make sure their insurance is both up to date and up to scratch. It's not easy to do this, however, so we've done the hard yards for you. Our research will help you make a short list of products to follow up on. This time around, we've separated far north Queensland into a category of its own. No, we're not taking a stance for secession but for fairness of comparison. Past cyclonic issues in the north can skew the pricing results for the whole of the state of Queensland, making "average" premiums quoted unfair.

This year, CANSTAR looked at 42 insurers, 96 policies and obtained over 11,116 individual quotes across the 7 Australian regions (including far north Queensland, as above) to come up with 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.



Home Insurance  
Australia

For **building-only insurance**, CommInsure repeated last year's results. CommInsure figured prominently in the states of Victoria, South Australia and Western Australia. ANZ, who shares this award, was a convincing winner in Queensland, particularly in the tropical area of the state with its own unique challenges. ANZ was also just a whisker away from top placings in four other states, and it was this consistency that got them over the line when the points were added up.

When we looked at **contents insurance** we found CommInsure ahead again, this time alongside OnePath, owned by ANZ. Both insurers offer outstanding value contents insurance. CommInsure took out the state awards in Queensland and Western Australia, while placing highly in other states. OnePath was strong in Victoria and New South Wales, and knocking on the door in Queensland and Western Australia.



Contents Insurance  
Australia



Home & Contents  
Australia

The **home and contents package** saw domination by CommInsure, this time sharing the honours with OnePath which was a consistently strong performer across the board nationally. CommInsure topped the scores for outstanding value in all three states – New South Wales, South Australia and Western Australia. OnePath triumphed in Queensland and posted strong scores in other states to earn its overall award. Incidentally, AAMI came up trumps in Tasmania in every area we researched, proving their product strength across the board in this state.

Two of our major winners – ANZ and CommInsure, the insurance arm of the Commonwealth Bank - are no strangers to our results. In fact CommInsure has been a national winner in every one of the six annual star ratings we have conducted. ANZ can now claim to have won this honour four times while OnePath, an ANZ-owned company, is on the podium for the first time with a very convincing double win.



## STATE AWARDS 2013

The three national winners also dominated the state awards – with the exception of Tasmania in which AAMI triumphed across all three categories. AAMI also won the home and contents category in Victoria.

In NSW, CGU took out the home insurance category and in South Australia local favourite RAA (Royal Automobile Association of South Australia) won the contents category.

CGU offers consistent value across home insurance for both sum insured amounts by receiving five stars across both profiles. Their fundamental cover is a good value basic product with adequate features for home cover.

RAA's home and contents cover without any additional receives five stars across both profiles for content in South Australia. It offers value to the consumers who are looking for a standard level of cover at an appropriate pricing.

AAMI has repeated its last year performance in Tasmania across home, content and package. They offer the cheapest product across the above three combinations for low sum insured amount. In contents insurance they are the cheapest across the board AAMI also offer valuable features including flood cover, accidental damage and underinsurance protection as standard offering. AAMI have also replicated this performance in Victoria for home & content profiles.



State	Home	Contents	Home & Contents
New South Wales	CGU	Onepath	CommInsure
Victoria	Comminsure	Onepath	AAMI
Queensland	ANZ	Comminsure	Onepath
South Australia	Comminsure	RAA	Comminsure
Western Australia	Comminsure	Comminsure	Comminsure
Tasmania	AAMI	AAMI	AAMI

Source: Canstar home and contents star ratings September 2013

CANSTAR congratulate all national and state winners of its health insurance star ratings for providing outstanding value for service to the communities they care for.

## 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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# Home and Contents Insurance Star Ratings

Report Date: September 2013

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

● 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	AAMI Home Insurance	●	✗	✗	Varies	●	●	●	5000	1000
Bankwest	Secure Home Extra	●	✓	✓	0%	●	○	●	8000	2000
BoQ	Defined Events/ Secure Home Extra	●	✓	✓	0%	●	○	●	20%	2000
CommInsure	Home Insurance	●	✓	✓	10%	●	◐	●	4000	1000
CommInsure	Home Insurance + Accidental Damag	●	✓	✓	10%	●	●	●	4000	1000
GIO	Platinum Essential	●	✗	✓	10%	●	●	●	20000	5000
★★★★										
AON	HOME PLUS	●	✓	✓	0%	●	○	●	20%	2500
Bendigo Bank	Silver Home & Contents Insurance	●	✓	✓	0%	●	○	●	20%	2500
Bendigo Bank	Bronze Home & Contents Insurance	●	✓	✓	0%	●	○	○	2000	1000
BoQ	Accidental Damage/ Secure Home EI	●	✓	✓	0%	●	●	●	20%	2000
CGU	Listed Events Insurance	●	✓	✓	0%	●	○	●	20%	2500
CGU	Fundamentals Home Insurance	●	✓	✓	0%	●	○	○	2000	1000
CUA	First Choice Listed Events	●	✗	✓	0%	●	○	●	5000	2500
GIO	Platinum Essential Plus	●	✗	✓	10%	●	●	●	40000	10000
HBF	Fundamentals	●	✓	✓	0%	●	○	○	2000	1000
IMB	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2000
IMB	Defined Events	●	✓	✓	0%	●	○	●	20%	2000

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# Discounts may vary



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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
★★★★										
OnePath	Home & Contents + Accidental damage	●	✓	✓	0%	●	●	●	SI	3000
OnePath	Home & Contents	●	✓	✓	0%	●	◐	●	SI	3000
People's Choice CU	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	2500
SGIO	Home Cover	●	✗	✓	0%	●	◐	◐	2500	2500
★★★										
ANZ	ANZ Home Insurance	●	✓	✓	0%	●	●	●	SI	3000
AON	ACCIDENTAL DAMAGE (Blue Ribbon)	●	✓	✓	0%	●	●	●	20%	2500
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
Bendigo Bank	Gold Home & Contents Insurance	●	✓	✓	0%	●	●	●	20%	2500
BUPA	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
BUPA	Fundamentals	●	✓	✓	0%	●	◐	○	2000	1000
BUPA	Listed Events	●	✓	✓	0%	●	◐	●	20%	2500
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	●	✓	✓	10%	◐	○	○	7500	2000
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	●	✓	✓	10%	◐	●	●	20%	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	●	✓	✓	10%	◐	○	●	7500	2000

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							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
CGU	Accidental Damage Insurance	●	✓	✓	0%	●	●	●	20%	2500
Citibank	Vital Home Cover	●	✓	✓	0%	◐	○	○	2000	5000
Citibank	Classic Home Cover	●	✓	✓	0%	◐	○	●	2000	5000
CUA	First Choice Accidental Damage	●	✗	✓	0%	●	●	●	7500	2500
GIO	Classic	●	✗	✓	10%	●	◐	◐	4000	1000
HBF	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
HBF	Listed Events	●	✓	✓	0%	●	○	●	20%	2500
HSBC	Vital Home Insurance	●	✓	✓	10%	◐	○	○	5000	2000
HSBC	Classic Home Insurance	●	✓	✓	10%	◐	○	●	5000	2000
HSBC	Prestige Home Insurance	●	✓	✓	10%	◐	●	●	5000	2000
MYER	Home Cover	●	✓	✓	0%	○	◐	●	SI	2500
MYER	Home Cover Prestige	●	✓	✓	0%	○	●	●	SI	3000
People's Choice CU	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
SGIO	Home Plus Cover	●	✗	✓	0%	●	●	●	2500	2500
St George	PREMIER CARE	●	✓	✓	0%	●	●	●	10000	2000
St George	QUALITY CARE	●	✓	✓	0%	●	○	●	5000	1000
Suncorp	Platinum Essential Home & Contents	●	✗	✓	0%	●	●	●	20000	5000
Suncorp	Platinum Essential Home & Contents	●	✗	✓	0%	●	●	●	20000	5000

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							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
Suncorp	Classic Home & Contents Insurance	●	✘	✓	0%	●	◐	◐	4000	1000
Westpac	PREMIER CARE	●	✓	✓	0%	●	●	●	10000	2000
Westpac	QUALITY CARE	●	✓	✓	0%	●	○	●	5000	1000
★★										
1Cover Direct	VITAL Home & Contents Insurance	●	✓	✓	0%	◐	○	○	7500	2000
1Cover Direct	Classic Home & Contents Insurance	●	✓	✓	0%	◐	●	●	7500	2000
1Cover Direct	Prestige Home & Contents Insurance	●	✓	✓	0%	◐	●	●	20%	2000
Bank of Melbourne	Essential Care	●	✓	✓	0%	●	○	○	3000	500
BANKSA	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Citibank	Home Cover Prestige	●	✓	✓	0%	◐	●	●	2000	5000
nab	Home Insurance	●	✓	✓	10%	◐	○	●	7500	2000
nab	Home Insurance Essentials	●	✓	✓	10%	◐	○	○	7500	2000
St George	ESSENTIAL CARE	●	✓	✓	0%	●	○	○	3000	500
Westpac	ESSENTIAL CARE	●	✓	✓	0%	●	○	○	3000	500
★										
Coles	Home Insurance + Fusion	●	✘	✓	10%	●	○	●	1000	1000
Coles	Home Insurance + Fusion + Accident:	●	✘	✓	10%	●	●	●	1000	1000

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standard  
  optional  
  not available

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

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
★										
Coles	Home Insurance	<input checked="" type="radio"/>	x	✓	10%	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	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
★★★★★										
AAMI	AAMI Home Insurance	●	✗	✗	Varies	●	●	●	5000	1000
CommInsure	Home Insurance	●	✓	✓	10%	●	◐	●	4000	1000
GIO	Platinum Essential Plus	●	✗	✓	10%	●	●	●	40000	10000
GIO	Platinum Essential	●	✗	✓	10%	●	●	●	20000	5000
GIO	Classic	●	✗	✓	10%	●	◐	◐	4000	1000
HBF	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
OnePath	Home & Contents	●	✓	✓	0%	●	◐	●	SI	3000
Real Insurance	Essential Cover	●	✓	✓	0%	●	◐	◐	5000	1000
Woolworths	Standard Home Insurance	●	✓	✗	10%	●	○	◐	2500	1000
★★★★										
Allianz	SURECOVER PLUS	●	✗	✓	10%	◐	○	●	7500	2000
ANZ	ANZ Home Insurance	●	✓	✓	0%	●	●	●	SI	3000
Bank of Melbourne	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
BANKSA	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Budget Direct	Home & Contents Insurance	●	✗	✗	10%	○	◐	◐	3000	1000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	●	✓	✓	10%	◐	○	●	7500	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	●	✓	✓	10%	◐	○	○	7500	2000
CGU	Listed Events Insurance	●	✓	✓	0%	●	○	●	20%	2500

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# Home and Contents Insurance Star Ratings

Report Date: September 2013

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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
★★★★										
Citibank	Vital Home Cover	●	✓	✓	0%	◐	○	○	2000	5000
CommInsure	Home Insurance + Accidental Damag	●	✓	✓	10%	●	●	●	4000	1000
HSBC	Vital Home Insurance	●	✓	✓	10%	◐	○	○	5000	2000
MYER	Home Cover	●	✓	✓	0%	○	◐	●	SI	2500
MYER	Home Cover Prestige	●	✓	✓	0%	○	●	●	SI	3000
OnePath	Home & Contents + Accidental damaç	●	✓	✓	0%	●	●	●	SI	3000
QBE	Home Cover	●	✗	✓	10%	○	○	●	1500	1500
RACV	Home & Contents	●	✗	✓	0%	●	○	○	1000	1000
St George	QUALITY CARE	●	✓	✓	0%	●	○	●	5000	1000
Westpac	QUALITY CARE	●	✓	✓	0%	●	○	●	5000	1000
★★★										
1300 Insurance	Home & Contents	●	✗	✗	10%	○	◐	◐	3000	1000
Allianz	SURECOVER GOLD	●	✗	✓	10%	◐	●	●	20%	2000
Allianz	SURECOVER	●	✗	✓	10%	◐	○	○	7500	2000
AON	ACCIDENTAL DAMAGE (Blue Ribbor	●	✓	✓	0%	●	●	●	20%	2500
AON	HOME PLUS	●	✓	✓	0%	●	○	●	20%	2500
Bank of Melbourne	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
BANKSA	Premier Care	●	✓	✓	0%	●	●	●	10000	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
★★★										
Bankwest	Secure Home Extra	●	✓	✓	0%	●	○	●	8000	2000
Bendigo Bank	Silver Home & Contents Insurance	●	✓	✓	0%	●	○	●	20%	2500
Bendigo Bank	Gold Home & Contents Insurance	●	✓	✓	0%	●	●	●	20%	2500
Bendigo Bank	Bronze Home & Contents Insurance	●	✓	✓	0%	●	○	○	2000	1000
BoQ	Defined Events/ Secure Home Extra	●	✓	✓	0%	●	○	●	20%	2000
BUPA	Fundamentals	●	✓	✓	0%	●	◐	○	2000	1000
BUPA	Listed Events	●	✓	✓	0%	●	◐	●	20%	2500
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	●	✓	✓	10%	◐	●	●	20%	2000
CGU	Accidental Damage Insurance	●	✓	✓	0%	●	●	●	20%	2500
CGU	Fundamentals Home Insurance	●	✓	✓	0%	●	○	○	2000	1000
Citibank	Classic Home Cover	●	✓	✓	0%	◐	○	●	2000	5000
Coles	Home Insurance	●	✗	✓	10%	●	○	○	1000	1000
Coles	Home Insurance + Fusion	●	✗	✓	10%	●	○	●	1000	1000
Coles	Home Insurance + Fusion + Accident	●	✗	✓	10%	●	●	●	1000	1000
CUA	First Choice Listed Events	●	✗	✓	0%	●	○	●	5000	2500
HBF	Listed Events	●	✓	✓	0%	●	○	●	20%	2500
HSBC	Prestige Home Insurance	●	✓	✓	10%	◐	●	●	5000	2000
HSBC	Classic Home Insurance	●	✓	✓	10%	◐	○	●	5000	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
★★★										
People's Choice CU	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
People's Choice CU	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	2500
QBE	Home Cover + Accidental Damage	●	✗	✓	10%	○	●	●	1500	1500
RACV	Home & Contents + Fusion	●	✗	✓	0%	●	○	●	1000	1000
RACV	Home & Contents + Fusion + Acciden	●	✗	✓	0%	●	●	●	1000	1000
Real Insurance	Top Cover	●	✓	✓	0%	●	●	◐	2500	1000
St George	PREMIER CARE	●	✓	✓	0%	●	●	●	10000	2000
Suncorp	Classic Home & Contents Insurance	●	✗	✓	0%	●	◐	◐	4000	1000
Suncorp	Platinum Essential Home & Contents	●	✗	✓	0%	●	●	●	20000	5000
Suncorp	Platinum Essential Home & Contents	●	✗	✓	0%	●	●	●	20000	5000
Westpac	PREMIER CARE	●	✓	✓	0%	●	●	●	10000	2000
Woolworths	Comprehensive Home Insurance	●	✓	✗	10%	●	●	◐	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
BoQ	Accidental Damage/ Secure Home EI	●	✓	✓	0%	●	●	●	20%	2000
BUPA	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500

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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 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
★★										
Citibank	Home Cover Prestige	●	✓	✓	0%	◐	●	●	2000	5000
CUA	First Choice Accidental Damage	●	✗	✓	0%	●	●	●	7500	2500
IMB	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2000
IMB	Defined Events	●	✓	✓	0%	●	○	●	20%	2000
nab	Home Insurance	●	✓	✓	10%	◐	○	●	7500	2000
nab	Home Insurance Essentials	●	✓	✓	10%	◐	○	○	7500	2000
St George	ESSENTIAL CARE	●	✓	✓	0%	●	○	○	3000	500
Westpac	ESSENTIAL CARE	●	✓	✓	0%	●	○	○	3000	500
★										
1Cover Direct	VITAL Home & Contents Insurance	●	✓	✓	0%	◐	○	○	7500	2000
1Cover Direct	Prestige Home & Contents Insurance	●	✓	✓	0%	◐	●	●	20%	2000
HBF	Fundamentals	●	✓	✓	0%	●	○	○	2000	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
★★★★★										
AAMI	AAMI Home Insurance	●	✗	✗	Varies	●	●	●	5000	1000
CommInsure	Home Insurance + Accidental Damag	●	✓	✓	10%	●	●	●	4000	1000
CommInsure	Home Insurance	●	✓	✓	10%	●	◐	●	4000	1000
NRMA	Home & Contents PLUS	●	✗	✓	0%	●	●	●	2500	2500
OnePath	Home & Contents	●	✓	✓	0%	●	◐	●	SI	3000
OnePath	Home & Contents + Accidental damaç	●	✓	✓	0%	●	●	●	SI	3000
QBE	Home Cover	●	✗	✓	10%	○	○	●	1500	1500
Real Insurance	Essential Cover	●	✓	✓	0%	●	◐	◐	5000	1000
Woolworths	Standard Home Insurance	●	✓	✗	10%	●	○	◐	2500	1000
★★★★										
ANZ	ANZ Home Insurance	●	✓	✓	0%	●	●	●	SI	3000
AON	HOME PLUS	●	✓	✓	0%	●	○	●	20%	2500
AON	ACCIDENTAL DAMAGE (Blue Ribbor	●	✓	✓	0%	●	●	●	20%	2500
Bank of Melbourne	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
BANKSA	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
BoQ	Defined Events/ Secure Home Extra	●	✓	✓	0%	●	○	●	20%	2000
CGU	Listed Events Insurance	●	✓	✓	0%	●	○	●	20%	2500
HBF	Accidental Damage	●	✓	✓	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

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
★★★★										
NRMA	Home & Contents	●	✗	✓	0%	●	◐	◐	2500	2500
QBE	Home Cover + Accidental Damage	●	✗	✓	10%	○	●	●	1500	1500
RACT	Home & Contents	●	✗	✗	0%	●	○	○	20%	1000
RACT	Home & Contents + Fusion	●	✗	✗	0%	●	○	●	20%	1000
St George	QUALITY CARE	●	✓	✓	0%	●	○	●	5000	1000
Suncorp	Platinum Essential Home & Contents	●	✗	✓	0%	●	●	●	20000	5000
Suncorp	Classic Home & Contents Insurance	●	✗	✓	0%	●	◐	◐	4000	1000
Westpac	QUALITY CARE	●	✓	✓	0%	●	○	●	5000	1000
★★★										
1300 Insurance	Home & Contents	●	✗	✗	10%	○	◐	◐	3000	1000
Australian Unity	Extra care	●	✓	✓	10%	●	○	●	25%	2500
Australian Unity	Elite care	●	✓	✓	10%	●	●	●	25%	2500
Australian Unity	Everyday care	●	✓	✓	10%	●	○	●	25%	1000
Bank of Melbourne	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Bank of Melbourne	Essential Care	●	✓	✓	0%	●	○	○	3000	500
BANKSA	Essential Care	●	✓	✓	0%	●	○	○	3000	500
BANKSA	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Bankwest	Secure Home Extra	●	✓	✓	0%	●	○	●	8000	2000

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## 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
★★★										
Bendigo Bank	Bronze Home & Contents Insurance	●	✓	✓	0%	●	○	○	2000	1000
Bendigo Bank	Silver Home & Contents Insurance	●	✓	✓	0%	●	○	●	20%	2500
Bendigo Bank	Gold Home & Contents Insurance	●	✓	✓	0%	●	●	●	20%	2500
BoQ	Accidental Damage/ Secure Home EI	●	✓	✓	0%	●	●	●	20%	2000
Budget Direct	Home & Contents Insurance	●	✗	✗	10%	○	◐	◐	3000	1000
BUPA	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
BUPA	Listed Events	●	✓	✓	0%	●	◐	●	20%	2500
BUPA	Fundamentals	●	✓	✓	0%	●	◐	○	2000	1000
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	●	✓	✓	10%	◐	●	●	20%	2000
CGU	Fundamentals Home Insurance	●	✓	✓	0%	●	○	○	2000	1000
CGU	Accidental Damage Insurance	●	✓	✓	0%	●	●	●	20%	2500
Coles	Home Insurance + Fusion + Accident	●	✗	✓	10%	●	●	●	1000	1000
Coles	Home Insurance + Fusion	●	✗	✓	10%	●	○	●	1000	1000
Coles	Home Insurance	●	✗	✓	10%	●	○	○	1000	1000
CUA	First Choice Accidental Damage	●	✗	✓	0%	●	●	●	7500	2500
CUA	First Choice Listed Events	●	✗	✓	0%	●	○	●	5000	2500
HBF	Fundamentals	●	✓	✓	0%	●	○	○	2000	1000
HBF	Listed Events	●	✓	✓	0%	●	○	●	20%	2500

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## 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	Defined Events	●	✓	✓	0%	●	○	●	20%	2000
IMB	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2000
MYER	Home Cover Prestige	●	✓	✓	0%	○	●	●	SI	3000
MYER	Home Cover	●	✓	✓	0%	○	◐	●	SI	2500
People's Choice CU	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
People's Choice CU	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	2500
RACT	Home & Contents + Fusion + Acciden	●	✗	✗	0%	●	●	●	20%	1000
Real Insurance	Top Cover	●	✓	✓	0%	●	●	◐	2500	1000
St George	ESSENTIAL CARE	●	✓	✓	0%	●	○	○	3000	500
St George	PREMIER CARE	●	✓	✓	0%	●	●	●	10000	2000
Suncorp	Platinum Essential Home & Contents	●	✗	✓	0%	●	●	●	20000	5000
Westpac	ESSENTIAL CARE	●	✓	✓	0%	●	○	○	3000	500
Westpac	PREMIER CARE	●	✓	✓	0%	●	●	●	10000	2000
Woolworths	Comprehensive Home Insurance	●	✓	✗	10%	●	●	◐	5000	1000
★★										
1Cover Direct	Classic Home & Contents Insurance	●	✓	✓	0%	◐	●	●	7500	2000
1Cover Direct	Prestige Home & Contents Insurance	●	✓	✓	0%	◐	●	●	20%	2000
Allianz	SURECOVER PLUS	●	✗	✓	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

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 GOLD	●	✘	✓	10%	◐	●	●	20%	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	●	✓	✓	10%	◐	○	○	7500	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	●	✓	✓	10%	◐	○	●	7500	2000
Citibank	Classic Home Cover	●	✓	✓	0%	◐	○	●	2000	5000
Citibank	Home Cover Prestige	●	✓	✓	0%	◐	●	●	2000	5000
HSBC	Classic Home Insurance	●	✓	✓	10%	◐	○	●	5000	2000
HSBC	Prestige Home Insurance	●	✓	✓	10%	◐	●	●	5000	2000
nab	Home Insurance	●	✓	✓	10%	◐	○	●	7500	2000
★										
1Cover Direct	VITAL Home & Contents Insurance	●	✓	✓	0%	◐	○	○	7500	2000
Allianz	SURECOVER	●	✘	✓	10%	◐	○	○	7500	2000
Citibank	Vital Home Cover	●	✓	✓	0%	◐	○	○	2000	5000
HSBC	Vital Home Insurance	●	✓	✓	10%	◐	○	○	5000	2000
nab	Home Insurance Essentials	●	✓	✓	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 & Contents	●	✗	✗	10%	○	◐	◐	3000	1000
Bank of Melbourne	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
BANKSA	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Budget Direct	Home & Contents Insurance	●	✗	✗	10%	○	◐	◐	3000	1000
CommInsure	Home Insurance + Accidental Damag	●	✓	✓	10%	●	●	●	4000	1000
CommInsure	Home Insurance	●	✓	✓	10%	●	◐	●	4000	1000
OnePath	Home & Contents	●	✓	✓	0%	●	◐	●	SI	3000
OnePath	Home & Contents + Accidental damaç	●	✓	✓	0%	●	●	●	SI	3000
St George	QUALITY CARE	●	✓	✓	0%	●	○	●	5000	1000
Westpac	QUALITY CARE	●	✓	✓	0%	●	○	●	5000	1000
★★★★										
AAMI	AAMI Home Insurance	●	✗	✗	Varies	●	●	●	5000	1000
ANZ	ANZ Home Insurance	●	✓	✓	0%	●	●	●	SI	3000
Bank of Melbourne	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
BANKSA	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	●	✓	✓	10%	◐	○	○	7500	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	●	✓	✓	10%	◐	○	●	7500	2000
CGU	Listed Events Insurance	●	✓	✓	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

### 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
★★★★										
HBF	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
HSBC	Vital Home Insurance	●	✓	✓	10%	◐	○	○	5000	2000
RACQ	Home & Contents	●	✗	✓	0%	●	◐	◐	6000	2000
St George	PREMIER CARE	●	✓	✓	0%	●	●	●	10000	2000
Westpac	PREMIER CARE	●	✓	✓	0%	●	●	●	10000	2000
★★★										
Allianz	SURECOVER	●	✗	✓	10%	◐	○	○	7500	2000
Allianz	SURECOVER PLUS	●	✗	✓	10%	◐	○	●	7500	2000
AON	ACCIDENTAL DAMAGE (Blue Ribbor	●	✓	✓	0%	●	●	●	20%	2500
AON	HOME PLUS	●	✓	✓	0%	●	○	●	20%	2500
Bank of Melbourne	Essential Care	●	✓	✓	0%	●	○	○	3000	500
BANKSA	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Bankwest	Secure Home Extra	●	✓	✓	0%	●	○	●	8000	2000
Bendigo Bank	Bronze Home & Contents Insurance	●	✓	✓	0%	●	○	○	2000	1000
Bendigo Bank	Silver Home & Contents Insurance	●	✓	✓	0%	●	○	●	20%	2500
Bendigo Bank	Gold Home & Contents Insurance	●	✓	✓	0%	●	●	●	20%	2500
BoQ	Defined Events/ Secure Home Extra	●	✓	✓	0%	●	○	●	20%	2000
BoQ	Accidental Damage/ Secure Home El	●	✓	✓	0%	●	●	●	20%	2000

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# Discounts may vary





# Home and Contents Insurance Star Ratings

Report Date: September 2013

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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
★★★										
BUPA	Fundamentals	●	✓	✓	0%	●	◐	○	2000	1000
BUPA	Listed Events	●	✓	✓	0%	●	◐	●	20%	2500
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	●	✓	✓	10%	◐	●	●	20%	2000
CGU	Fundamentals Home Insurance	●	✓	✓	0%	●	○	○	2000	1000
CGU	Accidental Damage Insurance	●	✓	✓	0%	●	●	●	20%	2500
Citibank	Vital Home Cover	●	✓	✓	0%	◐	○	○	2000	5000
CUA	First Choice Listed Events	●	✗	✓	0%	●	○	●	5000	2500
HBF	Fundamentals	●	✓	✓	0%	●	○	○	2000	1000
HBF	Listed Events	●	✓	✓	0%	●	○	●	20%	2500
HSBC	Classic Home Insurance	●	✓	✓	10%	◐	○	●	5000	2000
IMB	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2000
MYER	Home Cover Prestige	●	✓	✓	0%	○	●	●	SI	3000
MYER	Home Cover	●	✓	✓	0%	○	◐	●	SI	2500
nab	Home Insurance	●	✓	✓	10%	◐	○	●	7500	2000
nab	Home Insurance Essentials	●	✓	✓	10%	◐	○	○	7500	2000
NRMA	Home & Contents PLUS	●	✗	✓	0%	●	●	●	2500	2500
NRMA	Home & Contents	●	✗	✓	0%	●	◐	◐	2500	2500
People's Choice CU	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500

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							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
People's Choice CU	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	2500
St George	ESSENTIAL CARE	●	✓	✓	0%	●	○	○	3000	500
Suncorp	Platinum Essential Home & Contents	●	✗	✓	0%	●	●	●	20000	5000
Westpac	ESSENTIAL CARE	●	✓	✓	0%	●	○	○	3000	500
★★										
1Cover Direct	Classic Home & Contents Insurance	●	✓	✓	0%	◐	●	●	7500	2000
1Cover Direct	VITAL Home & Contents Insurance	●	✓	✓	0%	◐	○	○	7500	2000
Allianz	SURECOVER GOLD	●	✗	✓	10%	◐	●	●	20%	2000
BUPA	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
Citibank	Home Cover Prestige	●	✓	✓	0%	◐	●	●	2000	5000
Citibank	Classic Home Cover	●	✓	✓	0%	◐	○	●	2000	5000
CUA	First Choice Accidental Damage	●	✗	✓	0%	●	●	●	7500	2500
HSBC	Prestige Home Insurance	●	✓	✓	10%	◐	●	●	5000	2000
IMB	Defined Events	●	✓	✓	0%	●	○	●	20%	2000
Suncorp	Platinum Essential Home & Contents	●	✗	✓	0%	●	●	●	20000	5000
Suncorp	Classic Home & Contents Insurance	●	✗	✓	0%	●	◐	◐	4000	1000
★										

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							Accidental Damage	Fusion Cover	Maximum	Item Limit
★										
1Cover Direct	Prestige Home & Contents Insurance	●	✓	✓	0%	●	●	●	20%	2000
Coles	Home Insurance + Fusion + Accident:	●	✗	✓	10%	●	●	●	1000	1000
Coles	Home Insurance	●	✗	✓	10%	●	○	○	1000	1000
Coles	Home Insurance + Fusion	●	✗	✓	10%	●	○	●	1000	1000

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## 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	AAMI Home Insurance	●	✗	✗	Varies	●	●	●	5000	1000
BUPA	Fundamentals	●	✓	✓	0%	●	◐	○	2000	1000
BUPA	Listed Events	●	✓	✓	0%	●	◐	●	20%	2500
Coles	Home Insurance	●	✗	✓	10%	●	○	○	1000	1000
CommInsure	Home Insurance	●	✓	✓	10%	●	◐	●	4000	1000
Real Insurance	Essential Cover	●	✓	✓	0%	●	◐	◐	5000	1000
SGIC	Home Cover	●	✗	✓	0%	●	◐	◐	2500	2500
SGIC	Home Plus Cover	●	✗	✓	0%	●	●	●	2500	2500
Woolworths	Standard Home Insurance	●	✓	✗	10%	●	○	◐	2500	1000
★★★★										
AON	HOME PLUS	●	✓	✓	0%	●	○	●	20%	2500
AON	ACCIDENTAL DAMAGE (Blue Ribbor)	●	✓	✓	0%	●	●	●	20%	2500
Australian Unity	Extra care	●	✓	✓	10%	●	○	●	25%	2500
Bendigo Bank	Silver Home & Contents Insurance	●	✓	✓	0%	●	○	●	20%	2500
Budget Direct	Home & Contents Insurance	●	✗	✗	10%	○	◐	◐	3000	1000
BUPA	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
CGU	Fundamentals Home Insurance	●	✓	✓	0%	●	○	○	2000	1000
CGU	Listed Events Insurance	●	✓	✓	0%	●	○	●	20%	2500

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● standard    ◐ optional    ○ not available

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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
★★★★										
Coles	Home Insurance + Fusion + Accident	●	✗	✓	10%	●	●	●	1000	1000
Coles	Home Insurance + Fusion	●	✗	✓	10%	●	○	●	1000	1000
CommInsure	Home Insurance + Accidental Damag	●	✓	✓	10%	●	●	●	4000	1000
OnePath	Home & Contents	●	✓	✓	0%	●	◐	●	SI	3000
People's Choice CU	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	2500
People's Choice CU	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
QBE	Home Cover	●	✗	✓	10%	○	○	●	1500	1500
★★★										
1300 Insurance	Home & Contents	●	✗	✗	10%	○	◐	◐	3000	1000
Allianz	SURECOVER	●	✗	✓	10%	◐	○	○	7500	2000
Allianz	SURECOVER PLUS	●	✗	✓	10%	◐	○	●	7500	2000
Allianz	SURECOVER GOLD	●	✗	✓	10%	◐	●	●	20%	2000
ANZ	ANZ Home Insurance	●	✓	✓	0%	●	●	●	SI	3000
Australian Unity	Everyday care	●	✓	✓	10%	●	○	●	25%	1000
Australian Unity	Elite care	●	✓	✓	10%	●	●	●	25%	2500
Bank of Melbourne	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Bank of Melbourne	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
BANKSA	Premier Care	●	✓	✓	0%	●	●	●	10000	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 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
★★★										
BANKSA	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Bankwest	Secure Home Extra	●	✓	✓	0%	●	○	●	8000	2000
Bendigo Bank	Bronze Home & Contents Insurance	●	✓	✓	0%	●	○	○	2000	1000
Bendigo Bank	Gold Home & Contents Insurance	●	✓	✓	0%	●	●	●	20%	2500
BoQ	Accidental Damage/ Secure Home El	●	✓	✓	0%	●	●	●	20%	2000
BoQ	Defined Events/ Secure Home Extra	●	✓	✓	0%	●	○	●	20%	2000
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	●	✓	✓	10%	◐	●	●	20%	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	●	✓	✓	10%	◐	○	●	7500	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	●	✓	✓	10%	◐	○	○	7500	2000
CGU	Accidental Damage Insurance	●	✓	✓	0%	●	●	●	20%	2500
CUA	First Choice Accidental Damage	●	✗	✓	0%	●	●	●	7500	2500
CUA	First Choice Listed Events	●	✗	✓	0%	●	○	●	5000	2500
HBF	Listed Events	●	✓	✓	0%	●	○	●	20%	2500
HBF	Fundamentals	●	✓	✓	0%	●	○	○	2000	1000
HBF	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
HSBC	Vital Home Insurance	●	✓	✓	10%	◐	○	○	5000	2000
HSBC	Classic Home Insurance	●	✓	✓	10%	◐	○	●	5000	2000
IMB	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2000

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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
★★★										
OnePath	Home & Contents + Accidental damage	●	✓	✓	0%	●	●	●	SI	3000
QBE	Home Cover + Accidental Damage	●	✗	✓	10%	○	●	●	1500	1500
RAA	Home & Contents	●	✓	✓	\$20	●	○	◐	10000	5000
Real Insurance	Top Cover	●	✓	✓	0%	●	●	◐	2500	1000
St George	PREMIER CARE	●	✓	✓	0%	●	●	●	10000	2000
St George	QUALITY CARE	●	✓	✓	0%	●	○	●	5000	1000
Suncorp	Classic Home & Contents Insurance	●	✗	✓	0%	●	◐	◐	4000	1000
Suncorp	Platinum Essential Home & Contents	●	✗	✓	0%	●	●	●	20000	5000
Suncorp	Platinum Essential Home & Contents	●	✗	✓	0%	●	●	●	20000	5000
Westpac	PREMIER CARE	●	✓	✓	0%	●	●	●	10000	2000
Westpac	QUALITY CARE	●	✓	✓	0%	●	○	●	5000	1000
Woolworths	Comprehensive Home Insurance	●	✓	✗	10%	●	●	◐	5000	1000
★★										
1Cover Direct	Classic Home & Contents Insurance	●	✓	✓	0%	◐	●	●	7500	2000
1Cover Direct	Prestige Home & Contents Insurance	●	✓	✓	0%	◐	●	●	20%	2000
Citibank	Classic Home Cover	●	✓	✓	0%	◐	○	●	2000	5000
Citibank	Vital Home Cover	●	✓	✓	0%	◐	○	○	2000	5000
Citibank	Home Cover Prestige	●	✓	✓	0%	◐	●	●	2000	5000

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South Australia

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	Prestige Home Insurance	●	✓	✓	10%	◐	●	●	5000	2000
IMB	Defined Events	●	✓	✓	0%	●	○	●	20%	2000
MYER	Home Cover	●	✓	✓	0%	○	◐	●	SI	2500
MYER	Home Cover Prestige	●	✓	✓	0%	○	●	●	SI	3000
nab	Home Insurance Essentials	●	✓	✓	10%	◐	○	○	7500	2000
nab	Home Insurance	●	✓	✓	10%	◐	○	●	7500	2000
RAA	Home & Contents	●	✓	✓	\$20	●	●	◐	10000	5000
★										
1Cover Direct	VITAL Home & Contents Insurance	●	✓	✓	0%	◐	○	○	7500	2000
Bank of Melbourne	Essential Care	●	✓	✓	0%	●	○	○	3000	500
BANKSA	Essential Care	●	✓	✓	0%	●	○	○	3000	500
St George	ESSENTIAL CARE	●	✓	✓	0%	●	○	○	3000	500
Westpac	ESSENTIAL CARE	●	✓	✓	0%	●	○	○	3000	500

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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	●	✓	✓	0%	●	○	●	8000	2000
BoQ	Accidental Damage/ Secure Home EI	●	✓	✓	0%	●	●	●	20%	2000
BoQ	Defined Events/ Secure Home Extra	●	✓	✓	0%	●	○	●	20%	2000
IMB	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2000
OnePath	Home & Contents	●	✓	✓	0%	●	●	●	SI	3000
★★★★										
ANZ	ANZ Home Insurance	●	✓	✓	0%	●	●	●	SI	3000
Bank of Melbourne	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Bank of Melbourne	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
BANKSA	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
BANKSA	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
CommInsure	Home Insurance	●	✓	✓	10%	●	●	●	4000	1000
IMB	Defined Events	●	✓	✓	0%	●	○	●	20%	2000
MYER	Home Cover	●	✓	✓	0%	○	●	●	SI	2500
OnePath	Home & Contents + Accidental damage	●	✓	✓	0%	●	●	●	SI	3000
St George	PREMIER CARE	●	✓	✓	0%	●	●	●	10000	2000
St George	QUALITY CARE	●	✓	✓	0%	●	○	●	5000	1000
Suncorp	Platinum Essential Home & Contents	●	✗	✓	0%	●	●	●	20000	5000

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## North Queensland

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							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★										
Westpac	QUALITY CARE	●	✓	✓	0%	●	○	●	5000	1000
Westpac	PREMIER CARE	●	✓	✓	0%	●	●	●	10000	2000
★★★										
1Cover Direct	Prestige Home & Contents Insurance	●	✓	✓	0%	◐	●	●	20%	2000
AAMI	AAMI Home Insurance	●	✗	✗	Varies	●	●	●	5000	1000
AON	HOME PLUS	●	✓	✓	0%	●	○	●	20%	2500
AON	ACCIDENTAL DAMAGE (Blue Ribbor	●	✓	✓	0%	●	●	●	20%	2500
Bank of Melbourne	Essential Care	●	✓	✓	0%	●	○	○	3000	500
BANKSA	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Bendigo Bank	Gold Home & Contents Insurance	●	✓	✓	0%	●	●	●	20%	2500
Bendigo Bank	Silver Home & Contents Insurance	●	✓	✓	0%	●	○	●	20%	2500
Bendigo Bank	Bronze Home & Contents Insurance	●	✓	✓	0%	●	○	○	2000	1000
BUPA	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
BUPA	Listed Events	●	✓	✓	0%	●	◐	●	20%	2500
BUPA	Fundamentals	●	✓	✓	0%	●	◐	○	2000	1000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	●	✓	✓	10%	◐	○	●	7500	2000
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	●	✓	✓	10%	◐	●	●	20%	2000
CGU	Accidental Damage Insurance	●	✓	✓	0%	●	●	●	20%	2500

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## 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
★★★										
CGU	Listed Events Insurance	●	✓	✓	0%	●	○	●	20%	2500
CGU	Fundamentals Home Insurance	●	✓	✓	0%	●	○	○	2000	1000
Citibank	Home Cover Prestige	●	✓	✓	0%	◐	●	●	2000	5000
CommInsure	Home Insurance + Accidental Damag	●	✓	✓	10%	●	●	●	4000	1000
CUA	First Choice Accidental Damage	●	✗	✓	0%	●	●	●	7500	2500
CUA	First Choice Listed Events	●	✗	✓	0%	●	○	●	5000	2500
HBF	Fundamentals	●	✓	✓	0%	●	○	○	2000	1000
HBF	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
HBF	Listed Events	●	✓	✓	0%	●	○	●	20%	2500
HSBC	Prestige Home Insurance	●	✓	✓	10%	◐	●	●	5000	2000
MYER	Home Cover Prestige	●	✓	✓	0%	○	●	●	SI	3000
NRMA	Home & Contents	●	✗	✓	0%	●	◐	◐	2500	2500
NRMA	Home & Contents PLUS	●	✗	✓	0%	●	●	●	2500	2500
People's Choice CU	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
People's Choice CU	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	2500
St George	ESSENTIAL CARE	●	✓	✓	0%	●	○	○	3000	500
Suncorp	Platinum Essential Home & Contents	●	✗	✓	0%	●	●	●	20000	5000
Suncorp	Classic Home & Contents Insurance	●	✗	✓	0%	●	◐	◐	4000	1000

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# Home and Contents Insurance Star Ratings

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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
★★★										
Westpac	ESSENTIAL CARE	●	✓	✓	0%	●	○	○	3000	500
★★										
1Cover Direct	Classic Home & Contents Insurance	●	✓	✓	0%	◐	●	●	7500	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	●	✓	✓	10%	◐	○	○	7500	2000
Citibank	Classic Home Cover	●	✓	✓	0%	◐	○	●	2000	5000
Coles	Home Insurance + Fusion	●	✗	✓	10%	●	○	●	1000	1000
Coles	Home Insurance + Fusion + Accident:	●	✗	✓	10%	●	●	●	1000	1000
HSBC	Vital Home Insurance	●	✓	✓	10%	◐	○	○	5000	2000
HSBC	Classic Home Insurance	●	✓	✓	10%	◐	○	●	5000	2000
nab	Home Insurance	●	✓	✓	10%	◐	○	●	7500	2000
★										
1Cover Direct	VITAL Home & Contents Insurance	●	✓	✓	0%	◐	○	○	7500	2000
Citibank	Vital Home Cover	●	✓	✓	0%	◐	○	○	2000	5000
Coles	Home Insurance	●	✗	✓	10%	●	○	○	1000	1000
nab	Home Insurance Essentials	●	✓	✓	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
★★★★★										
AAMI	AAMI Home Insurance	●	✗	✗	Varies	●	●	●	5000	1000
CommInsure	Home Insurance	●	✓	✓	10%	●	◐	●	4000	1000
GIO	Platinum Essential	●	✗	✓	10%	●	●	●	20000	5000
OnePath	Home & Contents	●	✓	✓	0%	●	◐	●	SI	3000
QBE	Home Cover	●	✗	✓	10%	○	○	●	1500	1500
Real Insurance	Essential Cover	●	✓	✓	0%	●	◐	◐	5000	1000
Woolworths	Standard Home Insurance	●	✓	✗	10%	●	○	◐	2500	1000
★★★★										
1300 Insurance	Home & Contents	●	✗	✗	10%	○	◐	◐	3000	1000
AON	HOME PLUS	●	✓	✓	0%	●	○	●	20%	2500
Bendigo Bank	Silver Home & Contents Insurance	●	✓	✓	0%	●	○	●	20%	2500
Budget Direct	Home & Contents Insurance	●	✗	✗	10%	○	◐	◐	3000	1000
BUPA	Fundamentals	●	✓	✓	0%	●	◐	○	2000	1000
BUPA	Listed Events	●	✓	✓	0%	●	◐	●	20%	2500
CGU	Fundamentals Home Insurance	●	✓	✓	0%	●	○	○	2000	1000
CGU	Listed Events Insurance	●	✓	✓	0%	●	○	●	20%	2500
Coles	Home Insurance	●	✗	✓	10%	●	○	○	1000	1000
CommInsure	Home Insurance + Accidental Damag	●	✓	✓	10%	●	●	●	4000	1000

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## 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
★★★★										
CUA	First Choice Listed Events	●	✗	✓	0%	●	○	●	5000	2500
GIO	Platinum Essential Plus	●	✗	✓	10%	●	●	●	40000	10000
HBF	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
OnePath	Home & Contents + Accidental damage	●	✓	✓	0%	●	●	●	SI	3000
People's Choice CU	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	2500
QBE	Home Cover + Accidental Damage	●	✗	✓	10%	○	●	●	1500	1500
★★★										
Allianz	SURECOVER PLUS	●	✗	✓	10%	◐	○	●	7500	2000
Allianz	SURECOVER GOLD	●	✗	✓	10%	◐	●	●	20%	2000
ANZ	ANZ Home Insurance	●	✓	✓	0%	●	●	●	SI	3000
AON	ACCIDENTAL DAMAGE (Blue Ribbor	●	✓	✓	0%	●	●	●	20%	2500
Bank of Melbourne	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Bank of Melbourne	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Bank of Melbourne	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
BANKSA	Essential Care	●	✓	✓	0%	●	○	○	3000	500
BANKSA	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
BANKSA	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Bankwest	Secure Home Extra	●	✓	✓	0%	●	○	●	8000	2000

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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
★★★										
Bendigo Bank	Bronze Home & Contents Insurance	●	✓	✓	0%	●	○	○	2000	1000
Bendigo Bank	Gold Home & Contents Insurance	●	✓	✓	0%	●	●	●	20%	2500
BoQ	Accidental Damage/ Secure Home EI	●	✓	✓	0%	●	●	●	20%	2000
BoQ	Defined Events/ Secure Home Extra	●	✓	✓	0%	●	○	●	20%	2000
BUPA	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	●	✓	✓	10%	◐	●	●	20%	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	●	✓	✓	10%	◐	○	●	7500	2000
CGU	Accidental Damage Insurance	●	✓	✓	0%	●	●	●	20%	2500
Coles	Home Insurance + Fusion + Accident	●	✗	✓	10%	●	●	●	1000	1000
Coles	Home Insurance + Fusion	●	✗	✓	10%	●	○	●	1000	1000
CUA	First Choice Accidental Damage	●	✗	✓	0%	●	●	●	7500	2500
GIO	Classic	●	✗	✓	10%	●	◐	◐	4000	1000
HBF	Fundamentals	●	✓	✓	0%	●	○	○	2000	1000
HBF	Listed Events	●	✓	✓	0%	●	○	●	20%	2500
IMB	Defined Events	●	✓	✓	0%	●	○	●	20%	2000
IMB	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2000
MYER	Home Cover Prestige	●	✓	✓	0%	○	●	●	SI	3000
MYER	Home Cover	●	✓	✓	0%	○	◐	●	SI	2500

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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
★★★										
NRMA	Home & Contents PLUS	●	✘	✓	0%	●	●	●	2500	2500
NRMA	Home & Contents	●	✘	✓	0%	●	◐	◐	2500	2500
People's Choice CU	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	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
Suncorp	Platinum Essential Home & Contents	●	✘	✓	0%	●	●	●	20000	5000
Suncorp	Platinum Essential Home & Contents	●	✘	✓	0%	●	●	●	20000	5000
Westpac	QUALITY CARE	●	✓	✓	0%	●	○	●	5000	1000
Westpac	PREMIER CARE	●	✓	✓	0%	●	●	●	10000	2000
Westpac	ESSENTIAL CARE	●	✓	✓	0%	●	○	○	3000	500
Woolworths	Comprehensive Home Insurance	●	✓	✘	10%	●	●	◐	5000	1000
★★										
Allianz	SURECOVER	●	✘	✓	10%	◐	○	○	7500	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	●	✓	✓	10%	◐	○	○	7500	2000
Citibank	Home Cover Prestige	●	✓	✓	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

New South Wales

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
★★										
Citibank	Vital Home Cover	●	✓	✓	0%	◐	○	○	2000	5000
Citibank	Classic Home Cover	●	✓	✓	0%	◐	○	●	2000	5000
HSBC	Vital Home Insurance	●	✓	✓	10%	◐	○	○	5000	2000
HSBC	Prestige Home Insurance	●	✓	✓	10%	◐	●	●	5000	2000
HSBC	Classic Home Insurance	●	✓	✓	10%	◐	○	●	5000	2000
nab	Home Insurance	●	✓	✓	10%	◐	○	●	7500	2000
★										
1Cover Direct	Prestige Home & Contents Insurance	●	✓	✓	0%	◐	●	●	20%	2000
1Cover Direct	VITAL Home & Contents Insurance	●	✓	✓	0%	◐	○	○	7500	2000
1Cover Direct	Classic Home & Contents Insurance	●	✓	✓	0%	◐	●	●	7500	2000
nab	Home Insurance Essentials	●	✓	✓	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 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

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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	AAMI Home Insurance	●	✗	✗	Varies	●	●	●	5000	1000
CGU	Listed Events Insurance	●	✓	✓	0%	●	○	●	20%	2500
CGU	Fundamentals Home Insurance	●	✓	✓	0%	●	○	○	2000	1000
CommInsure	Home Insurance	●	✓	✓	10%	●	◐	●	4000	1000
CommInsure	Home Insurance + Accidental Damag	●	✓	✓	10%	●	●	●	4000	1000
OnePath	Home & Contents	●	✓	✓	0%	●	◐	●	SI	3000
RAC	Home & Contents	●	✗	✓	\$35	●	○	●	3000	3000
★★★★										
AON	HOME PLUS	●	✓	✓	0%	●	○	●	20%	2500
Bank of Melbourne	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
BANKSA	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Bendigo Bank	Bronze Home & Contents Insurance	●	✓	✓	0%	●	○	○	2000	1000
Bendigo Bank	Silver Home & Contents Insurance	●	✓	✓	0%	●	○	●	20%	2500
BUPA	Fundamentals	●	✓	✓	0%	●	◐	○	2000	1000
CUA	First Choice Listed Events	●	✗	✓	0%	●	○	●	5000	2500
HBF	Fundamentals	●	✓	✓	0%	●	○	○	2000	1000
HBF	Listed Events	●	✓	✓	0%	●	○	●	20%	2500
HBF	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500

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## 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	●	✓	✓	0%	○	◐	●	SI	2500
OnePath	Home & Contents + Accidental damage	●	✓	✓	0%	●	●	●	SI	3000
People's Choice CU	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	2500
QBE	Home Cover	●	✗	✓	10%	○	○	●	1500	1500
SGIO	Home Cover	●	✗	✓	0%	●	◐	◐	2500	2500
St George	QUALITY CARE	●	✓	✓	0%	●	○	●	5000	1000
Westpac	QUALITY CARE	●	✓	✓	0%	●	○	●	5000	1000
★★★										
1300 Insurance	Home & Contents	●	✗	✗	10%	○	◐	◐	3000	1000
Allianz	SURECOVER PLUS	●	✗	✓	10%	◐	○	●	7500	2000
Allianz	SURECOVER	●	✗	✓	10%	◐	○	○	7500	2000
ANZ	ANZ Home Insurance	●	✓	✓	0%	●	●	●	SI	3000
AON	ACCIDENTAL DAMAGE (Blue Ribbon)	●	✓	✓	0%	●	●	●	20%	2500
Bank of Melbourne	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Bank of Melbourne	Essential Care	●	✓	✓	0%	●	○	○	3000	500
BANKSA	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
BANKSA	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Bankwest	Secure Home Extra	●	✓	✓	0%	●	○	●	8000	2000

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							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
Bendigo Bank	Gold Home & Contents Insurance	●	✓	✓	0%	●	●	●	20%	2500
BoQ	Accidental Damage/ Secure Home EI	●	✓	✓	0%	●	●	●	20%	2000
BoQ	Defined Events/ Secure Home Extra	●	✓	✓	0%	●	○	●	20%	2000
Budget Direct	Home & Contents Insurance	●	✗	✗	10%	○	◐	◐	3000	1000
BUPA	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
BUPA	Listed Events	●	✓	✓	0%	●	◐	●	20%	2500
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	●	✓	✓	10%	◐	●	●	20%	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	●	✓	✓	10%	◐	○	●	7500	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	●	✓	✓	10%	◐	○	○	7500	2000
CGU	Accidental Damage Insurance	●	✓	✓	0%	●	●	●	20%	2500
Citibank	Vital Home Cover	●	✓	✓	0%	◐	○	○	2000	5000
Citibank	Classic Home Cover	●	✓	✓	0%	◐	○	●	2000	5000
CUA	First Choice Accidental Damage	●	✗	✓	0%	●	●	●	7500	2500
GIO	Classic	●	✗	✓	10%	●	◐	◐	4000	1000
HSBC	Vital Home Insurance	●	✓	✓	10%	◐	○	○	5000	2000
HSBC	Classic Home Insurance	●	✓	✓	10%	◐	○	●	5000	2000
IMB	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2000
IMB	Defined Events	●	✓	✓	0%	●	○	●	20%	2000

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							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★										
MYER	Home Cover Prestige	●	✓	✓	0%	○	●	●	SI	3000
People's Choice CU	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
QBE	Home Cover + Accidental Damage	●	✗	✓	10%	○	●	●	1500	1500
SGIO	Home Plus Cover	●	✗	✓	0%	●	●	●	2500	2500
St George	PREMIER CARE	●	✓	✓	0%	●	●	●	10000	2000
St George	ESSENTIAL CARE	●	✓	✓	0%	●	○	○	3000	500
Suncorp	Platinum Essential Home & Contents	●	✗	✓	0%	●	●	●	20000	5000
Suncorp	Classic Home & Contents Insurance	●	✗	✓	0%	●	◐	◐	4000	1000
Suncorp	Platinum Essential Home & Contents	●	✗	✓	0%	●	●	●	20000	5000
Westpac	PREMIER CARE	●	✓	✓	0%	●	●	●	10000	2000
Westpac	ESSENTIAL CARE	●	✓	✓	0%	●	○	○	3000	500
★★										
Allianz	SURECOVER GOLD	●	✗	✓	10%	◐	●	●	20%	2000
Citibank	Home Cover Prestige	●	✓	✓	0%	◐	●	●	2000	5000
Coles	Home Insurance + Fusion + Accident	●	✗	✓	10%	●	●	●	1000	1000
Coles	Home Insurance	●	✗	✓	10%	●	○	○	1000	1000
Coles	Home Insurance + Fusion	●	✗	✓	10%	●	○	●	1000	1000
GIO	Platinum Essential	●	✗	✓	10%	●	●	●	20000	5000

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							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★										
HSBC	Prestige Home Insurance	●	✓	✓	10%	◐	●	●	5000	2000
nab	Home Insurance Essentials	●	✓	✓	10%	◐	○	○	7500	2000
nab	Home Insurance	●	✓	✓	10%	◐	○	●	7500	2000
★										
1Cover Direct	Classic Home & Contents Insurance	●	✓	✓	0%	◐	●	●	7500	2000
1Cover Direct	VITAL Home & Contents Insurance	●	✓	✓	0%	◐	○	○	7500	2000
1Cover Direct	Prestige Home & Contents Insurance	●	✓	✓	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

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
★★★★★										
Australian Unity	Extra care	●	✓	✓	10%	●	○	●	25%	2500
Australian Unity	Everyday care	●	✓	✓	10%	●	○	●	25%	1000
CommInsure	Home Insurance + Accidental Damag	●	✓	✓	10%	●	●	●	4000	1000
CommInsure	Home Insurance	●	✓	✓	10%	●	◐	●	4000	1000
HBF	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
OnePath	Home & Contents	●	✓	✓	0%	●	◐	●	SI	3000
OnePath	Home & Contents + Accidental damaç	●	✓	✓	0%	●	●	●	SI	3000
★★★★										
AAMI	AAMI Home Insurance	●	✗	✗	Varies	●	●	●	5000	1000
ANZ	ANZ Home Insurance	●	✓	✓	0%	●	●	●	SI	3000
Bank of Melbourne	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
BANKSA	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Bendigo Bank	Silver Home & Contents Insurance	●	✓	✓	0%	●	○	●	20%	2500
Bendigo Bank	Bronze Home & Contents Insurance	●	✓	✓	0%	●	○	○	2000	1000
Budget Direct	Home & Contents Insurance	●	✗	✗	10%	○	◐	◐	3000	1000
BUPA	Listed Events	●	✓	✓	0%	●	◐	●	20%	2500
BUPA	Fundamentals	●	✓	✓	0%	●	◐	○	2000	1000
CGU	Listed Events Insurance	●	✓	✓	0%	●	○	●	20%	2500

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# Discounts may vary



# Home and Contents Insurance Star Ratings

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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
★★★★										
CGU	Fundamentals Home Insurance	●	✓	✓	0%	●	○	○	2000	1000
CUA	First Choice Listed Events	●	✗	✓	0%	●	○	●	5000	2500
GIO	Classic	●	✗	✓	10%	●	◐	◐	4000	1000
People's Choice CU	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	2500
St George	QUALITY CARE	●	✓	✓	0%	●	○	●	5000	1000
Westpac	QUALITY CARE	●	✓	✓	0%	●	○	●	5000	1000
★★★										
1300 Insurance	Home & Contents	●	✗	✗	10%	○	◐	◐	3000	1000
Allianz	SURECOVER GOLD	●	✗	✓	10%	◐	●	●	20%	2000
Allianz	SURECOVER PLUS	●	✗	✓	10%	◐	○	●	7500	2000
Allianz	SURECOVER	●	✗	✓	10%	◐	○	○	7500	2000
AON	ACCIDENTAL DAMAGE (Blue Ribbor)	●	✓	✓	0%	●	●	●	20%	2500
AON	HOME PLUS	●	✓	✓	0%	●	○	●	20%	2500
Australian Unity	Elite care	●	✓	✓	10%	●	●	●	25%	2500
Bank of Melbourne	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
BANKSA	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Bankwest	Secure Home Extra	●	✓	✓	0%	●	○	●	8000	2000
Bendigo Bank	Gold Home & Contents Insurance	●	✓	✓	0%	●	●	●	20%	2500

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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
★★★										
BoQ	Defined Events/ Secure Home Extra	●	✓	✓	0%	●	○	●	20%	2000
BoQ	Accidental Damage/ Secure Home EI	●	✓	✓	0%	●	●	●	20%	2000
BUPA	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	●	✓	✓	10%	◐	●	●	20%	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	●	✓	✓	10%	◐	○	●	7500	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	●	✓	✓	10%	◐	○	○	7500	2000
CGU	Accidental Damage Insurance	●	✓	✓	0%	●	●	●	20%	2500
Citibank	Vital Home Cover	●	✓	✓	0%	◐	○	○	2000	5000
Citibank	Classic Home Cover	●	✓	✓	0%	◐	○	●	2000	5000
Coles	Home Insurance + Fusion	●	✗	✓	10%	●	○	●	1000	1000
Coles	Home Insurance	●	✗	✓	10%	●	○	○	1000	1000
Coles	Home Insurance + Fusion + Accidental	●	✗	✓	10%	●	●	●	1000	1000
CUA	First Choice Accidental Damage	●	✗	✓	0%	●	●	●	7500	2500
HBF	Listed Events	●	✓	✓	0%	●	○	●	20%	2500
HSBC	Vital Home Insurance	●	✓	✓	10%	◐	○	○	5000	2000
IMB	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2000
IMB	Defined Events	●	✓	✓	0%	●	○	●	20%	2000
MYER	Home Cover Prestige	●	✓	✓	0%	○	●	●	SI	3000

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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
★★★										
MYER	Home Cover	●	✓	✓	0%	○	◐	●	SI	2500
People's Choice CU	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
QBE	Home Cover	●	✗	✓	10%	○	○	●	1500	1500
QBE	Home Cover + Accidental Damage	●	✗	✓	10%	○	●	●	1500	1500
RACV	Home & Contents + Fusion	●	✗	✓	0%	●	○	●	1000	1000
RACV	Home & Contents	●	✗	✓	0%	●	○	○	1000	1000
RACV	Home & Contents + Fusion + Acciden	●	✗	✓	0%	●	●	●	1000	1000
St George	PREMIER CARE	●	✓	✓	0%	●	●	●	10000	2000
Suncorp	Platinum Essential Home & Contents	●	✗	✓	0%	●	●	●	20000	5000
Suncorp	Platinum Essential Home & Contents	●	✗	✓	0%	●	●	●	20000	5000
Westpac	PREMIER CARE	●	✓	✓	0%	●	●	●	10000	2000
★★										
1Cover Direct	Classic Home & Contents Insurance	●	✓	✓	0%	◐	●	●	7500	2000
Bank of Melbourne	Essential Care	●	✓	✓	0%	●	○	○	3000	500
BANKSA	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Citibank	Home Cover Prestige	●	✓	✓	0%	◐	●	●	2000	5000
GIO	Platinum Essential	●	✗	✓	10%	●	●	●	20000	5000
HSBC	Prestige Home Insurance	●	✓	✓	10%	◐	●	●	5000	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
★★										
HSBC	Classic Home Insurance	<input checked="" type="radio"/>	✓	✓	10%	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	5000	2000
nab	Home Insurance Essentials	<input checked="" type="radio"/>	✓	✓	10%	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	7500	2000
nab	Home Insurance	<input checked="" type="radio"/>	✓	✓	10%	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	7500	2000
St George	ESSENTIAL CARE	<input checked="" type="radio"/>	✓	✓	0%	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	3000	500
Suncorp	Classic Home & Contents Insurance	<input checked="" type="radio"/>	✗	✓	0%	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	4000	1000
Westpac	ESSENTIAL CARE	<input checked="" type="radio"/>	✓	✓	0%	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	3000	500
★										
1Cover Direct	VITAL Home & Contents Insurance	<input checked="" type="radio"/>	✓	✓	0%	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	7500	2000
1Cover Direct	Prestige Home & Contents Insurance	<input checked="" type="radio"/>	✓	✓	0%	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	20%	2000
HBF	Fundamentals	<input checked="" type="radio"/>	✓	✓	0%	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	2000	1000

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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	AAMI Home Insurance	●	✗	✗	Varies	●	●	●	5000	1000
Bank of Melbourne	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
BANKSA	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Budget Direct	Home & Contents Insurance	●	✗	✗	10%	○	◐	◐	3000	1000
CommInsure	Home Insurance	●	✓	✓	10%	●	◐	●	4000	1000
CommInsure	Home Insurance + Accidental Damag	●	✓	✓	10%	●	●	●	4000	1000
OnePath	Home & Contents	●	✓	✓	0%	●	◐	●	SI	3000
Real Insurance	Essential Cover	●	✓	✓	0%	●	◐	◐	5000	1000
St George	QUALITY CARE	●	✓	✓	0%	●	○	●	5000	1000
Westpac	QUALITY CARE	●	✓	✓	0%	●	○	●	5000	1000
Woolworths	Standard Home Insurance	●	✓	✗	10%	●	○	◐	2500	1000
★★★★										
1300 Insurance	Home & Contents	●	✗	✗	10%	○	◐	◐	3000	1000
AON	HOME PLUS	●	✓	✓	0%	●	○	●	20%	2500
Bank of Melbourne	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
BANKSA	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Bendigo Bank	Silver Home & Contents Insurance	●	✓	✓	0%	●	○	●	20%	2500
BUPA	Fundamentals	●	✓	✓	0%	●	◐	○	2000	1000

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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
★★★★										
BUPA	Listed Events	●	✓	✓	0%	●	◐	●	20%	2500
CGU	Fundamentals Home Insurance	●	✓	✓	0%	●	○	○	2000	1000
CGU	Listed Events Insurance	●	✓	✓	0%	●	○	●	20%	2500
OnePath	Home & Contents + Accidental damage	●	✓	✓	0%	●	●	●	SI	3000
People's Choice CU	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	2500
Real Insurance	Top Cover	●	✓	✓	0%	●	●	◐	2500	1000
St George	PREMIER CARE	●	✓	✓	0%	●	●	●	10000	2000
Westpac	PREMIER CARE	●	✓	✓	0%	●	●	●	10000	2000
Woolworths	Comprehensive Home Insurance	●	✓	✗	10%	●	●	◐	5000	1000
★★★										
ANZ	ANZ Home Insurance	●	✓	✓	0%	●	●	●	SI	3000
AON	ACCIDENTAL DAMAGE (Blue Ribbor)	●	✓	✓	0%	●	●	●	20%	2500
Australian Unity	Extra care	●	✓	✓	10%	●	○	●	25%	2500
Australian Unity	Elite care	●	✓	✓	10%	●	●	●	25%	2500
Australian Unity	Everyday care	●	✓	✓	10%	●	○	●	25%	1000
Bank of Melbourne	Essential Care	●	✓	✓	0%	●	○	○	3000	500
BANKSA	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Bankwest	Secure Home Extra	●	✓	✓	0%	●	○	●	8000	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
★★★										
Bendigo Bank	Bronze Home & Contents Insurance	●	✓	✓	0%	●	○	○	2000	1000
Bendigo Bank	Gold Home & Contents Insurance	●	✓	✓	0%	●	●	●	20%	2500
BoQ	Accidental Damage/ Secure Home EI	●	✓	✓	0%	●	●	●	20%	2000
BoQ	Defined Events/ Secure Home Extra	●	✓	✓	0%	●	○	●	20%	2000
BUPA	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	●	✓	✓	10%	◐	●	●	20%	2000
CGU	Accidental Damage Insurance	●	✓	✓	0%	●	●	●	20%	2500
Coles	Home Insurance + Fusion + Accident	●	✗	✓	10%	●	●	●	1000	1000
Coles	Home Insurance	●	✗	✓	10%	●	○	○	1000	1000
Coles	Home Insurance + Fusion	●	✗	✓	10%	●	○	●	1000	1000
CUA	First Choice Accidental Damage	●	✗	✓	0%	●	●	●	7500	2500
CUA	First Choice Listed Events	●	✗	✓	0%	●	○	●	5000	2500
HBF	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
HBF	Fundamentals	●	✓	✓	0%	●	○	○	2000	1000
HBF	Listed Events	●	✓	✓	0%	●	○	●	20%	2500
IMB	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2000
IMB	Defined Events	●	✓	✓	0%	●	○	●	20%	2000
MYER	Home Cover Prestige	●	✓	✓	0%	○	●	●	SI	3000

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## 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
★★★										
MYER	Home Cover	●	✓	✓	0%	○	◐	●	SI	2500
NRMA	Home & Contents PLUS	●	✗	✓	0%	●	●	●	2500	2500
NRMA	Home & Contents	●	✗	✓	0%	●	◐	◐	2500	2500
People's Choice CU	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
QBE	Home Cover + Accidental Damage	●	✗	✓	10%	○	●	●	1500	1500
RACT	Home & Contents + Fusion + Acciden	●	✗	✗	0%	●	●	●	20%	1000
RACT	Home & Contents + Fusion	●	✗	✗	0%	●	○	●	20%	1000
RACT	Home & Contents	●	✗	✗	0%	●	○	○	20%	1000
St George	ESSENTIAL CARE	●	✓	✓	0%	●	○	○	3000	500
Suncorp	Classic Home & Contents Insurance	●	✗	✓	0%	●	◐	◐	4000	1000
Suncorp	Platinum Essential Home & Contents	●	✗	✓	0%	●	●	●	20000	5000
Suncorp	Platinum Essential Home & Contents	●	✗	✓	0%	●	●	●	20000	5000
Westpac	ESSENTIAL CARE	●	✓	✓	0%	●	○	○	3000	500
★★										
1Cover Direct	Prestige Home & Contents Insurance	●	✓	✓	0%	◐	●	●	20%	2000
Allianz	SURECOVER PLUS	●	✗	✓	10%	◐	○	●	7500	2000
Allianz	SURECOVER GOLD	●	✗	✓	10%	◐	●	●	20%	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	●	✓	✓	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

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
★★										
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	●	✓	✓	10%	◐	○	○	7500	2000
Citibank	Home Cover Prestige	●	✓	✓	0%	◐	●	●	2000	5000
Citibank	Classic Home Cover	●	✓	✓	0%	◐	○	●	2000	5000
HSBC	Classic Home Insurance	●	✓	✓	10%	◐	○	●	5000	2000
HSBC	Vital Home Insurance	●	✓	✓	10%	◐	○	○	5000	2000
HSBC	Prestige Home Insurance	●	✓	✓	10%	◐	●	●	5000	2000
nab	Home Insurance	●	✓	✓	10%	◐	○	●	7500	2000
QBE	Home Cover	●	✗	✓	10%	○	○	●	1500	1500
★										
1Cover Direct	VITAL Home & Contents Insurance	●	✓	✓	0%	◐	○	○	7500	2000
1Cover Direct	Classic Home & Contents Insurance	●	✓	✓	0%	◐	●	●	7500	2000
Allianz	SURECOVER	●	✗	✓	10%	◐	○	○	7500	2000
Citibank	Vital Home Cover	●	✓	✓	0%	◐	○	○	2000	5000
nab	Home Insurance Essentials	●	✓	✓	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

### 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
★★★★★										
Bank of Melbourne	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
BANKSA	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
CommInsure	Home Insurance	●	✓	✓	10%	●	◐	●	4000	1000
OnePath	Home & Contents	●	✓	✓	0%	●	◐	●	SI	3000
Real Insurance	Essential Cover	●	✓	✓	0%	●	◐	◐	5000	1000
St George	QUALITY CARE	●	✓	✓	0%	●	○	●	5000	1000
Westpac	QUALITY CARE	●	✓	✓	0%	●	○	●	5000	1000
Woolworths	Standard Home Insurance	●	✓	✗	10%	●	○	◐	2500	1000
★★★★										
ANZ	ANZ Home Insurance	●	✓	✓	0%	●	●	●	SI	3000
Bank of Melbourne	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
BANKSA	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Bendigo Bank	Silver Home & Contents Insurance	●	✓	✓	0%	●	○	●	20%	2500
Budget Direct	Home & Contents Insurance	●	✗	✗	10%	○	◐	◐	3000	1000
CGU	Fundamentals Home Insurance	●	✓	✓	0%	●	○	○	2000	1000
CGU	Listed Events Insurance	●	✓	✓	0%	●	○	●	20%	2500
CommInsure	Home Insurance + Accidental Damag	●	✓	✓	10%	●	●	●	4000	1000
HBF	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500

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# Discounts may vary



# Home and Contents Insurance Star Ratings

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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

### 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
★★★★										
HBF	Fundamentals	●	✓	✓	0%	●	○	○	2000	1000
MYER	Home Cover	●	✓	✓	0%	○	◐	●	SI	2500
OnePath	Home & Contents + Accidental damage	●	✓	✓	0%	●	●	●	SI	3000
People's Choice CU	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	2500
St George	PREMIER CARE	●	✓	✓	0%	●	●	●	10000	2000
Westpac	PREMIER CARE	●	✓	✓	0%	●	●	●	10000	2000
★★★										
1300 Insurance	Home & Contents	●	✗	✗	10%	○	◐	◐	3000	1000
AAMI	AAMI Home Insurance	●	✗	✗	Varies	●	●	●	5000	1000
AON	HOME PLUS	●	✓	✓	0%	●	○	●	20%	2500
AON	ACCIDENTAL DAMAGE (Blue Ribbon)	●	✓	✓	0%	●	●	●	20%	2500
Bank of Melbourne	Essential Care	●	✓	✓	0%	●	○	○	3000	500
BANKSA	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Bankwest	Secure Home Extra	●	✓	✓	0%	●	○	●	8000	2000
Bendigo Bank	Gold Home & Contents Insurance	●	✓	✓	0%	●	●	●	20%	2500
Bendigo Bank	Bronze Home & Contents Insurance	●	✓	✓	0%	●	○	○	2000	1000
BoQ	Defined Events/ Secure Home Extra	●	✓	✓	0%	●	○	●	20%	2000
BoQ	Accidental Damage/ Secure Home El	●	✓	✓	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

### 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
★★★										
BUPA	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
BUPA	Listed Events	●	✓	✓	0%	●	◐	●	20%	2500
BUPA	Fundamentals	●	✓	✓	0%	●	◐	○	2000	1000
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	●	✓	✓	10%	◐	●	●	20%	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	●	✓	✓	10%	◐	○	●	7500	2000
CGU	Accidental Damage Insurance	●	✓	✓	0%	●	●	●	20%	2500
Coles	Home Insurance	●	✗	✓	10%	●	○	○	1000	1000
Coles	Home Insurance + Fusion + Accidental Damage	●	✗	✓	10%	●	●	●	1000	1000
Coles	Home Insurance + Fusion	●	✗	✓	10%	●	○	●	1000	1000
CUA	First Choice Accidental Damage	●	✗	✓	0%	●	●	●	7500	2500
CUA	First Choice Listed Events	●	✗	✓	0%	●	○	●	5000	2500
HBF	Listed Events	●	✓	✓	0%	●	○	●	20%	2500
IMB	Defined Events	●	✓	✓	0%	●	○	●	20%	2000
IMB	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2000
MYER	Home Cover Prestige	●	✓	✓	0%	○	●	●	SI	3000
NRMA	Home & Contents	●	✗	✓	0%	●	◐	◐	2500	2500
NRMA	Home & Contents PLUS	●	✗	✓	0%	●	●	●	2500	2500
People's Choice CU	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	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
★★★										
QBE	Home Cover + Accidental Damage	●	✘	✓	10%	○	●	●	1500	1500
QBE	Home Cover	●	✘	✓	10%	○	○	●	1500	1500
RACQ	Home & Contents	●	✘	✓	0%	●	◐	◐	6000	2000
Real Insurance	Top Cover	●	✓	✓	0%	●	●	◐	2500	1000
St George	ESSENTIAL CARE	●	✓	✓	0%	●	○	○	3000	500
Suncorp	Platinum Essential Home & Contents	●	✘	✓	0%	●	●	●	20000	5000
Suncorp	Platinum Essential Home & Contents	●	✘	✓	0%	●	●	●	20000	5000
Westpac	ESSENTIAL CARE	●	✓	✓	0%	●	○	○	3000	500
Woolworths	Comprehensive Home Insurance	●	✓	✘	10%	●	●	◐	5000	1000
★★										
Allianz	SURECOVER GOLD	●	✘	✓	10%	◐	●	●	20%	2000
Allianz	SURECOVER	●	✘	✓	10%	◐	○	○	7500	2000
Allianz	SURECOVER PLUS	●	✘	✓	10%	◐	○	●	7500	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	●	✓	✓	10%	◐	○	○	7500	2000
Citibank	Home Cover Prestige	●	✓	✓	0%	◐	●	●	2000	5000
Citibank	Classic Home Cover	●	✓	✓	0%	◐	○	●	2000	5000
Citibank	Vital Home Cover	●	✓	✓	0%	◐	○	○	2000	5000
HSBC	Vital Home Insurance	●	✓	✓	10%	◐	○	○	5000	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

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	Classic Home Insurance	●	✓	✓	10%	◐	○	●	5000	2000
HSBC	Prestige Home Insurance	●	✓	✓	10%	◐	●	●	5000	2000
nab	Home Insurance Essentials	●	✓	✓	10%	◐	○	○	7500	2000
nab	Home Insurance	●	✓	✓	10%	◐	○	●	7500	2000
Suncorp	Classic Home & Contents Insurance	●	✗	✓	0%	●	◐	◐	4000	1000
★										
1Cover Direct	Prestige Home & Contents Insurance	●	✓	✓	0%	◐	●	●	20%	2000
1Cover Direct	VITAL Home & Contents Insurance	●	✓	✓	0%	◐	○	○	7500	2000
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

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
★★★★★										
CommInsure	Home Insurance	●	✓	✓	10%	●	◐	●	4000	1000
CommInsure	Home Insurance + Accidental Damag	●	✓	✓	10%	●	●	●	4000	1000
RAA	Home & Contents	●	✓	✓	\$20	●	●	◐	10000	5000
RAA	Home & Contents	●	✓	✓	\$20	●	○	◐	10000	5000
Real Insurance	Essential Cover	●	✓	✓	0%	●	◐	◐	5000	1000
SGIC	Home Cover	●	✗	✓	0%	●	◐	◐	2500	2500
Woolworths	Standard Home Insurance	●	✓	✗	10%	●	○	◐	2500	1000
★★★★										
AAMI	AAMI Home Insurance	●	✗	✗	Varies	●	●	●	5000	1000
AON	HOME PLUS	●	✓	✓	0%	●	○	●	20%	2500
Bankwest	Secure Home Extra	●	✓	✓	0%	●	○	●	8000	2000
Bendigo Bank	Silver Home & Contents Insurance	●	✓	✓	0%	●	○	●	20%	2500
BoQ	Defined Events/ Secure Home Extra	●	✓	✓	0%	●	○	●	20%	2000
BUPA	Fundamentals	●	✓	✓	0%	●	◐	○	2000	1000
BUPA	Listed Events	●	✓	✓	0%	●	◐	●	20%	2500
Catholic Church Insurances Lim	Classic Home & Contents Insurance	●	✓	✓	10%	◐	○	●	7500	2000
CGU	Listed Events Insurance	●	✓	✓	0%	●	○	●	20%	2500
Citibank	Classic Home Cover	●	✓	✓	0%	◐	○	●	2000	5000

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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

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
★★★★										
Coles	Home Insurance	●	✗	✓	10%	●	○	○	1000	1000
Coles	Home Insurance + Fusion	●	✗	✓	10%	●	○	●	1000	1000
Coles	Home Insurance + Fusion + Accident	●	✗	✓	10%	●	●	●	1000	1000
IMB	Defined Events	●	✓	✓	0%	●	○	●	20%	2000
OnePath	Home & Contents	●	✓	✓	0%	●	◐	●	SI	3000
People's Choice CU	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	2500
SGIC	Home Plus Cover	●	✗	✓	0%	●	●	●	2500	2500
★★★										
1300 Insurance	Home & Contents	●	✗	✗	10%	○	◐	◐	3000	1000
Allianz	SURECOVER	●	✗	✓	10%	◐	○	○	7500	2000
Allianz	SURECOVER PLUS	●	✗	✓	10%	◐	○	●	7500	2000
ANZ	ANZ Home Insurance	●	✓	✓	0%	●	●	●	SI	3000
AON	ACCIDENTAL DAMAGE (Blue Ribbor	●	✓	✓	0%	●	●	●	20%	2500
Bank of Melbourne	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Bank of Melbourne	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
BANKSA	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
BANKSA	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
Bendigo Bank	Gold Home & Contents Insurance	●	✓	✓	0%	●	●	●	20%	2500

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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

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
★★★										
Bendigo Bank	Bronze Home & Contents Insurance	●	✓	✓	0%	●	○	○	2000	1000
BoQ	Accidental Damage/ Secure Home EI	●	✓	✓	0%	●	●	●	20%	2000
Budget Direct	Home & Contents Insurance	●	✗	✗	10%	○	◐	◐	3000	1000
BUPA	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	●	✓	✓	10%	◐	○	○	7500	2000
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	●	✓	✓	10%	◐	●	●	20%	2000
CGU	Fundamentals Home Insurance	●	✓	✓	0%	●	○	○	2000	1000
CGU	Accidental Damage Insurance	●	✓	✓	0%	●	●	●	20%	2500
Citibank	Vital Home Cover	●	✓	✓	0%	◐	○	○	2000	5000
CUA	First Choice Listed Events	●	✗	✓	0%	●	○	●	5000	2500
HBF	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
HBF	Fundamentals	●	✓	✓	0%	●	○	○	2000	1000
HSBC	Classic Home Insurance	●	✓	✓	10%	◐	○	●	5000	2000
HSBC	Vital Home Insurance	●	✓	✓	10%	◐	○	○	5000	2000
IMB	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2000
MYER	Home Cover	●	✓	✓	0%	○	◐	●	SI	2500
nab	Home Insurance	●	✓	✓	10%	◐	○	●	7500	2000
nab	Home Insurance Essentials	●	✓	✓	10%	◐	○	○	7500	2000

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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
★★★										
OnePath	Home & Contents + Accidental damage	●	✓	✓	0%	●	●	●	SI	3000
People's Choice CU	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
Real Insurance	Top Cover	●	✓	✓	0%	●	●	◐	2500	1000
St George	PREMIER CARE	●	✓	✓	0%	●	●	●	10000	2000
St George	QUALITY CARE	●	✓	✓	0%	●	○	●	5000	1000
Suncorp	Platinum Essential Home & Contents	●	✗	✓	0%	●	●	●	20000	5000
Suncorp	Classic Home & Contents Insurance	●	✗	✓	0%	●	◐	◐	4000	1000
Westpac	PREMIER CARE	●	✓	✓	0%	●	●	●	10000	2000
Westpac	QUALITY CARE	●	✓	✓	0%	●	○	●	5000	1000
Woolworths	Comprehensive Home Insurance	●	✓	✗	10%	●	●	◐	5000	1000
★★										
1Cover Direct	Classic Home & Contents Insurance	●	✓	✓	0%	◐	●	●	7500	2000
Allianz	SURECOVER GOLD	●	✗	✓	10%	◐	●	●	20%	2000
Bank of Melbourne	Essential Care	●	✓	✓	0%	●	○	○	3000	500
BANKSA	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Citibank	Home Cover Prestige	●	✓	✓	0%	◐	●	●	2000	5000
CUA	First Choice Accidental Damage	●	✗	✓	0%	●	●	●	7500	2500
HBF	Listed Events	●	✓	✓	0%	●	○	●	20%	2500

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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
★★										
HSBC	Prestige Home Insurance	●	✓	✓	10%	◐	●	●	5000	2000
MYER	Home Cover Prestige	●	✓	✓	0%	○	●	●	SI	3000
QBE	Home Cover + Accidental Damage	●	✗	✓	10%	○	●	●	1500	1500
QBE	Home Cover	●	✗	✓	10%	○	○	●	1500	1500
St George	ESSENTIAL CARE	●	✓	✓	0%	●	○	○	3000	500
Suncorp	Platinum Essential Home & Contents	●	✗	✓	0%	●	●	●	20000	5000
Westpac	ESSENTIAL CARE	●	✓	✓	0%	●	○	○	3000	500
★										
1Cover Direct	VITAL Home & Contents Insurance	●	✓	✓	0%	◐	○	○	7500	2000
1Cover Direct	Prestige Home & Contents Insurance	●	✓	✓	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

### 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	●	✓	✓	0%	●	○	●	8000	2000
BoQ	Defined Events/ Secure Home Extra	●	✓	✓	0%	●	○	●	20%	2000
BoQ	Accidental Damage/ Secure Home EI	●	✓	✓	0%	●	●	●	20%	2000
IMB	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2000
IMB	Defined Events	●	✓	✓	0%	●	○	●	20%	2000
MYER	Home Cover	●	✓	✓	0%	○	◐	●	SI	2500
★★★★										
ANZ	ANZ Home Insurance	●	✓	✓	0%	●	●	●	SI	3000
Bank of Melbourne	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
BANKSA	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
CommInsure	Home Insurance + Accidental Damag	●	✓	✓	10%	●	●	●	4000	1000
CommInsure	Home Insurance	●	✓	✓	10%	●	◐	●	4000	1000
MYER	Home Cover Prestige	●	✓	✓	0%	○	●	●	SI	3000
OnePath	Home & Contents	●	✓	✓	0%	●	◐	●	SI	3000
OnePath	Home & Contents + Accidental damaç	●	✓	✓	0%	●	●	●	SI	3000
St George	QUALITY CARE	●	✓	✓	0%	●	○	●	5000	1000
Suncorp	Platinum Essential Home & Contents	●	✗	✓	0%	●	●	●	20000	5000
Suncorp	Classic Home & Contents Insurance	●	✗	✓	0%	●	◐	◐	4000	1000

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## 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
★★★★										
Suncorp	Platinum Essential Home & Contents	●	✘	✓	0%	●	●	●	20000	5000
Westpac	QUALITY CARE	●	✓	✓	0%	●	○	●	5000	1000
★★★										
AAMI	AAMI Home Insurance	●	✘	✘	Varies	●	●	●	5000	1000
AON	HOME PLUS	●	✓	✓	0%	●	○	●	20%	2500
AON	ACCIDENTAL DAMAGE (Blue Ribbor	●	✓	✓	0%	●	●	●	20%	2500
Bank of Melbourne	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Bank of Melbourne	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
BANKSA	Essential Care	●	✓	✓	0%	●	○	○	3000	500
BANKSA	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Bendigo Bank	Bronze Home & Contents Insurance	●	✓	✓	0%	●	○	○	2000	1000
Bendigo Bank	Silver Home & Contents Insurance	●	✓	✓	0%	●	○	●	20%	2500
Bendigo Bank	Gold Home & Contents Insurance	●	✓	✓	0%	●	●	●	20%	2500
BUPA	Listed Events	●	✓	✓	0%	●	◐	●	20%	2500
BUPA	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
BUPA	Fundamentals	●	✓	✓	0%	●	◐	○	2000	1000
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	●	✓	✓	10%	◐	●	●	20%	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	●	✓	✓	10%	◐	○	○	7500	2000

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# Discounts may vary



# Home and Contents Insurance Star Ratings

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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 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 Insurances Lim	Classic Home & Contents Insurance	●	✓	✓	10%	◐	○	●	7500	2000
CGU	Accidental Damage Insurance	●	✓	✓	0%	●	●	●	20%	2500
CGU	Fundamentals Home Insurance	●	✓	✓	0%	●	○	○	2000	1000
CGU	Listed Events Insurance	●	✓	✓	0%	●	○	●	20%	2500
CUA	First Choice Accidental Damage	●	✗	✓	0%	●	●	●	7500	2500
CUA	First Choice Listed Events	●	✗	✓	0%	●	○	●	5000	2500
HBF	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
HBF	Listed Events	●	✓	✓	0%	●	○	●	20%	2500
HBF	Fundamentals	●	✓	✓	0%	●	○	○	2000	1000
NRMA	Home & Contents	●	✗	✓	0%	●	◐	◐	2500	2500
NRMA	Home & Contents PLUS	●	✗	✓	0%	●	●	●	2500	2500
People's Choice CU	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
People's Choice CU	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	2500
RACQ	Home & Contents	●	✗	✓	0%	●	◐	◐	6000	2000
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

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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 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	Prestige Home & Contents Insurance	●	✓	✓	0%	◐	●	●	20%	2000
1Cover Direct	Classic Home & Contents Insurance	●	✓	✓	0%	◐	●	●	7500	2000
Citibank	Classic Home Cover	●	✓	✓	0%	◐	○	●	2000	5000
Citibank	Home Cover Prestige	●	✓	✓	0%	◐	●	●	2000	5000
Coles	Home Insurance	●	✗	✓	10%	●	○	○	1000	1000
Coles	Home Insurance + Fusion	●	✗	✓	10%	●	○	●	1000	1000
Coles	Home Insurance + Fusion + Accident:	●	✗	✓	10%	●	●	●	1000	1000
HSBC	Vital Home Insurance	●	✓	✓	10%	◐	○	○	5000	2000
HSBC	Prestige Home Insurance	●	✓	✓	10%	◐	●	●	5000	2000
HSBC	Classic Home Insurance	●	✓	✓	10%	◐	○	●	5000	2000
★										
1Cover Direct	VITAL Home & Contents Insurance	●	✓	✓	0%	◐	○	○	7500	2000
Citibank	Vital Home Cover	●	✓	✓	0%	◐	○	○	2000	5000
nab	Home Insurance Essentials	●	✓	✓	10%	◐	○	○	7500	2000
nab	Home Insurance	●	✓	✓	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

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
★★★★★										
Bank of Melbourne	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
BANKSA	Quality Care	●	✓	✓	0%	●	○	●	5000	1000
CommInsure	Home Insurance + Accidental Damag	●	✓	✓	10%	●	●	●	4000	1000
CommInsure	Home Insurance	●	✓	✓	10%	●	◐	●	4000	1000
St George	QUALITY CARE	●	✓	✓	0%	●	○	●	5000	1000
Westpac	QUALITY CARE	●	✓	✓	0%	●	○	●	5000	1000
★★★★										
Bank of Melbourne	Essential Care	●	✓	✓	0%	●	○	○	3000	500
BANKSA	Essential Care	●	✓	✓	0%	●	○	○	3000	500
Bendigo Bank	Silver Home & Contents Insurance	●	✓	✓	0%	●	○	●	20%	2500
Bendigo Bank	Bronze Home & Contents Insurance	●	✓	✓	0%	●	○	○	2000	1000
CGU	Listed Events Insurance	●	✓	✓	0%	●	○	●	20%	2500
CGU	Fundamentals Home Insurance	●	✓	✓	0%	●	○	○	2000	1000
CUA	First Choice Listed Events	●	✗	✓	0%	●	○	●	5000	2500
MYER	Home Cover	●	✓	✓	0%	○	◐	●	SI	2500
MYER	Home Cover Prestige	●	✓	✓	0%	○	●	●	SI	3000
OnePath	Home & Contents	●	✓	✓	0%	●	◐	●	SI	3000
People's Choice CU	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	2500

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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
★★★★										
People's Choice CU	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
QBE	Home Cover	●	✗	✓	10%	○	○	●	1500	1500
St George	ESSENTIAL CARE	●	✓	✓	0%	●	○	○	3000	500
Westpac	ESSENTIAL CARE	●	✓	✓	0%	●	○	○	3000	500
★★★										
1300 Insurance	Home & Contents	●	✗	✗	10%	○	◐	◐	3000	1000
AAMI	AAMI Home Insurance	●	✗	✗	Varies	●	●	●	5000	1000
Allianz	SURECOVER PLUS	●	✗	✓	10%	◐	○	●	7500	2000
ANZ	ANZ Home Insurance	●	✓	✓	0%	●	●	●	SI	3000
AON	ACCIDENTAL DAMAGE (Blue Ribbor	●	✓	✓	0%	●	●	●	20%	2500
AON	HOME PLUS	●	✓	✓	0%	●	○	●	20%	2500
Bank of Melbourne	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
BANKSA	Premier Care	●	✓	✓	0%	●	●	●	10000	2000
Bankwest	Secure Home Extra	●	✓	✓	0%	●	○	●	8000	2000
Bendigo Bank	Gold Home & Contents Insurance	●	✓	✓	0%	●	●	●	20%	2500
BoQ	Defined Events/ Secure Home Extra	●	✓	✓	0%	●	○	●	20%	2000
BoQ	Accidental Damage/ Secure Home EI	●	✓	✓	0%	●	●	●	20%	2000
Budget Direct	Home & Contents Insurance	●	✗	✗	10%	○	◐	◐	3000	1000

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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
★★★										
BUPA	Fundamentals	●	✓	✓	0%	●	◐	○	2000	1000
BUPA	Listed Events	●	✓	✓	0%	●	◐	●	20%	2500
BUPA	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	●	✓	✓	10%	◐	○	○	7500	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	●	✓	✓	10%	◐	○	●	7500	2000
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	●	✓	✓	10%	◐	●	●	20%	2000
CGU	Accidental Damage Insurance	●	✓	✓	0%	●	●	●	20%	2500
CUA	First Choice Accidental Damage	●	✗	✓	0%	●	●	●	7500	2500
GIO	Classic	●	✗	✓	10%	●	◐	◐	4000	1000
GIO	Platinum Essential	●	✗	✓	10%	●	●	●	20000	5000
HBF	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2500
HBF	Listed Events	●	✓	✓	0%	●	○	●	20%	2500
HBF	Fundamentals	●	✓	✓	0%	●	○	○	2000	1000
HSBC	Classic Home Insurance	●	✓	✓	10%	◐	○	●	5000	2000
IMB	Accidental Damage	●	✓	✓	0%	●	●	●	20%	2000
IMB	Defined Events	●	✓	✓	0%	●	○	●	20%	2000
OnePath	Home & Contents + Accidental damage	●	✓	✓	0%	●	●	●	SI	3000
QBE	Home Cover + Accidental Damage	●	✗	✓	10%	○	●	●	1500	1500

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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
★★★										
St George	PREMIER CARE	●	✓	✓	0%	●	●	●	10000	2000
Suncorp	Platinum Essential Home & Contents	●	✗	✓	0%	●	●	●	20000	5000
Suncorp	Platinum Essential Home & Contents	●	✗	✓	0%	●	●	●	20000	5000
Westpac	PREMIER CARE	●	✓	✓	0%	●	●	●	10000	2000
★★										
Allianz	SURECOVER	●	✗	✓	10%	◐	○	○	7500	2000
Allianz	SURECOVER GOLD	●	✗	✓	10%	◐	●	●	20%	2000
Citibank	Home Cover Prestige	●	✓	✓	0%	◐	●	●	2000	5000
Citibank	Classic Home Cover	●	✓	✓	0%	◐	○	●	2000	5000
Citibank	Vital Home Cover	●	✓	✓	0%	◐	○	○	2000	5000
HSBC	Vital Home Insurance	●	✓	✓	10%	◐	○	○	5000	2000
HSBC	Prestige Home Insurance	●	✓	✓	10%	◐	●	●	5000	2000
nab	Home Insurance	●	✓	✓	10%	◐	○	●	7500	2000
nab	Home Insurance Essentials	●	✓	✓	10%	◐	○	○	7500	2000
Suncorp	Classic Home & Contents Insurance	●	✗	✓	0%	●	◐	◐	4000	1000
★										
1Cover Direct	Prestige Home & Contents Insurance	●	✓	✓	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

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
★										
1Cover Direct	Classic Home & Contents Insurance	<input checked="" type="radio"/>	✓	✓	0%	<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input checked="" type="radio"/>	7500	2000
1Cover Direct	VITAL Home & Contents Insurance	<input checked="" type="radio"/>	✓	✓	0%	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	7500	2000

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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
★★★★★								
AAMI	AAMI Home Insurance	Varies	✗	✗	●	●	●	●
BoQ	Accidental Damage/ Secure Home EI	0%	✓	✓	●	●	○	●
BoQ	Defined Events/ Secure Home Extra	0%	✓	✓	○	●	○	●
CommInsure	Home Insurance	10%	✓	✓	●	●	○	●
CommInsure	Home Insurance + Accidental Damag	10%	✓	✓	●	●	○	●
IMB	Accidental Damage	0%	✓	✓	●	●	○	●
IMB	Defined Events	0%	✓	✓	○	●	○	●
★★★★								
ANZ	ANZ Home Insurance	0%	✓	✗	●	●	●	●
AON	HOME PLUS	0%	✓	✗	○	●	○	●
Bankwest	Secure Home Extra	0%	✓	✗	○	●	○	●
Bendigo Bank	Silver Home & Contents Insurance	0%	✓	✗	○	●	○	●
Bendigo Bank	Bronze Home & Contents Insurance	0%	✓	✗	○	○	○	●
BUPA	Fundamentals	0%	✓	✗	●	○	○	●
CGU	Fundamentals Home Insurance	0%	✓	✗	○	○	○	●
CGU	Listed Events Insurance	0%	✓	✗	○	●	○	●
CGU	Accidental Damage Insurance	0%	✓	✗	●	●	○	●
CUA	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

### 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
★★★★								
HBF	Fundamentals	0%	✓	✗	○	○	◐	●
HBF	Accidental Damage	0%	✓	✗	●	●	●	●
OnePath	Home & Contents	0%	✓	✗	◐	●	●	●
OnePath	Home & Contents + Accidental damage	0%	✓	✗	●	●	●	●
★★★								
AON	ACCIDENTAL DAMAGE (Blue Ribbor	0%	✓	✗	●	●	○	●
Bank of Melbourne	Quality Care	0%	✓	✗	○	●	○	●
Bank of Melbourne	Premier Care	0%	✓	✗	●	●	○	●
BANKSA	Quality Care	0%	✓	✗	○	●	○	●
BANKSA	Premier Care	0%	✓	✗	●	●	○	●
Bendigo Bank	Gold Home & Contents Insurance	0%	✓	✗	●	●	○	●
BUPA	Accidental Damage	0%	✓	✗	●	●	○	●
BUPA	Listed Events	0%	✓	✗	◐	●	○	●
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	10%	✓	✗	○	○	○	◐
Catholic Church Insurances Lim	Classic Home & Contents Insurance	10%	✓	✗	○	●	○	◐
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	10%	✓	✗	●	●	○	◐
Citibank	Vital Home Cover	0%	✓	✗	○	○	○	◐
CUA	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

### 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
★★★								
GIO	Classic	10%	✗	✓	◐	◐	○	●
GIO	Platinum Essential Plus	10%	✗	✓	●	●	○	●
GIO	Platinum Essential	10%	✗	✓	●	●	○	●
HBF	Listed Events	0%	✓	✗	○	●	◐	●
HSBC	Prestige Home Insurance	10%	✓	✗	●	●	○	◐
HSBC	Classic Home Insurance	10%	✓	✗	○	●	○	◐
HSBC	Vital Home Insurance	10%	✓	✗	○	○	○	◐
MYER	Home Cover	0%	✓	✗	◐	●	○	○
MYER	Home Cover Prestige	0%	✓	✗	●	●	○	○
People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
SGIO	Home Plus Cover	0%	✗	✗	●	●	○	●
SGIO	Home Cover	0%	✗	✗	◐	◐	○	●
St George	QUALITY CARE	0%	✓	✗	○	●	○	●
St George	PREMIER CARE	0%	✓	✗	●	●	○	●
Suncorp	Classic Home & Contents Insurance	0%	✗	✓	◐	◐	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
Westpac	PREMIER CARE	0%	✓	✗	●	●	○	●

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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
★★★								
Westpac	QUALITY CARE	0%	✓	✗	○	●	○	●
★★								
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	✗	●	●	○	●
1Cover Direct	Classic Home & Contents Insurance	0%	✓	✗	●	●	○	●
1Cover Direct	VITAL Home & Contents Insurance	0%	✓	✗	○	○	○	●
Bank of Melbourne	Essential Care	0%	✓	✗	○	○	○	●
BANKSA	Essential Care	0%	✓	✗	○	○	○	●
Citibank	Home Cover Prestige	0%	✓	✗	●	●	○	●
Citibank	Classic Home Cover	0%	✓	✗	○	●	○	●
nab	Home Insurance Essentials	10%	✓	✗	○	○	○	●
nab	Home Insurance	10%	✓	✗	○	●	○	●
St George	ESSENTIAL CARE	0%	✓	✗	○	○	○	●
Westpac	ESSENTIAL CARE	0%	✓	✗	○	○	○	●
★								
Coles	Home Insurance + Fusion	10%	✗	✗	○	●	○	●
Coles	Home Insurance	10%	✗	✗	○	○	○	●
Coles	Home Insurance + Fusion + Accident:	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
★★★★★								
AAMI	AAMI Home Insurance	Varies	✗	✗	●	●	●	●
ANZ	ANZ Home Insurance	0%	✓	✗	●	●	●	●
CGU	Fundamentals Home Insurance	0%	✓	✗	○	○	○	●
CommInsure	Home Insurance + Accidental Damag	10%	✓	✓	●	●	○	●
CommInsure	Home Insurance	10%	✓	✓	◐	●	○	●
GIO	Platinum Essential	10%	✗	✓	●	●	○	●
GIO	Platinum Essential Plus	10%	✗	✓	●	●	○	●
HBF	Accidental Damage	0%	✓	✗	●	●	●	●
★★★★								
Bendigo Bank	Bronze Home & Contents Insurance	0%	✓	✗	○	○	○	●
Bendigo Bank	Silver Home & Contents Insurance	0%	✓	✗	○	●	○	●
BUPA	Fundamentals	0%	✓	✗	◐	○	○	●
Catholic Church Insurances Lim	Classic Home & Contents Insurance	10%	✓	✗	○	●	○	◐
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	10%	✓	✗	●	●	○	◐
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	10%	✓	✗	○	○	○	◐
CGU	Listed Events Insurance	0%	✓	✗	○	●	○	●
CGU	Accidental Damage Insurance	0%	✓	✗	●	●	○	●
GIO	Classic	10%	✗	✓	◐	◐	○	●

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# Discounts may vary



# Home and Contents Insurance Star Ratings

Report Date: September 2013

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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
★★★★								
HSBC	Vital Home Insurance	10%	✓	✗	○	○	○	●
HSBC	Prestige Home Insurance	10%	✓	✗	●	●	○	●
OnePath	Home & Contents	0%	✓	✗	●	●	●	●
OnePath	Home & Contents + Accidental damage	0%	✓	✗	●	●	●	●
Real Insurance	Essential Cover	0%	✓	✗	●	●	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
Woolworths	Standard Home Insurance	10%	✓	✗	○	●	○	●
★★★								
1Cover Direct	VITAL Home & Contents Insurance	0%	✓	✗	○	○	○	●
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	✗	●	●	○	●
1Cover Direct	Classic Home & Contents Insurance	0%	✓	✗	●	●	○	●
Allianz	SURECOVER GOLD	10%	✗	✗	●	●	○	●
Allianz	SURECOVER	10%	✗	✗	○	○	○	●
Allianz	SURECOVER PLUS	10%	✗	✗	○	●	○	●
AON	HOME PLUS	0%	✓	✗	○	●	○	●
AON	ACCIDENTAL DAMAGE (Blue Ribbor	0%	✓	✗	●	●	○	●
Bank of Melbourne	Premier Care	0%	✓	✗	●	●	○	●
BANKSA	Premier Care	0%	✓	✗	●	●	○	●

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# Discounts may vary



# Home and Contents Insurance Star Ratings

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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
★★★								
Bendigo Bank	Gold Home & Contents Insurance	0%	✓	✗	●	●	○	●
BoQ	Accidental Damage/ Secure Home EI	0%	✓	✓	●	●	○	●
BUPA	Accidental Damage	0%	✓	✗	●	●	○	●
BUPA	Listed Events	0%	✓	✗	◐	●	○	●
Citibank	Home Cover Prestige	0%	✓	✗	●	●	○	◐
Citibank	Classic Home Cover	0%	✓	✗	○	●	○	◐
Citibank	Vital Home Cover	0%	✓	✗	○	○	○	◐
Coles	Home Insurance + Fusion + Accident:	10%	✗	✗	●	●	○	●
Coles	Home Insurance	10%	✗	✗	○	○	○	●
Coles	Home Insurance + Fusion	10%	✗	✗	○	●	○	●
CUA	First Choice Listed Events	0%	✗	✗	○	●	✗	●
CUA	First Choice Accidental Damage	0%	✗	✗	●	●	✗	●
HBF	Listed Events	0%	✓	✗	○	●	◐	●
HSBC	Classic Home Insurance	10%	✓	✗	○	●	○	◐
IMB	Defined Events	0%	✓	✓	○	●	○	●
IMB	Accidental Damage	0%	✓	✓	●	●	○	●
MYER	Home Cover Prestige	0%	✓	✗	●	●	○	○
MYER	Home Cover	0%	✓	✗	◐	●	○	○
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

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
★★★								
People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
QBE	Home Cover	10%	✗	✗	○	●	○	○
QBE	Home Cover + Accidental Damage	10%	✗	✗	●	●	○	○
RACV	Home & Contents	0%	✗	✗	○	○	○	●
RACV	Home & Contents + Fusion + Acciden	0%	✗	✗	●	●	○	●
RACV	Home & Contents + Fusion	0%	✗	✗	○	●	○	●
Real Insurance	Top Cover	0%	✓	✗	●	◐	○	●
St George	PREMIER CARE	0%	✓	✗	●	●	○	●
Suncorp	Classic Home & Contents Insurance	0%	✗	✓	◐	◐	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
Westpac	PREMIER CARE	0%	✓	✗	●	●	○	●
Woolworths	Comprehensive Home Insurance	10%	✓	✗	●	◐	○	●
★★								
1300 Insurance	Home & Contents	10%	✗	✗	◐	◐	○	○
Bank of Melbourne	Quality Care	0%	✓	✗	○	●	○	●
BANKSA	Quality Care	0%	✓	✗	○	●	○	●
Bankwest	Secure Home Extra	0%	✓	✗	○	●	○	●
BoQ	Defined Events/ Secure Home Extra	0%	✓	✓	○	●	○	●

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# Home and Contents Insurance Star Ratings

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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
★★								
Budget Direct	Home & Contents Insurance	10%	✗	✗	◐	◐	○	○
nab	Home Insurance Essentials	10%	✓	✗	○	○	○	◐
nab	Home Insurance	10%	✓	✗	○	●	○	◐
St George	QUALITY CARE	0%	✓	✗	○	●	○	●
Westpac	QUALITY CARE	0%	✓	✗	○	●	○	●
★								
Bank of Melbourne	Essential Care	0%	✓	✗	○	○	○	●
BANKSA	Essential Care	0%	✓	✗	○	○	○	●
HBF	Fundamentals	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

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	AAMI Home Insurance	Varies	✗	✗	●	●	●	●
ANZ	ANZ Home Insurance	0%	✓	✗	●	●	●	●
CommInsure	Home Insurance + Accidental Damag	10%	✓	✓	●	●	○	●
CommInsure	Home Insurance	10%	✓	✓	◐	●	○	●
OnePath	Home & Contents + Accidental damaç	0%	✓	✗	●	●	●	●
OnePath	Home & Contents	0%	✓	✗	◐	●	●	●
Suncorp	Classic Home & Contents Insurance	0%	✗	✓	◐	◐	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
★★★★								
AON	ACCIDENTAL DAMAGE (Blue Ribbor	0%	✓	✗	●	●	○	●
AON	HOME PLUS	0%	✓	✗	○	●	○	●
BoQ	Accidental Damage/ Secure Home Eli	0%	✓	✓	●	●	○	●
BoQ	Defined Events/ Secure Home Extra	0%	✓	✓	○	●	○	●
CGU	Fundamentals Home Insurance	0%	✓	✗	○	○	○	●
CGU	Accidental Damage Insurance	0%	✓	✗	●	●	○	●
CGU	Listed Events Insurance	0%	✓	✗	○	●	○	●
HBF	Accidental Damage	0%	✓	✗	●	●	●	●
IMB	Accidental Damage	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
★★★★								
IMB	Defined Events	0%	✓	✓	○	●	○	●
NRMA	Home & Contents PLUS	0%	✗	✗	●	●	○	●
People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
RACT	Home & Contents + Fusion	0%	✗	✗	○	●	○	●
Real Insurance	Essential Cover	0%	✓	✗	◐	◐	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
Woolworths	Standard Home Insurance	10%	✓	✗	○	◐	○	●
★★★								
1300 Insurance	Home & Contents	10%	✗	✗	◐	◐	○	○
Allianz	SURECOVER GOLD	10%	✗	✗	●	●	○	◐
Bank of Melbourne	Quality Care	0%	✓	✗	○	●	○	●
Bank of Melbourne	Essential Care	0%	✓	✗	○	○	○	●
Bank of Melbourne	Premier Care	0%	✓	✗	●	●	○	●
BANKSA	Essential Care	0%	✓	✗	○	○	○	●
BANKSA	Premier Care	0%	✓	✗	●	●	○	●
BANKSA	Quality Care	0%	✓	✗	○	●	○	●
Bankwest	Secure Home Extra	0%	✓	✗	○	●	○	●
Bendigo Bank	Gold Home & Contents Insurance	0%	✓	✗	●	●	○	●

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# Home and Contents Insurance Star Ratings

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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
★★★								
Bendigo Bank	Silver Home & Contents Insurance	0%	✓	✗	○	●	○	●
Bendigo Bank	Bronze Home & Contents Insurance	0%	✓	✗	○	○	○	●
Budget Direct	Home & Contents Insurance	10%	✗	✗	◐	◐	○	○
BUPA	Fundamentals	0%	✓	✗	◐	○	○	●
BUPA	Listed Events	0%	✓	✗	◐	●	○	●
BUPA	Accidental Damage	0%	✓	✗	●	●	○	●
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	10%	✓	✗	●	●	○	◐
Coles	Home Insurance + Fusion	10%	✗	✗	○	●	○	●
Coles	Home Insurance	10%	✗	✗	○	○	○	●
Coles	Home Insurance + Fusion + Accident	10%	✗	✗	●	●	○	●
CUA	First Choice Accidental Damage	0%	✗	✗	●	●	✗	●
CUA	First Choice Listed Events	0%	✗	✗	○	●	✗	●
HBF	Listed Events	0%	✓	✗	○	●	◐	●
HBF	Fundamentals	0%	✓	✗	○	○	◐	●
HSBC	Prestige Home Insurance	10%	✓	✗	●	●	○	◐
MYER	Home Cover Prestige	0%	✓	✗	●	●	○	○
MYER	Home Cover	0%	✓	✗	◐	●	○	○
NRMA	Home & Contents	0%	✗	✗	◐	◐	○	●
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

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
★★★								
QBE	Home Cover + Accidental Damage	10%	✗	✗	●	●	○	○
QBE	Home Cover	10%	✗	✗	○	●	○	○
RACT	Home & Contents + Fusion + Acciden	0%	✗	✗	●	●	○	●
RACT	Home & Contents	0%	✗	✗	○	○	○	●
Real Insurance	Top Cover	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%	✓	✗	○	○	○	●
Woolworths	Comprehensive Home Insurance	10%	✓	✗	●	●	○	●
★★								
1Cover Direct	Classic Home & Contents Insurance	0%	✓	✗	●	●	○	●
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	✗	●	●	○	●
Allianz	SURECOVER PLUS	10%	✗	✗	○	●	○	●
Allianz	SURECOVER	10%	✗	✗	○	○	○	●
Australian Unity	Extra care	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
★★								
Australian Unity	Elite care	10%	✓	✗	●	●	○	●
Australian Unity	Everyday care	10%	✓	✗	○	●	○	●
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	10%	✓	✗	○	○	○	●
Catholic Church Insurances Lim	Classic Home & Contents Insurance	10%	✓	✗	○	●	○	●
Citibank	Home Cover Prestige	0%	✓	✗	●	●	○	●
HSBC	Vital Home Insurance	10%	✓	✗	○	○	○	●
HSBC	Classic Home Insurance	10%	✓	✗	○	●	○	●
nab	Home Insurance	10%	✓	✗	○	●	○	●
★								
1Cover Direct	VITAL Home & Contents Insurance	0%	✓	✗	○	○	○	●
Citibank	Classic Home Cover	0%	✓	✗	○	●	○	●
Citibank	Vital Home Cover	0%	✓	✗	○	○	○	●
nab	Home Insurance Essentials	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
★★★★★								
AAMI	AAMI Home Insurance	Varies	✗	✗	●	●	●	●
ANZ	ANZ Home Insurance	0%	✓	✗	●	●	●	●
Budget Direct	Home & Contents Insurance	10%	✗	✗	◐	◐	○	○
CommInsure	Home Insurance	10%	✓	✓	◐	●	○	●
HBF	Accidental Damage	0%	✓	✗	●	●	●	●
OnePath	Home & Contents	0%	✓	✗	◐	●	●	●
OnePath	Home & Contents + Accidental damage	0%	✓	✗	●	●	●	●
★★★★								
1300 Insurance	Home & Contents	10%	✗	✗	◐	◐	○	○
Bendigo Bank	Bronze Home & Contents Insurance	0%	✓	✗	○	○	○	●
BUPA	Fundamentals	0%	✓	✗	◐	○	○	●
Catholic Church Insurances Lim	Classic Home & Contents Insurance	10%	✓	✗	○	●	○	◐
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	10%	✓	✗	○	○	○	◐
CGU	Listed Events Insurance	0%	✓	✗	○	●	○	●
CGU	Fundamentals Home Insurance	0%	✓	✗	○	○	○	●
CommInsure	Home Insurance + Accidental Damag	10%	✓	✓	●	●	○	●
HBF	Fundamentals	0%	✓	✗	○	○	◐	●
HSBC	Vital Home Insurance	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
★★★★								
IMB	Accidental Damage	0%	✓	✓	●	●	○	●
nab	Home Insurance Essentials	10%	✓	✗	○	○	○	●
NRMA	Home & Contents PLUS	0%	✗	✗	●	●	○	●
RACQ	Home & Contents	0%	✗	✓	●	●	○	●
★★★								
Allianz	SURECOVER	10%	✗	✗	○	○	○	●
Allianz	SURECOVER PLUS	10%	✗	✗	○	●	○	●
AON	HOME PLUS	0%	✓	✗	○	●	○	●
AON	ACCIDENTAL DAMAGE (Blue Ribbor	0%	✓	✗	●	●	○	●
Bank of Melbourne	Quality Care	0%	✓	✗	○	●	○	●
Bank of Melbourne	Essential Care	0%	✓	✗	○	○	○	●
Bank of Melbourne	Premier Care	0%	✓	✗	●	●	○	●
BANKSA	Essential Care	0%	✓	✗	○	○	○	●
BANKSA	Premier Care	0%	✓	✗	●	●	○	●
BANKSA	Quality Care	0%	✓	✗	○	●	○	●
Bendigo Bank	Gold Home & Contents Insurance	0%	✓	✗	●	●	○	●
Bendigo Bank	Silver Home & Contents Insurance	0%	✓	✗	○	●	○	●
BoQ	Defined Events/ Secure Home Extra	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
★★★								
BoQ	Accidental Damage/ Secure Home Eli	0%	✓	✓	●	●	○	●
BUPA	Listed Events	0%	✓	✗	◐	●	○	●
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	10%	✓	✗	●	●	○	◐
CGU	Accidental Damage Insurance	0%	✓	✗	●	●	○	●
Citibank	Vital Home Cover	0%	✓	✗	○	○	○	◐
CUA	First Choice Listed Events	0%	✗	✗	○	●	✗	●
CUA	First Choice Accidental Damage	0%	✗	✗	●	●	✗	●
HBF	Listed Events	0%	✓	✗	○	●	◐	●
HSBC	Prestige Home Insurance	10%	✓	✗	●	●	○	◐
HSBC	Classic Home Insurance	10%	✓	✗	○	●	○	◐
IMB	Defined Events	0%	✓	✓	○	●	○	●
MYER	Home Cover Prestige	0%	✓	✗	●	●	○	○
MYER	Home Cover	0%	✓	✗	◐	●	○	○
nab	Home Insurance	10%	✓	✗	○	●	○	◐
People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
St George	QUALITY CARE	0%	✓	✗	○	●	○	●
St George	ESSENTIAL CARE	0%	✓	✗	○	○	○	●
St George	PREMIER CARE	0%	✓	✗	●	●	○	●

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# Discounts may vary



# Home and Contents Insurance Star Ratings

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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
★★★								
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
Westpac	PREMIER CARE	0%	✓	✗	●	●	○	●
Westpac	QUALITY CARE	0%	✓	✗	○	●	○	●
Westpac	ESSENTIAL CARE	0%	✓	✗	○	○	○	●
★★								
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	✗	●	●	○	●
1Cover Direct	VITAL Home & Contents Insurance	0%	✓	✗	○	○	○	●
1Cover Direct	Classic Home & Contents Insurance	0%	✓	✗	●	●	○	●
Allianz	SURECOVER GOLD	10%	✗	✗	●	●	○	●
Bankwest	Secure Home Extra	0%	✓	✗	○	●	○	●
BUPA	Accidental Damage	0%	✓	✗	●	●	○	●
Citibank	Classic Home Cover	0%	✓	✗	○	●	○	●
Citibank	Home Cover Prestige	0%	✓	✗	●	●	○	●
NRMA	Home & Contents	0%	✗	✗	●	●	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
Suncorp	Classic Home & Contents Insurance	0%	✗	✓	●	●	○	●
★								
Coles	Home Insurance + Fusion	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
★								
Coles	Home Insurance + Fusion + Accident:	10%	✘	✘	●	●	○	●
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

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	AAMI Home Insurance	Varies	✗	✗	●	●	●	●
Bendigo Bank	Silver Home & Contents Insurance	0%	✓	✗	○	●	○	●
BUPA	Listed Events	0%	✓	✗	◐	●	○	●
BUPA	Fundamentals	0%	✓	✗	◐	○	○	●
CGU	Fundamentals Home Insurance	0%	✓	✗	○	○	○	●
CommInsure	Home Insurance	10%	✓	✓	◐	●	○	●
CommInsure	Home Insurance + Accidental Damag	10%	✓	✓	●	●	○	●
SGIC	Home Plus Cover	0%	✗	✗	●	●	○	●
SGIC	Home Cover	0%	✗	✗	◐	◐	○	●
★★★★								
ANZ	ANZ Home Insurance	0%	✓	✗	●	●	●	●
AON	ACCIDENTAL DAMAGE (Blue Ribbor	0%	✓	✗	●	●	○	●
AON	HOME PLUS	0%	✓	✗	○	●	○	●
Bendigo Bank	Bronze Home & Contents Insurance	0%	✓	✗	○	○	○	●
Bendigo Bank	Gold Home & Contents Insurance	0%	✓	✗	●	●	○	●
BUPA	Accidental Damage	0%	✓	✗	●	●	○	●
CGU	Listed Events Insurance	0%	✓	✗	○	●	○	●
CGU	Accidental Damage 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
★★★★								
Coles	Home Insurance + Fusion + Accident	10%	✗	✗	●	●	○	●
CUA	First Choice Listed Events	0%	✗	✗	○	●	✗	●
HBF	Accidental Damage	0%	✓	✗	●	●	●	●
OnePath	Home & Contents + Accidental damage	0%	✓	✗	●	●	●	●
People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
★★★								
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	✗	●	●	○	●
Allianz	SURECOVER	10%	✗	✗	○	○	○	●
Allianz	SURECOVER PLUS	10%	✗	✗	○	●	○	●
Allianz	SURECOVER GOLD	10%	✗	✗	●	●	○	●
Australian Unity	Elite care	10%	✓	✗	●	●	○	●
Australian Unity	Extra care	10%	✓	✗	○	●	○	●
Bank of Melbourne	Premier Care	0%	✓	✗	●	●	○	●
BANKSA	Premier Care	0%	✓	✗	●	●	○	●
Bankwest	Secure Home Extra	0%	✓	✗	○	●	○	●
BoQ	Defined Events/ Secure Home Extra	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
★★★								
BoQ	Accidental Damage/ Secure Home Eli	0%	✓	✓	●	●	○	●
Budget Direct	Home & Contents Insurance	10%	✗	✗	◐	◐	○	○
Catholic Church Insurances Lim	Classic Home & Contents Insurance	10%	✓	✗	○	●	○	◐
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	10%	✓	✗	○	○	○	◐
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	10%	✓	✗	●	●	○	◐
Coles	Home Insurance + Fusion	10%	✗	✗	○	●	○	●
Coles	Home Insurance	10%	✗	✗	○	○	○	●
CUA	First Choice Accidental Damage	0%	✗	✗	●	●	✗	●
HBF	Fundamentals	0%	✓	✗	○	○	◐	●
HBF	Listed Events	0%	✓	✗	○	●	◐	●
HSBC	Classic Home Insurance	10%	✓	✗	○	●	○	◐
HSBC	Prestige Home Insurance	10%	✓	✗	●	●	○	◐
HSBC	Vital Home Insurance	10%	✓	✗	○	○	○	◐
IMB	Accidental Damage	0%	✓	✓	●	●	○	●
IMB	Defined Events	0%	✓	✓	○	●	○	●
nab	Home Insurance	10%	✓	✗	○	●	○	◐
nab	Home Insurance Essentials	10%	✓	✗	○	○	○	◐
OnePath	Home & Contents	0%	✓	✗	◐	●	●	●
QBE	Home Cover	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
★★★								
QBE	Home Cover + Accidental Damage	10%	✗	✗	●	●	○	○
RAA	Home & Contents	\$20	✓	✓	●	●	○	●
RAA	Home & Contents	\$20	✓	✓	○	●	○	●
Real Insurance	Top Cover	0%	✓	✗	●	●	○	●
Real Insurance	Essential Cover	0%	✓	✗	●	●	○	●
St George	PREMIER CARE	0%	✓	✗	●	●	○	●
Suncorp	Classic Home & Contents Insurance	0%	✗	✓	●	●	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
Westpac	PREMIER CARE	0%	✓	✗	●	●	○	●
Woolworths	Standard Home Insurance	10%	✓	✗	○	●	○	●
Woolworths	Comprehensive Home Insurance	10%	✓	✗	●	●	○	●
★★								
1300 Insurance	Home & Contents	10%	✗	✗	●	●	○	○
1Cover Direct	Classic Home & Contents Insurance	0%	✓	✗	●	●	○	●
1Cover Direct	VITAL Home & Contents Insurance	0%	✓	✗	○	○	○	●
Australian Unity	Everyday care	10%	✓	✗	○	●	○	●
Bank of Melbourne	Quality Care	0%	✓	✗	○	●	○	●
BANKSA	Quality Care	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
★★								
Citibank	Home Cover Prestige	0%	✓	✗	●	●	○	●
Citibank	Vital Home Cover	0%	✓	✗	○	○	○	●
Citibank	Classic Home Cover	0%	✓	✗	○	●	○	●
MYER	Home Cover	0%	✓	✗	●	●	○	○
MYER	Home Cover Prestige	0%	✓	✗	●	●	○	○
St George	QUALITY CARE	0%	✓	✗	○	●	○	●
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	0%	✓	✗	●	●	●	●
Bankwest	Secure Home Extra	0%	✓	✗	○	●	○	●
BoQ	Accidental Damage/ Secure Home EI	0%	✓	✓	●	●	○	●
BoQ	Defined Events/ Secure Home Extra	0%	✓	✓	○	●	○	●
IMB	Accidental Damage	0%	✓	✓	●	●	○	●
IMB	Defined Events	0%	✓	✓	○	●	○	●
OnePath	Home & Contents + Accidental damage	0%	✓	✗	●	●	●	●
OnePath	Home & Contents	0%	✓	✗	◐	●	●	●
★★★★								
Bank of Melbourne	Premier Care	0%	✓	✗	●	●	○	●
BANKSA	Premier Care	0%	✓	✗	●	●	○	●
CommInsure	Home Insurance	10%	✓	✓	◐	●	○	●
CommInsure	Home Insurance + Accidental Damage	10%	✓	✓	●	●	○	●
MYER	Home Cover Prestige	0%	✓	✗	●	●	○	○
MYER	Home Cover	0%	✓	✗	◐	●	○	○
St George	PREMIER CARE	0%	✓	✗	●	●	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
Suncorp	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
★★★★								
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
Westpac	PREMIER CARE	0%	✓	✗	●	●	○	●
★★★								
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	✗	●	●	○	●
AAMI	AAMI Home Insurance	Varies	✗	✗	●	●	●	●
AON	HOME PLUS	0%	✓	✗	○	●	○	●
AON	ACCIDENTAL DAMAGE (Blue Ribbor	0%	✓	✗	●	●	○	●
Bank of Melbourne	Essential Care	0%	✓	✗	○	○	○	●
Bank of Melbourne	Quality Care	0%	✓	✗	○	●	○	●
BANKSA	Essential Care	0%	✓	✗	○	○	○	●
BANKSA	Quality Care	0%	✓	✗	○	●	○	●
Bendigo Bank	Gold Home & Contents Insurance	0%	✓	✗	●	●	○	●
Bendigo Bank	Bronze Home & Contents Insurance	0%	✓	✗	○	○	○	●
Bendigo Bank	Silver Home & Contents Insurance	0%	✓	✗	○	●	○	●
BUPA	Accidental Damage	0%	✓	✗	●	●	○	●
BUPA	Fundamentals	0%	✓	✗	●	○	○	●
BUPA	Listed Events	0%	✓	✗	●	●	○	●
Catholic Church Insurances Lim	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

## 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
★ ★ ★								
Catholic Church Insurances Lim	Classic Home & Contents Insurance	10%	✓	✗	○	●	○	◐
CGU	Fundamentals Home Insurance	0%	✓	✗	○	○	○	●
CGU	Accidental Damage Insurance	0%	✓	✗	●	●	○	●
CGU	Listed Events Insurance	0%	✓	✗	○	●	○	●
CUA	First Choice Listed Events	0%	✗	✗	○	●	✗	●
CUA	First Choice Accidental Damage	0%	✗	✗	●	●	✗	●
HBF	Accidental Damage	0%	✓	✗	●	●	●	●
HBF	Listed Events	0%	✓	✗	○	●	◐	●
HBF	Fundamentals	0%	✓	✗	○	○	◐	●
HSBC	Prestige Home Insurance	10%	✓	✗	●	●	○	◐
NRMA	Home & Contents	0%	✗	✗	◐	◐	○	●
NRMA	Home & Contents PLUS	0%	✗	✗	●	●	○	●
People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
St George	ESSENTIAL CARE	0%	✓	✗	○	○	○	●
St George	QUALITY CARE	0%	✓	✗	○	●	○	●
Westpac	QUALITY 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
★★								
1Cover Direct	Classic Home & Contents Insurance	0%	✓	✗	●	●	○	●
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	10%	✓	✗	○	○	○	●
Citibank	Home Cover Prestige	0%	✓	✗	●	●	○	●
Citibank	Classic Home Cover	0%	✓	✗	○	●	○	●
Coles	Home Insurance + Fusion + Accident	10%	✗	✗	●	●	○	●
Coles	Home Insurance + Fusion	10%	✗	✗	○	●	○	●
HSBC	Classic Home Insurance	10%	✓	✗	○	●	○	●
HSBC	Vital Home Insurance	10%	✓	✗	○	○	○	●
nab	Home Insurance	10%	✓	✗	○	●	○	●
★								
1Cover Direct	VITAL Home & Contents Insurance	0%	✓	✗	○	○	○	●
Citibank	Vital Home Cover	0%	✓	✗	○	○	○	●
Coles	Home Insurance	10%	✗	✗	○	○	○	●
nab	Home Insurance Essentials	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	AAMI Home Insurance	Varies	✗	✗	●	●	●	●
ANZ	ANZ Home Insurance	0%	✓	✗	●	●	●	●
CGU	Fundamentals Home Insurance	0%	✓	✗	○	○	○	●
OnePath	Home & Contents + Accidental damage	0%	✓	✗	●	●	●	●
OnePath	Home & Contents	0%	✓	✗	◐	●	●	●
Real Insurance	Essential Cover	0%	✓	✗	◐	◐	○	●
Woolworths	Standard Home Insurance	10%	✓	✗	○	◐	○	●
★★★★								
AON	HOME PLUS	0%	✓	✗	○	●	○	●
Bendigo Bank	Bronze Home & Contents Insurance	0%	✓	✗	○	○	○	●
Bendigo Bank	Silver Home & Contents Insurance	0%	✓	✗	○	●	○	●
BUPA	Fundamentals	0%	✓	✗	◐	○	○	●
BUPA	Listed Events	0%	✓	✗	◐	●	○	●
CGU	Accidental Damage Insurance	0%	✓	✗	●	●	○	●
CGU	Listed Events Insurance	0%	✓	✗	○	●	○	●
Coles	Home Insurance + Fusion + Accidental Damage	10%	✗	✗	●	●	○	●
CommInsure	Home Insurance	10%	✓	✓	◐	●	○	●
CommInsure	Home Insurance + Accidental Damage	10%	✓	✓	●	●	○	●

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# Discounts may vary



# Home and Contents Insurance Star Ratings

Report Date: September 2013

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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
★★★★								
CUA	First Choice Listed Events	0%	x	x	○	●	x	●
CUA	First Choice Accidental Damage	0%	x	x	●	●	x	●
HBF	Accidental Damage	0%	✓	x	●	●	●	●
People's Choice CU	First Choice Listed Events	0%	✓	x	○	●	○	●
People's Choice CU	First Choice Accidental Damage	0%	✓	x	●	●	○	●
QBE	Home Cover	10%	x	x	○	●	○	○
Real Insurance	Top Cover	0%	✓	x	●	◐	○	●
Woolworths	Comprehensive Home Insurance	10%	✓	x	●	◐	○	●
★★★								
1300 Insurance	Home & Contents	10%	x	x	◐	◐	○	○
Allianz	SURECOVER GOLD	10%	x	x	●	●	○	◐
Allianz	SURECOVER PLUS	10%	x	x	○	●	○	◐
AON	ACCIDENTAL DAMAGE (Blue Ribbor	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	●	●	○	●
Bankwest	Secure Home Extra	0%	✓	x	○	●	○	●

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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
★ ★ ★								
Bendigo Bank	Gold Home & Contents Insurance	0%	✓	✗	●	●	○	●
BoQ	Defined Events/ Secure Home Extra	0%	✓	✓	○	●	○	●
BoQ	Accidental Damage/ Secure Home EI	0%	✓	✓	●	●	○	●
Budget Direct	Home & Contents Insurance	10%	✗	✗	◐	◐	○	○
BUPA	Accidental Damage	0%	✓	✗	●	●	○	●
Catholic Church Insurances Lim	Classic Home & Contents Insurance	10%	✓	✗	○	●	○	◐
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	10%	✓	✗	●	●	○	◐
Coles	Home Insurance	10%	✗	✗	○	○	○	●
Coles	Home Insurance + Fusion	10%	✗	✗	○	●	○	●
GIO	Classic	10%	✗	✓	◐	◐	○	●
GIO	Platinum Essential Plus	10%	✗	✓	●	●	○	●
GIO	Platinum Essential	10%	✗	✓	●	●	○	●
HBF	Fundamentals	0%	✓	✗	○	○	◐	●
HBF	Listed Events	0%	✓	✗	○	●	◐	●
HSBC	Prestige Home Insurance	10%	✓	✗	●	●	○	◐
IMB	Accidental Damage	0%	✓	✓	●	●	○	●
IMB	Defined Events	0%	✓	✓	○	●	○	●
MYER	Home Cover	0%	✓	✗	◐	●	○	○
MYER	Home Cover Prestige	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
★★★								
NRMA	Home & Contents	0%	✗	✗	●	●	○	●
NRMA	Home & Contents PLUS	0%	✗	✗	●	●	○	●
QBE	Home Cover + Accidental Damage	10%	✗	✗	●	●	○	○
St George	QUALITY CARE	0%	✓	✗	○	●	○	●
St George	PREMIER CARE	0%	✓	✗	●	●	○	●
Suncorp	Classic Home & Contents Insurance	0%	✗	✓	●	●	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
Westpac	QUALITY CARE	0%	✓	✗	○	●	○	●
Westpac	PREMIER CARE	0%	✓	✗	●	●	○	●
★★								
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	✗	●	●	○	●
1Cover Direct	Classic Home & Contents Insurance	0%	✓	✗	●	●	○	●
Allianz	SURECOVER	10%	✗	✗	○	○	○	●
Bank of Melbourne	Essential Care	0%	✓	✗	○	○	○	●
BANKSA	Essential Care	0%	✓	✗	○	○	○	●
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	10%	✓	✗	○	○	○	●
Citibank	Home Cover Prestige	0%	✓	✗	●	●	○	●

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# Home and Contents Insurance Star Ratings

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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
★★								
HSBC	Classic Home Insurance	10%	✓	✗	○	●	○	●
HSBC	Vital Home Insurance	10%	✓	✗	○	○	○	●
nab	Home Insurance	10%	✓	✗	○	●	○	●
St George	ESSENTIAL CARE	0%	✓	✗	○	○	○	●
Westpac	ESSENTIAL CARE	0%	✓	✗	○	○	○	●
★								
1Cover Direct	VITAL Home & Contents Insurance	0%	✓	✗	○	○	○	●
Citibank	Vital Home Cover	0%	✓	✗	○	○	○	●
Citibank	Classic Home Cover	0%	✓	✗	○	●	○	●
nab	Home Insurance Essentials	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%	✓	✗	●	●	●	●
CGU	Fundamentals Home Insurance	0%	✓	✗	○	○	○	●
CommInsure	Home Insurance	10%	✓	✓	●	●	○	●
MYER	Home Cover	0%	✓	✗	●	●	○	○
MYER	Home Cover Prestige	0%	✓	✗	●	●	○	○
OnePath	Home & Contents + Accidental damage	0%	✓	✗	●	●	●	●
OnePath	Home & Contents	0%	✓	✗	●	●	●	●
★★★★								
AAMI	AAMI Home Insurance	Varies	✗	✗	●	●	●	●
AON	ACCIDENTAL DAMAGE (Blue Ribbor	0%	✓	✗	●	●	○	●
AON	HOME PLUS	0%	✓	✗	○	●	○	●
Bendigo Bank	Bronze Home & Contents Insurance	0%	✓	✗	○	○	○	●
Bendigo Bank	Gold Home & Contents Insurance	0%	✓	✗	●	●	○	●
Bendigo Bank	Silver Home & Contents Insurance	0%	✓	✗	○	●	○	●
BUPA	Listed Events	0%	✓	✗	●	●	○	●
BUPA	Fundamentals	0%	✓	✗	●	○	○	●
CGU	Accidental Damage Insurance	0%	✓	✗	●	●	○	●
CGU	Listed Events Insurance	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
★★★★								
CommInsure	Home Insurance + Accidental Damag	10%	✓	✓	●	●	○	●
CUA	First Choice Listed Events	0%	✗	✗	○	●	✗	●
HBF	Accidental Damage	0%	✓	✗	●	●	●	●
HBF	Fundamentals	0%	✓	✗	○	○	◐	●
People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
★★★								
Allianz	SURECOVER PLUS	10%	✗	✗	○	●	○	◐
Bank of Melbourne	Essential Care	0%	✓	✗	○	○	○	●
Bank of Melbourne	Premier Care	0%	✓	✗	●	●	○	●
Bank of Melbourne	Quality Care	0%	✓	✗	○	●	○	●
BANKSA	Quality Care	0%	✓	✗	○	●	○	●
BANKSA	Premier Care	0%	✓	✗	●	●	○	●
BANKSA	Essential Care	0%	✓	✗	○	○	○	●
Bankwest	Secure Home Extra	0%	✓	✗	○	●	○	●
BoQ	Accidental Damage/ Secure Home El	0%	✓	✓	●	●	○	●
BoQ	Defined Events/ Secure Home Extra	0%	✓	✓	○	●	○	●
BUPA	Accidental Damage	0%	✓	✗	●	●	○	●

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# Home and Contents Insurance Star Ratings

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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
★ ★ ★								
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	10%	✓	✗	○	○	○	◐
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	10%	✓	✗	●	●	○	◐
Catholic Church Insurances Lim	Classic Home & Contents Insurance	10%	✓	✗	○	●	○	◐
Coles	Home Insurance + Fusion	10%	✗	✗	○	●	○	●
Coles	Home Insurance + Fusion + Accident	10%	✗	✗	●	●	○	●
CUA	First Choice Accidental Damage	0%	✗	✗	●	●	✗	●
HBF	Listed Events	0%	✓	✗	○	●	◐	●
HSBC	Prestige Home Insurance	10%	✓	✗	●	●	○	◐
HSBC	Classic Home Insurance	10%	✓	✗	○	●	○	◐
HSBC	Vital Home Insurance	10%	✓	✗	○	○	○	◐
IMB	Accidental Damage	0%	✓	✓	●	●	○	●
IMB	Defined Events	0%	✓	✓	○	●	○	●
QBE	Home Cover + Accidental Damage	10%	✗	✗	●	●	○	○
QBE	Home Cover	10%	✗	✗	○	●	○	○
RAC	Home & Contents	\$35	✗	✓	○	●	○	●
SGIO	Home Plus Cover	0%	✗	✗	●	●	○	●
SGIO	Home Cover	0%	✗	✗	◐	◐	○	●
St George	QUALITY CARE	0%	✓	✗	○	●	○	●
St George	PREMIER CARE	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
★★★								
St George	ESSENTIAL CARE	0%	✓	✗	○	○	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
Suncorp	Classic Home & Contents Insurance	0%	✗	✓	◐	◐	○	●
Westpac	QUALITY CARE	0%	✓	✗	○	●	○	●
Westpac	ESSENTIAL CARE	0%	✓	✗	○	○	○	●
Westpac	PREMIER CARE	0%	✓	✗	●	●	○	●
★★								
1Cover Direct	Classic Home & Contents Insurance	0%	✓	✗	●	●	○	◐
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	✗	●	●	○	◐
Allianz	SURECOVER GOLD	10%	✗	✗	●	●	○	◐
Allianz	SURECOVER	10%	✗	✗	○	○	○	◐
Budget Direct	Home & Contents Insurance	10%	✗	✗	◐	◐	○	○
Citibank	Home Cover Prestige	0%	✓	✗	●	●	○	◐
Citibank	Vital Home Cover	0%	✓	✗	○	○	○	◐
Citibank	Classic Home Cover	0%	✓	✗	○	●	○	◐
Coles	Home Insurance	10%	✗	✗	○	○	○	●
GIO	Classic	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
★★								
nab	Home Insurance Essentials	10%	✓	✗	○	○	○	●
★								
1300 Insurance	Home & Contents	10%	✗	✗	●	●	○	○
1Cover Direct	VITAL Home & Contents Insurance	0%	✓	✗	○	○	○	●
GIO	Platinum Essential	10%	✗	✓	●	●	○	●
nab	Home Insurance	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
★★★★★								
ANZ	ANZ Home Insurance	0%	✓	✗	●	●	●	●
CGU	Fundamentals Home Insurance	0%	✓	✗	○	○	○	●
CommInsure	Home Insurance + Accidental Damag	10%	✓	✓	●	●	○	●
CommInsure	Home Insurance	10%	✓	✓	●	●	○	●
HBF	Accidental Damage	0%	✓	✗	●	●	●	●
OnePath	Home & Contents	0%	✓	✗	●	●	●	●
OnePath	Home & Contents + Accidental damaç	0%	✓	✗	●	●	●	●
★★★★								
AON	HOME PLUS	0%	✓	✗	○	●	○	●
Australian Unity	Extra care	10%	✓	✗	○	●	○	●
Australian Unity	Everyday care	10%	✓	✗	○	●	○	●
Bendigo Bank	Gold Home & Contents Insurance	0%	✓	✗	●	●	○	●
Bendigo Bank	Silver Home & Contents Insurance	0%	✓	✗	○	●	○	●
Bendigo Bank	Bronze Home & Contents Insurance	0%	✓	✗	○	○	○	●
BUPA	Listed Events	0%	✓	✗	●	●	○	●
BUPA	Fundamentals	0%	✓	✗	●	○	○	●
BUPA	Accidental Damage	0%	✓	✗	●	●	○	●
CGU	Listed Events Insurance	0%	✓	✗	○	●	○	●

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# Home and Contents Insurance Star Ratings

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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
★★★★								
CGU	Accidental Damage Insurance	0%	✓	✗	●	●	○	●
Coles	Home Insurance + Fusion + Accident	10%	✗	✗	●	●	○	●
CUA	First Choice Listed Events	0%	✗	✗	○	●	✗	●
CUA	First Choice Accidental Damage	0%	✗	✗	●	●	✗	●
People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
★★★								
1300 Insurance	Home & Contents	10%	✗	✗	◐	◐	○	○
1Cover Direct	Classic Home & Contents Insurance	0%	✓	✗	●	●	○	◐
AAMI	AAMI Home Insurance	Varies	✗	✗	●	●	●	●
Allianz	SURECOVER	10%	✗	✗	○	○	○	◐
Allianz	SURECOVER GOLD	10%	✗	✗	●	●	○	◐
Allianz	SURECOVER PLUS	10%	✗	✗	○	●	○	◐
AON	ACCIDENTAL DAMAGE (Blue Ribbor	0%	✓	✗	●	●	○	●
Australian Unity	Elite care	10%	✓	✗	●	●	○	●
Bank of Melbourne	Quality Care	0%	✓	✗	○	●	○	●
Bank of Melbourne	Premier Care	0%	✓	✗	●	●	○	●
BANKSA	Premier 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
★★★								
BANKSA	Quality Care	0%	✓	✗	○	●	○	●
BoQ	Defined Events/ Secure Home Extra	0%	✓	✓	○	●	○	●
BoQ	Accidental Damage/ Secure Home EI	0%	✓	✓	●	●	○	●
Budget Direct	Home & Contents Insurance	10%	✗	✗	◐	◐	○	○
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	10%	✓	✗	●	●	○	◐
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	10%	✓	✗	○	○	○	◐
Catholic Church Insurances Lim	Classic Home & Contents Insurance	10%	✓	✗	○	●	○	◐
Citibank	Home Cover Prestige	0%	✓	✗	●	●	○	◐
Citibank	Vital Home Cover	0%	✓	✗	○	○	○	◐
Coles	Home Insurance	10%	✗	✗	○	○	○	●
Coles	Home Insurance + Fusion	10%	✗	✗	○	●	○	●
GIO	Classic	10%	✗	✓	◐	◐	○	●
HBF	Listed Events	0%	✓	✗	○	●	◐	●
HSBC	Prestige Home Insurance	10%	✓	✗	●	●	○	◐
IMB	Accidental Damage	0%	✓	✓	●	●	○	●
IMB	Defined Events	0%	✓	✓	○	●	○	●
MYER	Home Cover	0%	✓	✗	◐	●	○	○
MYER	Home Cover Prestige	0%	✓	✗	●	●	○	○
QBE	Home Cover	10%	✗	✗	○	●	○	○

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# Discounts may vary



# Home and Contents Insurance Star Ratings

Report Date: September 2013

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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
★★★								
RACV	Home & Contents + Fusion + Acciden	0%	✗	✗	●	●	○	●
RACV	Home & Contents + Fusion	0%	✗	✗	○	●	○	●
RACV	Home & Contents	0%	✗	✗	○	○	○	●
St George	QUALITY CARE	0%	✓	✗	○	●	○	●
St George	PREMIER CARE	0%	✓	✗	●	●	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
Suncorp	Classic Home & Contents Insurance	0%	✗	✓	●	●	○	●
Westpac	PREMIER CARE	0%	✓	✗	●	●	○	●
Westpac	QUALITY CARE	0%	✓	✗	○	●	○	●
★★								
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	✗	●	●	○	●
Bank of Melbourne	Essential Care	0%	✓	✗	○	○	○	●
BANKSA	Essential Care	0%	✓	✗	○	○	○	●
Bankwest	Secure Home Extra	0%	✓	✗	○	●	○	●
Citibank	Classic Home Cover	0%	✓	✗	○	●	○	●
GIO	Platinum Essential	10%	✗	✓	●	●	○	●
HSBC	Vital Home Insurance	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
<b>★★</b>								
HSBC	Classic Home Insurance	10%	✓	✗	○	●	○	●
nab	Home Insurance Essentials	10%	✓	✗	○	○	○	●
QBE	Home Cover + Accidental Damage	10%	✗	✗	●	●	○	○
St George	ESSENTIAL CARE	0%	✓	✗	○	○	○	●
Westpac	ESSENTIAL CARE	0%	✓	✗	○	○	○	●
<b>★</b>								
1Cover Direct	VITAL Home & Contents Insurance	0%	✓	✗	○	○	○	●
HBF	Fundamentals	0%	✓	✗	○	○	●	●
nab	Home Insurance	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
★★★★★								
AAMI	AAMI Home Insurance	Varies	✗	✗	●	●	●	●
ANZ	ANZ Home Insurance	0%	✓	✗	●	●	●	●
BUPA	Fundamentals	0%	✓	✗	◐	○	○	●
CGU	Fundamentals Home Insurance	0%	✓	✗	○	○	○	●
CommInsure	Home Insurance + Accidental Damag	10%	✓	✓	●	●	○	●
CommInsure	Home Insurance	10%	✓	✓	◐	●	○	●
OnePath	Home & Contents	0%	✓	✗	◐	●	●	●
OnePath	Home & Contents + Accidental damaç	0%	✓	✗	●	●	●	●
★★★★								
AON	HOME PLUS	0%	✓	✗	○	●	○	●
Bendigo Bank	Silver Home & Contents Insurance	0%	✓	✗	○	●	○	●
Bendigo Bank	Bronze Home & Contents Insurance	0%	✓	✗	○	○	○	●
BoQ	Accidental Damage/ Secure Home EI	0%	✓	✓	●	●	○	●
BUPA	Listed Events	0%	✓	✗	◐	●	○	●
CGU	Accidental Damage Insurance	0%	✓	✗	●	●	○	●
CGU	Listed Events Insurance	0%	✓	✗	○	●	○	●
Coles	Home Insurance + Fusion + Accident	10%	✗	✗	●	●	○	●
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

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
★★★★								
HBF	Accidental Damage	0%	✓	✗	●	●	●	●
IMB	Defined Events	0%	✓	✓	○	●	○	●
IMB	Accidental Damage	0%	✓	✓	●	●	○	●
NRMA	Home & Contents PLUS	0%	✗	✗	●	●	○	●
Real Insurance	Essential Cover	0%	✓	✗	◐	◐	○	●
Suncorp	Classic Home & Contents Insurance	0%	✗	✓	◐	◐	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
Woolworths	Standard Home Insurance	10%	✓	✗	○	◐	○	●
★★★								
1300 Insurance	Home & Contents	10%	✗	✗	◐	◐	○	○
AON	ACCIDENTAL DAMAGE (Blue Ribbor	0%	✓	✗	●	●	○	●
Australian Unity	Elite care	10%	✓	✗	●	●	○	●
Australian Unity	Extra care	10%	✓	✗	○	●	○	●
Bank of Melbourne	Quality Care	0%	✓	✗	○	●	○	●
Bank of Melbourne	Essential Care	0%	✓	✗	○	○	○	●
Bank of Melbourne	Premier Care	0%	✓	✗	●	●	○	●
BANKSA	Premier Care	0%	✓	✗	●	●	○	●
BANKSA	Quality Care	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
★★★								
BANKSA	Essential Care	0%	✓	✗	○	○	○	●
Bankwest	Secure Home Extra	0%	✓	✗	○	●	○	●
Bendigo Bank	Gold Home & Contents Insurance	0%	✓	✗	●	●	○	●
BoQ	Defined Events/ Secure Home Extra	0%	✓	✓	○	●	○	●
Budget Direct	Home & Contents Insurance	10%	✗	✗	◐	◐	○	○
BUPA	Accidental Damage	0%	✓	✗	●	●	○	●
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	10%	✓	✗	●	●	○	◐
Coles	Home Insurance	10%	✗	✗	○	○	○	●
Coles	Home Insurance + Fusion	10%	✗	✗	○	●	○	●
CUA	First Choice Accidental Damage	0%	✗	✗	●	●	✗	●
HBF	Listed Events	0%	✓	✗	○	●	◐	●
HBF	Fundamentals	0%	✓	✗	○	○	◐	●
HSBC	Prestige Home Insurance	10%	✓	✗	●	●	○	◐
HSBC	Classic Home Insurance	10%	✓	✗	○	●	○	◐
MYER	Home Cover Prestige	0%	✓	✗	●	●	○	○
MYER	Home Cover	0%	✓	✗	◐	●	○	○
NRMA	Home & Contents	0%	✗	✗	◐	◐	○	●
People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
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

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
★★★								
QBE	Home Cover + Accidental Damage	10%	✗	✗	●	●	○	○
RACT	Home & Contents + Fusion	0%	✗	✗	○	●	○	●
RACT	Home & Contents	0%	✗	✗	○	○	○	●
Real Insurance	Top Cover	0%	✓	✗	●	◐	○	●
St George	ESSENTIAL CARE	0%	✓	✗	○	○	○	●
St George	QUALITY CARE	0%	✓	✗	○	●	○	●
St George	PREMIER CARE	0%	✓	✗	●	●	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
Westpac	QUALITY CARE	0%	✓	✗	○	●	○	●
Westpac	ESSENTIAL CARE	0%	✓	✗	○	○	○	●
Westpac	PREMIER CARE	0%	✓	✗	●	●	○	●
Woolworths	Comprehensive Home Insurance	10%	✓	✗	●	◐	○	●
★★								
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	✗	●	●	○	◐
1Cover Direct	Classic Home & Contents Insurance	0%	✓	✗	●	●	○	◐
Allianz	SURECOVER PLUS	10%	✗	✗	○	●	○	◐
Allianz	SURECOVER	10%	✗	✗	○	○	○	◐
Allianz	SURECOVER GOLD	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
★★								
Australian Unity	Everyday care	10%	✓	✗	○	●	○	●
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	10%	✓	✗	○	○	○	●
Catholic Church Insurances Lim	Classic Home & Contents Insurance	10%	✓	✗	○	●	○	●
Citibank	Home Cover Prestige	0%	✓	✗	●	●	○	●
HSBC	Vital Home Insurance	10%	✓	✗	○	○	○	●
nab	Home Insurance	10%	✓	✗	○	●	○	●
RACT	Home & Contents + Fusion + Acciden	0%	✗	✗	●	●	○	●
★								
1Cover Direct	VITAL Home & Contents Insurance	0%	✓	✗	○	○	○	●
Citibank	Classic Home Cover	0%	✓	✗	○	●	○	●
Citibank	Vital Home Cover	0%	✓	✗	○	○	○	●
nab	Home Insurance Essentials	10%	✓	✗	○	○	○	●
QBE	Home Cover	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%	✓	✗	●	●	●	●
CGU	Listed Events Insurance	0%	✓	✗	○	●	○	●
CGU	Fundamentals Home Insurance	0%	✓	✗	○	○	○	●
HBF	Accidental Damage	0%	✓	✗	●	●	●	●
HBF	Fundamentals	0%	✓	✗	○	○	◐	●
MYER	Home Cover Prestige	0%	✓	✗	●	●	○	○
OnePath	Home & Contents + Accidental damage	0%	✓	✗	●	●	●	●
OnePath	Home & Contents	0%	✓	✗	◐	●	●	●
★★★★								
Bank of Melbourne	Quality Care	0%	✓	✗	○	●	○	●
Bank of Melbourne	Premier Care	0%	✓	✗	●	●	○	●
BANKSA	Premier Care	0%	✓	✗	●	●	○	●
BANKSA	Quality Care	0%	✓	✗	○	●	○	●
Bendigo Bank	Silver Home & Contents Insurance	0%	✓	✗	○	●	○	●
Bendigo Bank	Bronze Home & Contents Insurance	0%	✓	✗	○	○	○	●
BUPA	Fundamentals	0%	✓	✗	◐	○	○	●
CommInsure	Home Insurance	10%	✓	✓	◐	●	○	●
MYER	Home Cover	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
★★★★								
Real Insurance	Essential Cover	0%	✓	✗	●	●	○	●
St George	QUALITY CARE	0%	✓	✗	○	●	○	●
St George	PREMIER CARE	0%	✓	✗	●	●	○	●
Westpac	PREMIER CARE	0%	✓	✗	●	●	○	●
Westpac	QUALITY CARE	0%	✓	✗	○	●	○	●
Woolworths	Standard Home Insurance	10%	✓	✗	○	●	○	●
★★★								
1300 Insurance	Home & Contents	10%	✗	✗	●	●	○	○
AAMI	AAMI Home Insurance	Varies	✗	✗	●	●	●	●
AON	HOME PLUS	0%	✓	✗	○	●	○	●
AON	ACCIDENTAL DAMAGE (Blue Ribbor	0%	✓	✗	●	●	○	●
Bank of Melbourne	Essential Care	0%	✓	✗	○	○	○	●
BANKSA	Essential Care	0%	✓	✗	○	○	○	●
Bankwest	Secure Home Extra	0%	✓	✗	○	●	○	●
Bendigo Bank	Gold Home & Contents Insurance	0%	✓	✗	●	●	○	●
BoQ	Defined Events/ Secure Home Extra	0%	✓	✓	○	●	○	●
BoQ	Accidental Damage/ Secure Home EI	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

## 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
★★★								
BUPA	Accidental Damage	0%	✓	✗	●	●	○	●
BUPA	Listed Events	0%	✓	✗	◐	●	○	●
Catholic Church Insurances Lim	Classic Home & Contents Insurance	10%	✓	✗	○	●	○	◐
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	10%	✓	✗	○	○	○	◐
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	10%	✓	✗	●	●	○	◐
CGU	Accidental Damage Insurance	0%	✓	✗	●	●	○	●
Coles	Home Insurance + Fusion + Accident	10%	✗	✗	●	●	○	●
Coles	Home Insurance + Fusion	10%	✗	✗	○	●	○	●
CommInsure	Home Insurance + Accidental Damag	10%	✓	✓	●	●	○	●
CUA	First Choice Accidental Damage	0%	✗	✗	●	●	✗	●
CUA	First Choice Listed Events	0%	✗	✗	○	●	✗	●
HBF	Listed Events	0%	✓	✗	○	●	◐	●
IMB	Accidental Damage	0%	✓	✓	●	●	○	●
IMB	Defined Events	0%	✓	✓	○	●	○	●
NRMA	Home & Contents	0%	✗	✗	◐	◐	○	●
NRMA	Home & Contents PLUS	0%	✗	✗	●	●	○	●
People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
QBE	Home Cover	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
★★★								
QBE	Home Cover + Accidental Damage	10%	✗	✗	●	●	○	○
RACQ	Home & Contents	0%	✗	✓	◐	◐	○	●
Real Insurance	Top Cover	0%	✓	✗	●	◐	○	●
St George	ESSENTIAL CARE	0%	✓	✗	○	○	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
Westpac	ESSENTIAL CARE	0%	✓	✗	○	○	○	●
Woolworths	Comprehensive Home Insurance	10%	✓	✗	●	◐	○	●
★★								
Allianz	SURECOVER	10%	✗	✗	○	○	○	◐
Allianz	SURECOVER GOLD	10%	✗	✗	●	●	○	◐
Allianz	SURECOVER PLUS	10%	✗	✗	○	●	○	◐
Citibank	Home Cover Prestige	0%	✓	✗	●	●	○	◐
Citibank	Vital Home Cover	0%	✓	✗	○	○	○	◐
Coles	Home Insurance	10%	✗	✗	○	○	○	●
HSBC	Vital Home Insurance	10%	✓	✗	○	○	○	◐
HSBC	Prestige Home Insurance	10%	✓	✗	●	●	○	◐
HSBC	Classic Home Insurance	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
★★								
nab	Home Insurance Essentials	10%	✓	✗	○	○	○	●
nab	Home Insurance	10%	✓	✗	○	●	○	●
Suncorp	Classic Home & Contents Insurance	0%	✗	✓	●	●	○	●
★								
1Cover Direct	VITAL Home & Contents Insurance	0%	✓	✗	○	○	○	●
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	✗	●	●	○	●
1Cover Direct	Classic Home & Contents Insurance	0%	✓	✗	●	●	○	●
Citibank	Classic Home 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
★★★★★								
BUPA	Fundamentals	0%	✓	✗	●	○	○	●
CGU	Fundamentals Home Insurance	0%	✓	✗	○	○	○	●
CommInsure	Home Insurance	10%	✓	✓	●	●	○	●
CommInsure	Home Insurance + Accidental Damag	10%	✓	✓	●	●	○	●
RAA	Home & Contents	\$20	✓	✓	●	●	○	●
RAA	Home & Contents	\$20	✓	✓	○	●	○	●
SGIC	Home Plus Cover	0%	✗	✗	●	●	○	●
★★★★								
AON	HOME PLUS	0%	✓	✗	○	●	○	●
Bendigo Bank	Gold Home & Contents Insurance	0%	✓	✗	●	●	○	●
Bendigo Bank	Silver Home & Contents Insurance	0%	✓	✗	○	●	○	●
Bendigo Bank	Bronze Home & Contents Insurance	0%	✓	✗	○	○	○	●
BoQ	Accidental Damage/ Secure Home EI	0%	✓	✓	●	●	○	●
BoQ	Defined Events/ Secure Home Extra	0%	✓	✓	○	●	○	●
BUPA	Listed Events	0%	✓	✗	●	●	○	●
CGU	Listed Events Insurance	0%	✓	✗	○	●	○	●
CGU	Accidental Damage Insurance	0%	✓	✗	●	●	○	●
Coles	Home Insurance + Fusion + Accident:	10%	✗	✗	●	●	○	●

your guide to product excellence

# Discounts may vary



# Home and Contents Insurance Star Ratings

Report Date: September 2013

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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
★★★★								
IMB	Accidental Damage	0%	✓	✓	●	●	○	●
IMB	Defined Events	0%	✓	✓	○	●	○	●
People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
SGIC	Home Cover	0%	✗	✗	◐	◐	○	●
Suncorp	Classic Home & Contents Insurance	0%	✗	✓	◐	◐	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
★★★								
1Cover Direct	Classic Home & Contents Insurance	0%	✓	✗	●	●	○	◐
AAMI	AAMI Home Insurance	Varies	✗	✗	●	●	●	●
Allianz	SURECOVER	10%	✗	✗	○	○	○	◐
Allianz	SURECOVER PLUS	10%	✗	✗	○	●	○	◐
Allianz	SURECOVER GOLD	10%	✗	✗	●	●	○	◐
ANZ	ANZ Home Insurance	0%	✓	✗	●	●	●	●
AON	ACCIDENTAL DAMAGE (Blue Ribbor	0%	✓	✗	●	●	○	●
Bank of Melbourne	Premier Care	0%	✓	✗	●	●	○	●
BANKSA	Premier Care	0%	✓	✗	●	●	○	●
Bankwest	Secure Home Extra	0%	✓	✗	○	●	○	●

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# Discounts may vary





# Home and Contents Insurance Star Ratings

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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
★★★								
Budget Direct	Home & Contents Insurance	10%	✗	✗	◐	◐	○	○
BUPA	Accidental Damage	0%	✓	✗	●	●	○	●
Catholic Church Insurances Lim	Classic Home & Contents Insurance	10%	✓	✗	○	●	○	◐
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	10%	✓	✗	○	○	○	◐
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	10%	✓	✗	●	●	○	◐
Citibank	Classic Home Cover	0%	✓	✗	○	●	○	◐
Citibank	Vital Home Cover	0%	✓	✗	○	○	○	◐
Coles	Home Insurance + Fusion	10%	✗	✗	○	●	○	●
Coles	Home Insurance	10%	✗	✗	○	○	○	●
CUA	First Choice Listed Events	0%	✗	✗	○	●	✗	●
CUA	First Choice Accidental Damage	0%	✗	✗	●	●	✗	●
HBF	Fundamentals	0%	✓	✗	○	○	◐	●
HBF	Listed Events	0%	✓	✗	○	●	◐	●
HBF	Accidental Damage	0%	✓	✗	●	●	●	●
HSBC	Classic Home Insurance	10%	✓	✗	○	●	○	◐
HSBC	Vital Home Insurance	10%	✓	✗	○	○	○	◐
HSBC	Prestige Home Insurance	10%	✓	✗	●	●	○	◐
nab	Home Insurance Essentials	10%	✓	✗	○	○	○	◐
nab	Home Insurance	10%	✓	✗	○	●	○	◐

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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
★★★								
OnePath	Home & Contents	0%	✓	✗	●	●	●	●
OnePath	Home & Contents + Accidental damage	0%	✓	✗	●	●	●	●
QBE	Home Cover	10%	✗	✗	○	●	○	○
Real Insurance	Essential Cover	0%	✓	✗	●	●	○	●
Real Insurance	Top Cover	0%	✓	✗	●	●	○	●
St George	PREMIER CARE	0%	✓	✗	●	●	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
Westpac	PREMIER CARE	0%	✓	✗	●	●	○	●
Woolworths	Standard Home Insurance	10%	✓	✗	○	●	○	●
Woolworths	Comprehensive Home Insurance	10%	✓	✗	●	●	○	●
★★								
1300 Insurance	Home & Contents	10%	✗	✗	●	●	○	○
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	✗	●	●	○	●
1Cover Direct	VITAL Home & Contents Insurance	0%	✓	✗	○	○	○	●
Bank of Melbourne	Quality Care	0%	✓	✗	○	●	○	●
BANKSA	Quality Care	0%	✓	✗	○	●	○	●
Citibank	Home Cover Prestige	0%	✓	✗	●	●	○	●
MYER	Home Cover Prestige	0%	✓	✗	●	●	○	○

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# Discounts may vary



# Home and Contents Insurance Star Ratings

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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
★★								
MYER	Home Cover	0%	✓	✗	●	●	○	○
QBE	Home Cover + Accidental Damage	10%	✗	✗	●	●	○	○
St George	QUALITY CARE	0%	✓	✗	○	●	○	●
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 - 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	0%	✓	✗	●	●	●	●
BoQ	Defined Events/ Secure Home Extra	0%	✓	✓	○	●	○	●
BoQ	Accidental Damage/ Secure Home EI	0%	✓	✓	●	●	○	●
IMB	Accidental Damage	0%	✓	✓	●	●	○	●
IMB	Defined Events	0%	✓	✓	○	●	○	●
OnePath	Home & Contents	0%	✓	✗	●	●	●	●
★★★★								
Bank of Melbourne	Premier Care	0%	✓	✗	●	●	○	●
BANKSA	Premier Care	0%	✓	✗	●	●	○	●
Bankwest	Secure Home Extra	0%	✓	✗	○	●	○	●
CGU	Fundamentals Home Insurance	0%	✓	✗	○	○	○	●
CGU	Listed Events Insurance	0%	✓	✗	○	●	○	●
CommInsure	Home Insurance + Accidental Damag	10%	✓	✓	●	●	○	●
CommInsure	Home Insurance	10%	✓	✓	●	●	○	●
HBF	Accidental Damage	0%	✓	✗	●	●	●	●
MYER	Home Cover Prestige	0%	✓	✗	●	●	○	○
MYER	Home Cover	0%	✓	✗	●	●	○	○
OnePath	Home & Contents + Accidental damaç	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
★★★★								
St George	PREMIER CARE	0%	✓	✗	●	●	○	●
Suncorp	Classic Home & Contents Insurance	0%	✗	✓	◐	◐	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
Westpac	PREMIER CARE	0%	✓	✗	●	●	○	●
★★★								
AAMI	AAMI Home Insurance	Varies	✗	✗	●	●	●	●
AON	HOME PLUS	0%	✓	✗	○	●	○	●
AON	ACCIDENTAL DAMAGE (Blue Ribbor	0%	✓	✗	●	●	○	●
Bank of Melbourne	Essential Care	0%	✓	✗	○	○	○	●
Bank of Melbourne	Quality Care	0%	✓	✗	○	●	○	●
BANKSA	Quality Care	0%	✓	✗	○	●	○	●
BANKSA	Essential Care	0%	✓	✗	○	○	○	●
Bendigo Bank	Bronze Home & Contents Insurance	0%	✓	✗	○	○	○	●
Bendigo Bank	Silver Home & Contents Insurance	0%	✓	✗	○	●	○	●
Bendigo Bank	Gold Home & Contents Insurance	0%	✓	✗	●	●	○	●
BUPA	Listed Events	0%	✓	✗	◐	●	○	●
BUPA	Accidental Damage	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
★ ★ ★								
BUPA	Fundamentals	0%	✓	✗	◐	○	○	●
Catholic Church Insurances Lim	Classic Home & Contents Insurance	10%	✓	✗	○	●	○	◐
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	10%	✓	✗	●	●	○	◐
CGU	Accidental Damage Insurance	0%	✓	✗	●	●	○	●
Coles	Home Insurance + Fusion + Accident	10%	✗	✗	●	●	○	●
CUA	First Choice Accidental Damage	0%	✗	✗	●	●	✗	●
CUA	First Choice Listed Events	0%	✗	✗	○	●	✗	●
HBF	Fundamentals	0%	✓	✗	○	○	◐	●
HBF	Listed Events	0%	✓	✗	○	●	◐	●
NRMA	Home & Contents PLUS	0%	✗	✗	●	●	○	●
NRMA	Home & Contents	0%	✗	✗	◐	◐	○	●
People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
RACQ	Home & Contents	0%	✗	✓	◐	◐	○	●
St George	ESSENTIAL CARE	0%	✓	✗	○	○	○	●
St George	QUALITY CARE	0%	✓	✗	○	●	○	●
Westpac	QUALITY CARE	0%	✓	✗	○	●	○	●
Westpac	ESSENTIAL CARE	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
★★								
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	✗	●	●	○	●
1Cover Direct	Classic Home & Contents Insurance	0%	✓	✗	●	●	○	●
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	10%	✓	✗	○	○	○	●
Citibank	Home Cover Prestige	0%	✓	✗	●	●	○	●
Coles	Home Insurance	10%	✗	✗	○	○	○	●
Coles	Home Insurance + Fusion	10%	✗	✗	○	●	○	●
HSBC	Classic Home Insurance	10%	✓	✗	○	●	○	●
HSBC	Prestige Home Insurance	10%	✓	✗	●	●	○	●
HSBC	Vital Home Insurance	10%	✓	✗	○	○	○	●
nab	Home Insurance	10%	✓	✗	○	●	○	●
★								
1Cover Direct	VITAL Home & Contents Insurance	0%	✓	✗	○	○	○	●
Citibank	Classic Home Cover	0%	✓	✗	○	●	○	●
Citibank	Vital Home Cover	0%	✓	✗	○	○	○	●
nab	Home Insurance Essentials	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%	✓	✗	●	●	●	●
CGU	Listed Events Insurance	0%	✓	✗	○	●	○	●
CGU	Fundamentals Home Insurance	0%	✓	✗	○	○	○	●
CommInsure	Home Insurance	10%	✓	✓	◐	●	○	●
MYER	Home Cover	0%	✓	✗	◐	●	○	○
MYER	Home Cover Prestige	0%	✓	✗	●	●	○	○
★★★★								
AON	HOME PLUS	0%	✓	✗	○	●	○	●
Bendigo Bank	Silver Home & Contents Insurance	0%	✓	✗	○	●	○	●
Bendigo Bank	Gold Home & Contents Insurance	0%	✓	✗	●	●	○	●
Bendigo Bank	Bronze Home & Contents Insurance	0%	✓	✗	○	○	○	●
BUPA	Listed Events	0%	✓	✗	◐	●	○	●
BUPA	Fundamentals	0%	✓	✗	◐	○	○	●
CGU	Accidental Damage Insurance	0%	✓	✗	●	●	○	●
CommInsure	Home Insurance + Accidental Damag	10%	✓	✓	●	●	○	●
CUA	First Choice Listed Events	0%	✗	✗	○	●	✗	●
HBF	Fundamentals	0%	✓	✗	○	○	◐	●
HBF	Accidental Damage	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
★★★★								
OnePath	Home & Contents + Accidental damage	0%	✓	✗	●	●	●	●
OnePath	Home & Contents	0%	✓	✗	●	●	●	●
People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
★★★								
1300 Insurance	Home & Contents	10%	✗	✗	●	●	○	○
AAMI	AAMI Home Insurance	Varies	✗	✗	●	●	●	●
Allianz	SURECOVER PLUS	10%	✗	✗	○	●	○	●
Allianz	SURECOVER GOLD	10%	✗	✗	●	●	○	●
AON	ACCIDENTAL DAMAGE (Blue Ribbor	0%	✓	✗	●	●	○	●
Bank of Melbourne	Essential Care	0%	✓	✗	○	○	○	●
Bank of Melbourne	Quality Care	0%	✓	✗	○	●	○	●
Bank of Melbourne	Premier Care	0%	✓	✗	●	●	○	●
BANKSA	Premier Care	0%	✓	✗	●	●	○	●
BANKSA	Quality Care	0%	✓	✗	○	●	○	●
BANKSA	Essential Care	0%	✓	✗	○	○	○	●
BoQ	Defined Events/ Secure Home Extra	0%	✓	✓	○	●	○	●
BoQ	Accidental Damage/ Secure Home EI	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
★★★								
Budget Direct	Home & Contents Insurance	10%	✗	✗	◐	◐	○	○
BUPA	Accidental Damage	0%	✓	✗	●	●	○	●
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	10%	✓	✗	●	●	○	◐
Catholic Church Insurances Lim	Classic Home & Contents Insurance	10%	✓	✗	○	●	○	◐
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	10%	✓	✗	○	○	○	◐
CUA	First Choice Accidental Damage	0%	✗	✗	●	●	✗	●
GIO	Classic	10%	✗	✓	◐	◐	○	●
HBF	Listed Events	0%	✓	✗	○	●	◐	●
IMB	Defined Events	0%	✓	✓	○	●	○	●
IMB	Accidental Damage	0%	✓	✓	●	●	○	●
QBE	Home Cover	10%	✗	✗	○	●	○	○
QBE	Home Cover + Accidental Damage	10%	✗	✗	●	●	○	○
St George	PREMIER CARE	0%	✓	✗	●	●	○	●
St George	QUALITY CARE	0%	✓	✗	○	●	○	●
St George	ESSENTIAL CARE	0%	✓	✗	○	○	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
Suncorp	Classic Home & Contents Insurance	0%	✗	✓	◐	◐	○	●
Suncorp	Platinum Essential Home & Contents	0%	✗	✓	●	●	○	●
Westpac	ESSENTIAL CARE	0%	✓	✗	○	○	○	●

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# Home and Contents Insurance Star Ratings

Report Date: September 2013

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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
★★★								
Westpac	PREMIER CARE	0%	✓	✗	●	●	○	●
Westpac	QUALITY CARE	0%	✓	✗	○	●	○	●
★★								
1Cover Direct	Classic Home & Contents Insurance	0%	✓	✗	●	●	○	●
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	✗	●	●	○	●
Allianz	SURECOVER	10%	✗	✗	○	○	○	●
Bankwest	Secure Home Extra	0%	✓	✗	○	●	○	●
Citibank	Home Cover Prestige	0%	✓	✗	●	●	○	●
GIO	Platinum Essential	10%	✗	✓	●	●	○	●
HSBC	Prestige Home Insurance	10%	✓	✗	●	●	○	●
HSBC	Classic Home Insurance	10%	✓	✗	○	●	○	●
HSBC	Vital Home Insurance	10%	✓	✗	○	○	○	●
nab	Home Insurance Essentials	10%	✓	✗	○	○	○	●
nab	Home Insurance	10%	✓	✗	○	●	○	●
★								
1Cover Direct	VITAL Home & Contents Insurance	0%	✓	✗	○	○	○	●
Citibank	Classic Home Cover	0%	✓	✗	○	●	○	●
Citibank	Vital Home Cover	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

### New South Wales

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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# Discounts may vary



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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	AAMI Home Insurance	✗	✗	●	●	●	5000	1000
Bankwest	Secure Home Extra	✓	✗	●	○	●	8000	2000
CommInsure	Home Insurance	✓	✓	●	◐	●	4000	1000
GIO	Platinum Essential	✗	✓	●	●	●	20000	5000
GIO	Platinum Essential Plus	✗	✓	●	●	●	40000	10000
OnePath	Home & Contents	✓	✗	●	◐	●	SI	3000
SGIO	Home Cover	✗	✗	●	◐	◐	2500	2500
★★★★								
AON	HOME PLUS	✓	✗	●	○	●	20%	2500
Bendigo Bank	Silver Home & Contents Insurance	✓	✗	●	○	●	20%	2500
Bendigo Bank	Bronze Home & Contents Insurance	✓	✗	●	○	○	2000	1000
BoQ	Defined Events/ Secure Home Extra	✓	✓	●	○	●	20%	2000
CGU	Fundamentals Home Insurance	✓	✗	●	○	○	2000	1000
CGU	Listed Events Insurance	✓	✗	●	○	●	20%	2500
CommInsure	Home Insurance + Accidental Damag	✓	✓	●	●	●	4000	1000
CUA	First Choice Listed Events	✗	✗	●	○	●	5000	2500
GIO	Classic	✗	✓	●	◐	◐	4000	1000
HBF	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	Null Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★								
People's Choice CU	First Choice Listed Events	✓	✗	●	○	●	20%	2500
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
Suncorp	Classic Home & Contents Insurance	✗	✓	●	◐	◐	4000	1000
★★★								
ANZ	ANZ Home Insurance	✓	✗	●	●	●	SI	3000
AON	ACCIDENTAL DAMAGE (Blue Ribbor	✓	✗	●	●	●	20%	2500
Bank of Melbourne	Quality Care	✓	✗	●	○	●	5000	1000
Bank of Melbourne	Premier Care	✓	✗	●	●	●	10000	2000
Bank of Melbourne	Essential Care	✓	✗	○	○	○	3000	500
BANKSA	Essential Care	✓	✗	○	○	○	3000	500
BANKSA	Quality Care	✓	✗	●	○	●	5000	1000
BANKSA	Premier Care	✓	✗	●	●	●	10000	2000
Bendigo Bank	Gold Home & Contents Insurance	✓	✗	●	●	●	20%	2500
BoQ	Accidental Damage/ Secure Home EI	✓	✓	●	●	●	20%	2000
BUPA	Accidental Damage	✓	✗	●	●	●	20%	2500
BUPA	Listed Events	✓	✗	●	◐	●	20%	2500
BUPA	Fundamentals	✓	✗	●	◐	○	2000	1000
Catholic Church Insurances Lim	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

## 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
★★★								
Catholic Church Insurances Lim	Classic Home & Contents Insurance	✓	✗	●	○	●	7500	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	✓	✗	●	○	○	7500	2000
CGU	Accidental Damage Insurance	✓	✗	●	●	●	20%	2500
Citibank	Classic Home Cover	✓	✗	●	○	●	2000	5000
Citibank	Vital Home Cover	✓	✗	●	○	○	2000	5000
CUA	First Choice Accidental Damage	✗	✗	●	●	●	7500	2500
HBF	Fundamentals	✓	✗	●	○	○	2000	1000
HBF	Accidental Damage	✓	✗	●	●	●	20%	2500
HSBC	Classic Home Insurance	✓	✗	●	○	●	5000	2000
HSBC	Vital Home Insurance	✓	✗	●	○	○	5000	2000
IMB	Defined Events	✓	✓	●	○	●	20%	2000
IMB	Accidental Damage	✓	✓	●	●	●	20%	2000
MYER	Home Cover	✓	✗	●	●	●	SI	2500
OnePath	Home & Contents + Accidental dama	✓	✗	●	●	●	SI	3000
People's Choice CU	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500
St George	ESSENTIAL CARE	✓	✗	○	○	○	3000	500
St George	PREMIER CARE	✓	✗	●	●	●	10000	2000
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

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
★★★								
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
Westpac	ESSENTIAL CARE	✓	✗	○	○	○	3000	500
Westpac	PREMIER CARE	✓	✗	●	●	●	10000	2000
Westpac	QUALITY CARE	✓	✗	●	○	●	5000	1000
★★								
1Cover Direct	Classic Home & Contents Insurance	✓	✗	●	●	●	7500	2000
1Cover Direct	VITAL Home & Contents Insurance	✓	✗	●	○	○	7500	2000
1Cover Direct	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Citibank	Home Cover Prestige	✓	✗	●	●	●	2000	5000
HSBC	Prestige Home Insurance	✓	✗	●	●	●	5000	2000
MYER	Home Cover Prestige	✓	✗	●	●	●	SI	3000
nab	Home Insurance	✓	✗	●	○	●	7500	2000
nab	Home Insurance Essentials	✓	✗	●	○	○	7500	2000
SGIO	Home Plus Cover	✗	✗	●	●	●	2500	2500
★								
Coles	Home Insurance	✗	✗	●	○	○	1000	1000
Coles	Home Insurance + Fusion + Accident:	✗	✗	●	●	●	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
★								
Coles	Home Insurance + Fusion	x	x	<input checked="" type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	1000	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
★★★★★								
AAMI	AAMI Home Insurance	✗	✗	●	●	●	5000	1000
Bank of Melbourne	Quality Care	✓	✗	●	○	●	5000	1000
BANKSA	Quality Care	✓	✗	●	○	●	5000	1000
GIO	Platinum Essential	✗	✓	●	●	●	20000	5000
MYER	Home Cover	✓	✗	●	◐	●	SI	2500
OnePath	Home & Contents	✓	✗	●	◐	●	SI	3000
Real Insurance	Essential Cover	✓	✗	●	◐	◐	5000	1000
St George	QUALITY CARE	✓	✗	●	○	●	5000	1000
Westpac	QUALITY CARE	✓	✗	●	○	●	5000	1000
★★★★								
1300 Insurance	Home & Contents	✗	✗	●	◐	◐	3000	1000
Allianz	SURECOVER PLUS	✗	✗	●	○	●	7500	2000
Budget Direct	Home & Contents Insurance	✗	✗	●	◐	◐	3000	1000
CommInsure	Home Insurance	✓	✓	●	◐	●	4000	1000
GIO	Platinum Essential Plus	✗	✓	●	●	●	40000	10000
GIO	Classic	✗	✓	●	◐	◐	4000	1000
HBF	Accidental Damage	✓	✗	●	●	●	20%	2500
MYER	Home Cover Prestige	✓	✗	●	●	●	SI	3000

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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
★★★★								
OnePath	Home & Contents + Accidental damage	✓	✗	●	●	●	SI	3000
People's Choice CU	First Choice Listed Events	✓	✗	●	○	●	20%	2500
QBE	Home Cover + Accidental Damage	✗	✗	●	●	●	1500	1500
QBE	Home Cover	✗	✗	●	○	●	1500	1500
RACV	Home & Contents	✗	✗	●	○	○	1000	1000
RACV	Home & Contents + Fusion	✗	✗	●	○	●	1000	1000
Woolworths	Standard Home Insurance	✓	✗	●	○	●	2500	1000
★★★								
Allianz	SURECOVER	✗	✗	●	○	○	7500	2000
Allianz	SURECOVER GOLD	✗	✗	●	●	●	20%	2000
ANZ	ANZ Home Insurance	✓	✗	●	●	●	SI	3000
AON	ACCIDENTAL DAMAGE (Blue Ribbor	✓	✗	●	●	●	20%	2500
AON	HOME PLUS	✓	✗	●	○	●	20%	2500
Bank of Melbourne	Essential Care	✓	✗	○	○	○	3000	500
Bank of Melbourne	Premier Care	✓	✗	●	●	●	10000	2000
BANKSA	Essential Care	✓	✗	○	○	○	3000	500
BANKSA	Premier Care	✓	✗	●	●	●	10000	2000
Bankwest	Secure Home Extra	✓	✗	●	○	●	8000	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
★★★								
Bendigo Bank	Silver Home & Contents Insurance	✓	✗	●	○	●	20%	2500
Bendigo Bank	Bronze Home & Contents Insurance	✓	✗	●	○	○	2000	1000
Bendigo Bank	Gold Home & Contents Insurance	✓	✗	●	●	●	20%	2500
BoQ	Defined Events/ Secure Home Extra	✓	✓	●	○	●	20%	2000
BoQ	Accidental Damage/ Secure Home EI	✓	✓	●	●	●	20%	2000
BUPA	Listed Events	✓	✗	●	◐	●	20%	2500
BUPA	Fundamentals	✓	✗	●	◐	○	2000	1000
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	✓	✗	●	○	●	7500	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	✓	✗	●	○	○	7500	2000
CGU	Fundamentals Home Insurance	✓	✗	●	○	○	2000	1000
CGU	Listed Events Insurance	✓	✗	●	○	●	20%	2500
CGU	Accidental Damage Insurance	✓	✗	●	●	●	20%	2500
Citibank	Classic Home Cover	✓	✗	●	○	●	2000	5000
Citibank	Vital Home Cover	✓	✗	●	○	○	2000	5000
Coles	Home Insurance + Fusion	✗	✗	●	○	●	1000	1000
Coles	Home Insurance	✗	✗	●	○	○	1000	1000
CommInsure	Home Insurance + Accidental Damag	✓	✓	●	●	●	4000	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
★★★								
CUA	First Choice Listed Events	✗	✗	●	○	●	5000	2500
HBF	Listed Events	✓	✗	●	○	●	20%	2500
HSBC	Classic Home Insurance	✓	✗	●	○	●	5000	2000
HSBC	Vital Home Insurance	✓	✗	●	○	○	5000	2000
People's Choice CU	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500
RACV	Home & Contents + Fusion + Acciden	✗	✗	●	●	●	1000	1000
St George	PREMIER CARE	✓	✗	●	●	●	10000	2000
St George	ESSENTIAL CARE	✓	✗	○	○	○	3000	500
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
Suncorp	Classic Home & Contents Insurance	✗	✓	●	◐	◐	4000	1000
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
Westpac	ESSENTIAL CARE	✓	✗	○	○	○	3000	500
Westpac	PREMIER CARE	✓	✗	●	●	●	10000	2000
★★								
1Cover Direct	Classic Home & Contents Insurance	✓	✗	●	●	●	7500	2000
1Cover Direct	VITAL Home & Contents Insurance	✓	✗	●	○	○	7500	2000
BUPA	Accidental Damage	✓	✗	●	●	●	20%	2500
Coles	Home Insurance + Fusion + Accident	✗	✗	●	●	●	1000	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
★★								
CUA	First Choice Accidental Damage	✗	✗	●	●	●	7500	2500
HSBC	Prestige Home Insurance	✓	✗	●	●	●	5000	2000
IMB	Accidental Damage	✓	✓	●	●	●	20%	2000
IMB	Defined Events	✓	✓	●	○	●	20%	2000
nab	Home Insurance	✓	✗	●	○	●	7500	2000
nab	Home Insurance Essentials	✓	✗	●	○	○	7500	2000
Real Insurance	Top Cover	✓	✗	●	●	●	2500	1000
Woolworths	Comprehensive Home Insurance	✓	✗	●	●	●	5000	1000
★								
1Cover Direct	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Citibank	Home Cover Prestige	✓	✗	●	●	●	2000	5000
HBF	Fundamentals	✓	✗	●	○	○	2000	1000

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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
★★★★★								
AAMI	AAMI Home Insurance	✗	✗	●	●	●	5000	1000
Bank of Melbourne	Quality Care	✓	✗	●	○	●	5000	1000
BANKSA	Quality Care	✓	✗	●	○	●	5000	1000
CommInsure	Home Insurance + Accidental Damag	✓	✓	●	●	●	4000	1000
CommInsure	Home Insurance	✓	✓	●	◐	●	4000	1000
NRMA	Home & Contents	✗	✗	●	◐	◐	2500	2500
OnePath	Home & Contents	✓	✗	●	◐	●	SI	3000
QBE	Home Cover	✗	✗	●	○	●	1500	1500
St George	QUALITY CARE	✓	✗	●	○	●	5000	1000
Westpac	QUALITY CARE	✓	✗	●	○	●	5000	1000
★★★★								
AON	HOME PLUS	✓	✗	●	○	●	20%	2500
Bendigo Bank	Bronze Home & Contents Insurance	✓	✗	●	○	○	2000	1000
Bendigo Bank	Silver Home & Contents Insurance	✓	✗	●	○	●	20%	2500
Budget Direct	Home & Contents Insurance	✗	✗	●	◐	◐	3000	1000
BUPA	Fundamentals	✓	✗	●	◐	○	2000	1000
BUPA	Listed Events	✓	✗	●	◐	●	20%	2500
CGU	Fundamentals Home Insurance	✓	✗	●	○	○	2000	1000

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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
★★★★								
CGU	Listed Events Insurance	✓	✗	●	○	●	20%	2500
CUA	First Choice Listed Events	✗	✗	●	○	●	5000	2500
HBF	Listed Events	✓	✗	●	○	●	20%	2500
NRMA	Home & Contents PLUS	✗	✗	●	●	●	2500	2500
People's Choice CU	First Choice Listed Events	✓	✗	●	○	●	20%	2500
QBE	Home Cover + Accidental Damage	✗	✗	●	●	●	1500	1500
Real Insurance	Essential Cover	✓	✗	●	◐	◐	5000	1000
Woolworths	Standard Home Insurance	✓	✗	●	○	◐	2500	1000
★★★								
1300 Insurance	Home & Contents	✗	✗	●	◐	◐	3000	1000
ANZ	ANZ Home Insurance	✓	✗	●	●	●	SI	3000
AON	ACCIDENTAL DAMAGE (Blue Ribbor)	✓	✗	●	●	●	20%	2500
Australian Unity	Extra care	✓	✗	●	○	●	25%	2500
Australian Unity	Everyday care	✓	✗	●	○	●	25%	1000
Australian Unity	Elite care	✓	✗	●	●	●	25%	2500
Bank of Melbourne	Essential Care	✓	✗	○	○	○	3000	500
Bank of Melbourne	Premier Care	✓	✗	●	●	●	10000	2000
BANKSA	Premier Care	✓	✗	●	●	●	10000	2000

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# Home and Contents Insurance Star Ratings

Report Date: September 2013

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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
★★★								
BANKSA	Essential Care	✓	✗	○	○	○	3000	500
Bankwest	Secure Home Extra	✓	✗	●	○	●	8000	2000
Bendigo Bank	Gold Home & Contents Insurance	✓	✗	●	●	●	20%	2500
BoQ	Defined Events/ Secure Home Extra	✓	✓	●	○	●	20%	2000
BoQ	Accidental Damage/ Secure Home EI	✓	✓	●	●	●	20%	2000
BUPA	Accidental Damage	✓	✗	●	●	●	20%	2500
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
CGU	Accidental Damage Insurance	✓	✗	●	●	●	20%	2500
Coles	Home Insurance + Fusion + Accident:	✗	✗	●	●	●	1000	1000
Coles	Home Insurance + Fusion	✗	✗	●	○	●	1000	1000
Coles	Home Insurance	✗	✗	●	○	○	1000	1000
CUA	First Choice Accidental Damage	✗	✗	●	●	●	7500	2500
HBF	Accidental Damage	✓	✗	●	●	●	20%	2500
HBF	Fundamentals	✓	✗	●	○	○	2000	1000
IMB	Defined Events	✓	✓	●	○	●	20%	2000
IMB	Accidental Damage	✓	✓	●	●	●	20%	2000
MYER	Home Cover Prestige	✓	✗	●	●	●	SI	3000
MYER	Home Cover	✓	✗	●	●	●	SI	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
★★★								
OnePath	Home & Contents + Accidental damage	✓	✗	●	●	●	SI	3000
People's Choice CU	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500
RACT	Home & Contents + Fusion + Acciden	✗	✗	●	●	●	20%	1000
RACT	Home & Contents + Fusion	✗	✗	●	○	●	20%	1000
RACT	Home & Contents	✗	✗	●	○	○	20%	1000
Real Insurance	Top Cover	✓	✗	●	●	●	2500	1000
St George	PREMIER CARE	✓	✗	●	●	●	10000	2000
St George	ESSENTIAL CARE	✓	✗	○	○	○	3000	500
Suncorp	Classic Home & Contents Insurance	✗	✓	●	●	●	4000	1000
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
Westpac	ESSENTIAL CARE	✓	✗	○	○	○	3000	500
Westpac	PREMIER CARE	✓	✗	●	●	●	10000	2000
Woolworths	Comprehensive Home Insurance	✓	✗	●	●	●	5000	1000
★★								
1Cover Direct	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
1Cover Direct	Classic Home & Contents Insurance	✓	✗	●	●	●	7500	2000
Allianz	SURECOVER GOLD	✗	✗	●	●	●	20%	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
★★								
Allianz	SURECOVER PLUS	✗	✗	●	○	●	7500	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	✓	✗	●	○	●	7500	2000
Citibank	Home Cover Prestige	✓	✗	●	●	●	2000	5000
Citibank	Vital Home Cover	✓	✗	●	○	○	2000	5000
Citibank	Classic Home Cover	✓	✗	●	○	●	2000	5000
HSBC	Prestige Home Insurance	✓	✗	●	●	●	5000	2000
HSBC	Classic Home Insurance	✓	✗	●	○	●	5000	2000
nab	Home Insurance	✓	✗	●	○	●	7500	2000
★								
1Cover Direct	VITAL Home & Contents Insurance	✓	✗	●	○	○	7500	2000
Allianz	SURECOVER	✗	✗	●	○	○	7500	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	✓	✗	●	○	○	7500	2000
HSBC	Vital Home Insurance	✓	✗	●	○	○	5000	2000
nab	Home Insurance Essentials	✓	✗	●	○	○	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
★★★★★								
Bank of Melbourne	Quality Care	✓	✗	●	○	●	5000	1000
BANKSA	Quality Care	✓	✗	●	○	●	5000	1000
CommInsure	Home Insurance + Accidental Damag	✓	✓	●	●	●	4000	1000
CommInsure	Home Insurance	✓	✓	●	◐	●	4000	1000
OnePath	Home & Contents	✓	✗	●	◐	●	SI	3000
St George	QUALITY CARE	✓	✗	●	○	●	5000	1000
Westpac	QUALITY CARE	✓	✗	●	○	●	5000	1000
★★★★								
1300 Insurance	Home & Contents	✗	✗	●	◐	◐	3000	1000
AAMI	AAMI Home Insurance	✗	✗	●	●	●	5000	1000
Bankwest	Secure Home Extra	✓	✗	●	○	●	8000	2000
Bendigo Bank	Silver Home & Contents Insurance	✓	✗	●	○	●	20%	2500
BoQ	Defined Events/ Secure Home Extra	✓	✓	●	○	●	20%	2000
Budget Direct	Home & Contents Insurance	✗	✗	●	◐	◐	3000	1000
BUPA	Fundamentals	✓	✗	●	◐	○	2000	1000
BUPA	Listed Events	✓	✗	●	◐	●	20%	2500
CGU	Listed Events Insurance	✓	✗	●	○	●	20%	2500
CUA	First Choice Listed Events	✗	✗	●	○	●	5000	2500

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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
★★★★								
HBF	Listed Events	✓	✗	●	○	●	20%	2500
NRMA	Home & Contents	✗	✗	●	◐	◐	2500	2500
OnePath	Home & Contents + Accidental damage	✓	✗	●	●	●	SI	3000
People's Choice CU	First Choice Listed Events	✓	✗	●	○	●	20%	2500
RACQ	Home & Contents	✗	✓	●	◐	◐	6000	2000
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
★★★								
Allianz	SURECOVER PLUS	✗	✗	●	○	●	7500	2000
ANZ	ANZ Home Insurance	✓	✗	●	●	●	SI	3000
AON	HOME PLUS	✓	✗	●	○	●	20%	2500
AON	ACCIDENTAL DAMAGE (Blue Ribbon)	✓	✗	●	●	●	20%	2500
Bank of Melbourne	Essential Care	✓	✗	○	○	○	3000	500
Bank of Melbourne	Premier Care	✓	✗	●	●	●	10000	2000
BANKSA	Premier Care	✓	✗	●	●	●	10000	2000
BANKSA	Essential Care	✓	✗	○	○	○	3000	500
Bendigo Bank	Bronze Home & Contents Insurance	✓	✗	●	○	○	2000	1000
Bendigo Bank	Gold Home & Contents Insurance	✓	✗	●	●	●	20%	2500
BoQ	Accidental Damage/ Secure Home EI	✓	✓	●	●	●	20%	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
★★★								
BUPA	Accidental Damage	✓	✗	●	●	●	20%	2500
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	✓	✗	●	○	○	7500	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	✓	✗	●	○	●	7500	2000
CGU	Fundamentals Home Insurance	✓	✗	●	○	○	2000	1000
CGU	Accidental Damage Insurance	✓	✗	●	●	●	20%	2500
Citibank	Vital Home Cover	✓	✗	●	○	○	2000	5000
Citibank	Classic Home Cover	✓	✗	●	○	●	2000	5000
CUA	First Choice Accidental Damage	✗	✗	●	●	●	7500	2500
HBF	Fundamentals	✓	✗	●	○	○	2000	1000
HBF	Accidental Damage	✓	✗	●	●	●	20%	2500
HSBC	Vital Home Insurance	✓	✗	●	○	○	5000	2000
IMB	Accidental Damage	✓	✓	●	●	●	20%	2000
MYER	Home Cover Prestige	✓	✗	●	●	●	SI	3000
MYER	Home Cover	✓	✗	●	◐	●	SI	2500
NRMA	Home & Contents PLUS	✗	✗	●	●	●	2500	2500
People's Choice CU	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500
St George	ESSENTIAL CARE	✓	✗	○	○	○	3000	500
St George	PREMIER CARE	✓	✗	●	●	●	10000	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
★★★								
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
Suncorp	Classic Home & Contents Insurance	✗	✓	●	◐	◐	4000	1000
Westpac	ESSENTIAL CARE	✓	✗	○	○	○	3000	500
Westpac	PREMIER CARE	✓	✗	●	●	●	10000	2000
★★								
1Cover Direct	VITAL Home & Contents Insurance	✓	✗	●	○	○	7500	2000
1Cover Direct	Classic Home & Contents Insurance	✓	✗	●	●	●	7500	2000
Allianz	SURECOVER	✗	✗	●	○	○	7500	2000
Allianz	SURECOVER GOLD	✗	✗	●	●	●	20%	2000
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Citibank	Home Cover Prestige	✓	✗	●	●	●	2000	5000
HSBC	Classic Home Insurance	✓	✗	●	○	●	5000	2000
HSBC	Prestige Home Insurance	✓	✗	●	●	●	5000	2000
IMB	Defined Events	✓	✓	●	○	●	20%	2000
nab	Home Insurance Essentials	✓	✗	●	○	○	7500	2000
nab	Home Insurance	✓	✗	●	○	●	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
★								
1Cover Direct	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Coles	Home Insurance	✗	✗	●	○	○	1000	1000
Coles	Home Insurance + Fusion + Accident:	✗	✗	●	●	●	1000	1000
Coles	Home Insurance + Fusion	✗	✗	●	○	●	1000	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
★★★★★								
AAMI	AAMI Home Insurance	✗	✗	●	●	●	5000	1000
Australian Unity	Everyday care	✓	✗	●	○	●	25%	1000
Australian Unity	Extra care	✓	✗	●	○	●	25%	2500
BUPA	Listed Events	✓	✗	●	◐	●	20%	2500
OnePath	Home & Contents	✓	✗	●	◐	●	SI	3000
RAA	Home & Contents	✓	✓	●	○	◐	10000	5000
Real Insurance	Essential Cover	✓	✗	●	◐	◐	5000	1000
SGIC	Home Cover	✗	✗	●	◐	◐	2500	2500
Woolworths	Standard Home Insurance	✓	✗	●	○	◐	2500	1000
★★★★								
AON	HOME PLUS	✓	✗	●	○	●	20%	2500
Bank of Melbourne	Quality Care	✓	✗	●	○	●	5000	1000
BANKSA	Quality Care	✓	✗	●	○	●	5000	1000
Bankwest	Secure Home Extra	✓	✗	●	○	●	8000	2000
Bendigo Bank	Silver Home & Contents Insurance	✓	✗	●	○	●	20%	2500
BoQ	Defined Events/ Secure Home Extra	✓	✓	●	○	●	20%	2000
Budget Direct	Home & Contents Insurance	✗	✗	●	◐	◐	3000	1000
BUPA	Fundamentals	✓	✗	●	◐	○	2000	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
★★★★								
CGU	Listed Events Insurance	✓	✗	●	○	●	20%	2500
CommInsure	Home Insurance	✓	✓	●	◐	●	4000	1000
CUA	First Choice Listed Events	✗	✗	●	○	●	5000	2500
People's Choice CU	First Choice Listed Events	✓	✗	●	○	●	20%	2500
QBE	Home Cover	✗	✗	●	○	●	1500	1500
SGIC	Home Plus Cover	✗	✗	●	●	●	2500	2500
St George	QUALITY CARE	✓	✗	●	○	●	5000	1000
Westpac	QUALITY CARE	✓	✗	●	○	●	5000	1000
★★★								
1300 Insurance	Home & Contents	✗	✗	●	◐	◐	3000	1000
Allianz	SURECOVER PLUS	✗	✗	●	○	●	7500	2000
ANZ	ANZ Home Insurance	✓	✗	●	●	●	SI	3000
AON	ACCIDENTAL DAMAGE (Blue Ribbor	✓	✗	●	●	●	20%	2500
Australian Unity	Elite care	✓	✗	●	●	●	25%	2500
Bank of Melbourne	Premier Care	✓	✗	●	●	●	10000	2000
BANKSA	Premier Care	✓	✗	●	●	●	10000	2000
Bendigo Bank	Gold Home & Contents Insurance	✓	✗	●	●	●	20%	2500
Bendigo Bank	Bronze Home & Contents Insurance	✓	✗	●	○	○	2000	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
★★★								
BoQ	Accidental Damage/ Secure Home EI	✓	✓	●	●	●	20%	2000
BUPA	Accidental Damage	✓	✗	●	●	●	20%	2500
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	✓	✗	●	○	●	7500	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	✓	✗	●	○	○	7500	2000
CGU	Accidental Damage Insurance	✓	✗	●	●	●	20%	2500
CGU	Fundamentals Home Insurance	✓	✗	●	○	○	2000	1000
Citibank	Vital Home Cover	✓	✗	●	○	○	2000	5000
Coles	Home Insurance + Fusion + Accident	✗	✗	●	●	●	1000	1000
Coles	Home Insurance + Fusion	✗	✗	●	○	●	1000	1000
Coles	Home Insurance	✗	✗	●	○	○	1000	1000
CommInsure	Home Insurance + Accidental Damag	✓	✓	●	●	●	4000	1000
CUA	First Choice Accidental Damage	✗	✗	●	●	●	7500	2500
HBF	Accidental Damage	✓	✗	●	●	●	20%	2500
HBF	Fundamentals	✓	✗	●	○	○	2000	1000
HBF	Listed Events	✓	✗	●	○	●	20%	2500
HSBC	Classic Home Insurance	✓	✗	●	○	●	5000	2000
HSBC	Vital Home Insurance	✓	✗	●	○	○	5000	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	Null Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
IMB	Accidental Damage	✓	✓	●	●	●	20%	2000
MYER	Home Cover	✓	✗	●	◐	●	SI	2500
nab	Home Insurance	✓	✗	●	○	●	7500	2000
nab	Home Insurance Essentials	✓	✗	●	○	○	7500	2000
OnePath	Home & Contents + Accidental damage	✓	✗	●	●	●	SI	3000
People's Choice CU	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500
QBE	Home Cover + Accidental Damage	✗	✗	●	●	●	1500	1500
Real Insurance	Top Cover	✓	✗	●	●	◐	2500	1000
St George	PREMIER CARE	✓	✗	●	●	●	10000	2000
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
Westpac	PREMIER CARE	✓	✗	●	●	●	10000	2000
Woolworths	Comprehensive Home Insurance	✓	✗	●	●	◐	5000	1000
★★								
1Cover Direct	Classic Home & Contents Insurance	✓	✗	●	●	●	7500	2000
Allianz	SURECOVER	✗	✗	●	○	○	7500	2000
Allianz	SURECOVER GOLD	✗	✗	●	●	●	20%	2000
Bank of Melbourne	Essential Care	✓	✗	○	○	○	3000	500
BANKSA	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
★★								
HSBC	Prestige Home Insurance	✓	✗	●	●	●	5000	2000
MYER	Home Cover Prestige	✓	✗	●	●	●	SI	3000
RAA	Home & Contents	✓	✓	●	●	●	10000	5000
St George	ESSENTIAL CARE	✓	✗	○	○	○	3000	500
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
Suncorp	Classic Home & Contents Insurance	✗	✓	●	●	●	4000	1000
Westpac	ESSENTIAL CARE	✓	✗	○	○	○	3000	500
★								
1Cover Direct	VITAL Home & Contents Insurance	✓	✗	●	○	○	7500	2000
1Cover Direct	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Citibank	Home Cover Prestige	✓	✗	●	●	●	2000	5000
Citibank	Classic Home Cover	✓	✗	●	○	●	2000	5000
IMB	Defined Events	✓	✓	●	○	●	20%	2000

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# Home and Contents Insurance Star Ratings

Report Date: September 2013

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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	Quality Care	✓	✗	●	○	●	5000	1000
BANKSA	Quality Care	✓	✗	●	○	●	5000	1000
Bankwest	Secure Home Extra	✓	✗	●	○	●	8000	2000
OnePath	Home & Contents	✓	✗	●	◐	●	SI	3000
St George	QUALITY CARE	✓	✗	●	○	●	5000	1000
Westpac	QUALITY CARE	✓	✗	●	○	●	5000	1000
★★★★								
Bank of Melbourne	Essential Care	✓	✗	○	○	○	3000	500
Bank of Melbourne	Premier Care	✓	✗	●	●	●	10000	2000
BANKSA	Essential Care	✓	✗	○	○	○	3000	500
BANKSA	Premier Care	✓	✗	●	●	●	10000	2000
BoQ	Accidental Damage/ Secure Home EI	✓	✓	●	●	●	20%	2000
BoQ	Defined Events/ Secure Home Extra	✓	✓	●	○	●	20%	2000
CommInsure	Home Insurance + Accidental Damag	✓	✓	●	●	●	4000	1000
CommInsure	Home Insurance	✓	✓	●	◐	●	4000	1000
St George	ESSENTIAL CARE	✓	✗	○	○	○	3000	500
St George	PREMIER CARE	✓	✗	●	●	●	10000	2000
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	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
★★★★								
Suncorp	Classic Home & Contents Insurance	✗	✓	●	●	●	4000	1000
Westpac	ESSENTIAL CARE	✓	✗	○	○	○	3000	500
Westpac	PREMIER CARE	✓	✗	●	●	●	10000	2000
★★★								
AAMI	AAMI Home Insurance	✗	✗	●	●	●	5000	1000
ANZ	ANZ Home Insurance	✓	✗	●	●	●	SI	3000
AON	HOME PLUS	✓	✗	●	○	●	20%	2500
AON	ACCIDENTAL DAMAGE (Blue Ribbor	✓	✗	●	●	●	20%	2500
Bendigo Bank	Bronze Home & Contents Insurance	✓	✗	●	○	○	2000	1000
Bendigo Bank	Silver Home & Contents Insurance	✓	✗	●	○	●	20%	2500
Bendigo Bank	Gold Home & Contents Insurance	✓	✗	●	●	●	20%	2500
BUPA	Fundamentals	✓	✗	●	●	○	2000	1000
BUPA	Listed Events	✓	✗	●	●	●	20%	2500
BUPA	Accidental Damage	✓	✗	●	●	●	20%	2500
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	✓	✗	●	○	●	7500	2000
CGU	Listed Events Insurance	✓	✗	●	○	●	20%	2500
CGU	Accidental Damage Insurance	✓	✗	●	●	●	20%	2500

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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
★★★								
CGU	Fundamentals Home Insurance	✓	✗	●	○	○	2000	1000
Citibank	Home Cover Prestige	✓	✗	●	●	●	2000	5000
CUA	First Choice Listed Events	✗	✗	●	○	●	5000	2500
CUA	First Choice Accidental Damage	✗	✗	●	●	●	7500	2500
HBF	Listed Events	✓	✗	●	○	●	20%	2500
HBF	Fundamentals	✓	✗	●	○	○	2000	1000
HBF	Accidental Damage	✓	✗	●	●	●	20%	2500
HSBC	Prestige Home Insurance	✓	✗	●	●	●	5000	2000
IMB	Defined Events	✓	✓	●	○	●	20%	2000
IMB	Accidental Damage	✓	✓	●	●	●	20%	2000
MYER	Home Cover	✓	✗	●	◐	●	SI	2500
MYER	Home Cover Prestige	✓	✗	●	●	●	SI	3000
NRMA	Home & Contents	✗	✗	●	◐	◐	2500	2500
NRMA	Home & Contents PLUS	✗	✗	●	●	●	2500	2500
OnePath	Home & Contents + Accidental damaç	✓	✗	●	●	●	SI	3000
People's Choice CU	First Choice Listed Events	✓	✗	●	○	●	20%	2500
People's Choice CU	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000

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# Home and Contents Insurance Star Ratings

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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
★★								
1Cover Direct	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
1Cover Direct	Classic Home & Contents Insurance	✓	✗	●	●	●	7500	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	✓	✗	●	○	○	7500	2000
Citibank	Vital Home Cover	✓	✗	●	○	○	2000	5000
Citibank	Classic Home Cover	✓	✗	●	○	●	2000	5000
Coles	Home Insurance + Fusion + Accident:	✗	✗	●	●	●	1000	1000
Coles	Home Insurance + Fusion	✗	✗	●	○	●	1000	1000
HSBC	Classic Home Insurance	✓	✗	●	○	●	5000	2000
nab	Home Insurance	✓	✗	●	○	●	7500	2000
★								
1Cover Direct	VITAL Home & Contents Insurance	✓	✗	●	○	○	7500	2000
Coles	Home Insurance	✗	✗	●	○	○	1000	1000
HSBC	Vital Home Insurance	✓	✗	●	○	○	5000	2000
nab	Home Insurance Essentials	✓	✗	●	○	○	7500	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
★★★★★								
Bendigo Bank	Silver Home & Contents Insurance	✓	✗	●	○	●	20%	2500
CGU	Listed Events Insurance	✓	✗	●	○	●	20%	2500
CGU	Fundamentals Home Insurance	✓	✗	●	○	○	2000	1000
CommInsure	Home Insurance	✓	✓	●	◐	●	4000	1000
OnePath	Home & Contents	✓	✗	●	◐	●	SI	3000
People's Choice CU	First Choice Listed Events	✓	✗	●	○	●	20%	2500
QBE	Home Cover	✗	✗	●	○	●	1500	1500
Real Insurance	Essential Cover	✓	✗	●	◐	◐	5000	1000
★★★★								
1300 Insurance	Home & Contents	✗	✗	●	◐	◐	3000	1000
AAMI	AAMI Home Insurance	✗	✗	●	●	●	5000	1000
AON	HOME PLUS	✓	✗	●	○	●	20%	2500
Bank of Melbourne	Quality Care	✓	✗	●	○	●	5000	1000
BANKSA	Quality Care	✓	✗	●	○	●	5000	1000
Budget Direct	Home & Contents Insurance	✗	✗	●	◐	◐	3000	1000
BUPA	Fundamentals	✓	✗	●	◐	○	2000	1000
BUPA	Listed Events	✓	✗	●	◐	●	20%	2500
CUA	First Choice Listed Events	✗	✗	●	○	●	5000	2500

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# Home and Contents Insurance Star Ratings

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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
★★★★								
GIO	Platinum Essential Plus	✗	✓	●	●	●	40000	10000
GIO	Platinum Essential	✗	✓	●	●	●	20000	5000
HBF	Fundamentals	✓	✗	●	○	○	2000	1000
HBF	Listed Events	✓	✗	●	○	●	20%	2500
St George	QUALITY CARE	✓	✗	●	○	●	5000	1000
Westpac	QUALITY CARE	✓	✗	●	○	●	5000	1000
Woolworths	Standard Home Insurance	✓	✗	●	○	●	2500	1000
★★★								
Allianz	SURECOVER PLUS	✗	✗	●	○	●	7500	2000
ANZ	ANZ Home Insurance	✓	✗	●	●	●	SI	3000
AON	ACCIDENTAL DAMAGE (Blue Ribbor	✓	✗	●	●	●	20%	2500
Bank of Melbourne	Premier Care	✓	✗	●	●	●	10000	2000
Bank of Melbourne	Essential Care	✓	✗	○	○	○	3000	500
BANKSA	Essential Care	✓	✗	○	○	○	3000	500
BANKSA	Premier Care	✓	✗	●	●	●	10000	2000
Bankwest	Secure Home Extra	✓	✗	●	○	●	8000	2000
Bendigo Bank	Bronze Home & Contents Insurance	✓	✗	●	○	○	2000	1000
Bendigo Bank	Gold Home & Contents 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
★★★								
BoQ	Accidental Damage/ Secure Home EI	✓	✓	●	●	●	20%	2000
BoQ	Defined Events/ Secure Home Extra	✓	✓	●	○	●	20%	2000
BUPA	Accidental Damage	✓	✗	●	●	●	20%	2500
CGU	Accidental Damage Insurance	✓	✗	●	●	●	20%	2500
Coles	Home Insurance + Fusion + Accident	✗	✗	●	●	●	1000	1000
Coles	Home Insurance + Fusion	✗	✗	●	○	●	1000	1000
Coles	Home Insurance	✗	✗	●	○	○	1000	1000
CommInsure	Home Insurance + Accidental Damag	✓	✓	●	●	●	4000	1000
CUA	First Choice Accidental Damage	✗	✗	●	●	●	7500	2500
GIO	Classic	✗	✓	●	◐	◐	4000	1000
HBF	Accidental Damage	✓	✗	●	●	●	20%	2500
IMB	Accidental Damage	✓	✓	●	●	●	20%	2000
IMB	Defined Events	✓	✓	●	○	●	20%	2000
MYER	Home Cover	✓	✗	●	◐	●	SI	2500
MYER	Home Cover Prestige	✓	✗	●	●	●	SI	3000
NRMA	Home & Contents PLUS	✗	✗	●	●	●	2500	2500
NRMA	Home & Contents	✗	✗	●	◐	◐	2500	2500
OnePath	Home & Contents + Accidental dama	✓	✗	●	●	●	SI	3000

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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
★★★								
People's Choice CU	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500
QBE	Home Cover + Accidental Damage	✗	✗	●	●	●	1500	1500
Real Insurance	Top Cover	✓	✗	●	●	●	2500	1000
St George	PREMIER CARE	✓	✗	●	●	●	10000	2000
St George	ESSENTIAL CARE	✓	✗	○	○	○	3000	500
Suncorp	Classic Home & Contents Insurance	✗	✓	●	●	●	4000	1000
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
Westpac	PREMIER CARE	✓	✗	●	●	●	10000	2000
Westpac	ESSENTIAL CARE	✓	✗	○	○	○	3000	500
Woolworths	Comprehensive Home Insurance	✓	✗	●	●	●	5000	1000
★★								
1Cover Direct	Classic Home & Contents Insurance	✓	✗	●	●	●	7500	2000
Allianz	SURECOVER GOLD	✗	✗	●	●	●	20%	2000
Allianz	SURECOVER	✗	✗	●	○	○	7500	2000
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	✓	✗	●	○	●	7500	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	✓	✗	●	○	○	7500	2000

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# Home and Contents Insurance Star Ratings

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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
★★								
Citibank	Home Cover Prestige	✓	✗	●	●	●	2000	5000
Citibank	Classic Home Cover	✓	✗	●	○	●	2000	5000
Citibank	Vital Home Cover	✓	✗	●	○	○	2000	5000
HSBC	Classic Home Insurance	✓	✗	●	○	●	5000	2000
HSBC	Vital Home Insurance	✓	✗	●	○	○	5000	2000
HSBC	Prestige Home Insurance	✓	✗	●	●	●	5000	2000
nab	Home Insurance	✓	✗	●	○	●	7500	2000
★								
1Cover Direct	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
1Cover Direct	VITAL Home & Contents Insurance	✓	✗	●	○	○	7500	2000
nab	Home Insurance Essentials	✓	✗	●	○	○	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
★★★★★								
AAMI	AAMI Home Insurance	✗	✗	●	●	●	5000	1000
Bankwest	Secure Home Extra	✓	✗	●	○	●	8000	2000
BoQ	Defined Events/ Secure Home Extra	✓	✓	●	○	●	20%	2000
CommInsure	Home Insurance	✓	✓	●	◐	●	4000	1000
OnePath	Home & Contents	✓	✗	●	◐	●	SI	3000
RAC	Home & Contents	✗	✓	●	○	●	3000	3000
SGIO	Home Cover	✗	✗	●	◐	◐	2500	2500
★★★★								
AON	HOME PLUS	✓	✗	●	○	●	20%	2500
Bank of Melbourne	Quality Care	✓	✗	●	○	●	5000	1000
BANKSA	Quality Care	✓	✗	●	○	●	5000	1000
Bendigo Bank	Bronze Home & Contents Insurance	✓	✗	●	○	○	2000	1000
Bendigo Bank	Silver Home & Contents Insurance	✓	✗	●	○	●	20%	2500
CGU	Fundamentals Home Insurance	✓	✗	●	○	○	2000	1000
CGU	Listed Events Insurance	✓	✗	●	○	●	20%	2500
Citibank	Classic Home Cover	✓	✗	●	○	●	2000	5000
CommInsure	Home Insurance + Accidental Damag	✓	✓	●	●	●	4000	1000
CUA	First Choice Listed Events	✗	✗	●	○	●	5000	2500

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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
★★★★								
HBF	Listed Events	✓	✗	●	○	●	20%	2500
People's Choice CU	First Choice Listed Events	✓	✗	●	○	●	20%	2500
St George	QUALITY CARE	✓	✗	●	○	●	5000	1000
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
Westpac	QUALITY CARE	✓	✗	●	○	●	5000	1000
★★★								
1300 Insurance	Home & Contents	✗	✗	●	●	●	3000	1000
Allianz	SURECOVER PLUS	✗	✗	●	○	●	7500	2000
Allianz	SURECOVER	✗	✗	●	○	○	7500	2000
ANZ	ANZ Home Insurance	✓	✗	●	●	●	SI	3000
AON	ACCIDENTAL DAMAGE (Blue Ribbor	✓	✗	●	●	●	20%	2500
Bank of Melbourne	Essential Care	✓	✗	○	○	○	3000	500
Bank of Melbourne	Premier Care	✓	✗	●	●	●	10000	2000
BANKSA	Premier Care	✓	✗	●	●	●	10000	2000
BANKSA	Essential Care	✓	✗	○	○	○	3000	500
Bendigo Bank	Gold Home & Contents Insurance	✓	✗	●	●	●	20%	2500
BoQ	Accidental Damage/ Secure Home EI	✓	✓	●	●	●	20%	2000
Budget Direct	Home & Contents Insurance	✗	✗	●	●	●	3000	1000

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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
★★★								
BUPA	Fundamentals	✓	✗	●	◐	○	2000	1000
BUPA	Accidental Damage	✓	✗	●	●	●	20%	2500
BUPA	Listed Events	✓	✗	●	◐	●	20%	2500
Catholic Church Insurances Lim	Classic Home & Contents Insurance	✓	✗	●	○	●	7500	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	✓	✗	●	○	○	7500	2000
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
CGU	Accidental Damage Insurance	✓	✗	●	●	●	20%	2500
Citibank	Vital Home Cover	✓	✗	●	○	○	2000	5000
CUA	First Choice Accidental Damage	✗	✗	●	●	●	7500	2500
GIO	Classic	✗	✓	●	◐	◐	4000	1000
HBF	Accidental Damage	✓	✗	●	●	●	20%	2500
HBF	Fundamentals	✓	✗	●	○	○	2000	1000
HSBC	Classic Home Insurance	✓	✗	●	○	●	5000	2000
HSBC	Vital Home Insurance	✓	✗	●	○	○	5000	2000
IMB	Defined Events	✓	✓	●	○	●	20%	2000
IMB	Accidental Damage	✓	✓	●	●	●	20%	2000
OnePath	Home & Contents + Accidental damage	✓	✗	●	●	●	SI	3000
People's Choice CU	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500

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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
★★★								
QBE	Home Cover + Accidental Damage	✗	✗	●	●	●	1500	1500
QBE	Home Cover	✗	✗	●	○	●	1500	1500
SGIO	Home Plus Cover	✗	✗	●	●	●	2500	2500
St George	ESSENTIAL CARE	✓	✗	○	○	○	3000	500
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
Westpac	ESSENTIAL CARE	✓	✗	○	○	○	3000	500
★★								
1Cover Direct	Classic Home & Contents Insurance	✓	✗	●	●	●	7500	2000
1Cover Direct	VITAL Home & Contents Insurance	✓	✗	●	○	○	7500	2000
Allianz	SURECOVER GOLD	✗	✗	●	●	●	20%	2000
Citibank	Home Cover Prestige	✓	✗	●	●	●	2000	5000
GIO	Platinum Essential	✗	✓	●	●	●	20000	5000
GIO	Platinum Essential Plus	✗	✓	●	●	●	40000	10000
HSBC	Prestige Home Insurance	✓	✗	●	●	●	5000	2000
MYER	Home Cover	✓	✗	●	◐	●	SI	2500

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# Home and Contents Insurance Star Ratings

Report Date: September 2013

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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
<b>★★</b>								
MYER	Home Cover Prestige	✓	✗	●	●	●	SI	3000
nab	Home Insurance Essentials	✓	✗	●	○	○	7500	2000
nab	Home Insurance	✓	✗	●	○	●	7500	2000
<b>★</b>								
1Cover Direct	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Coles	Home Insurance + Fusion + Accident:	✗	✗	●	●	●	1000	1000
Coles	Home Insurance + Fusion	✗	✗	●	○	●	1000	1000
Coles	Home Insurance	✗	✗	●	○	○	1000	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
★★★★★								
AAMI	AAMI Home Insurance	✗	✗	●	●	●	5000	1000
Australian Unity	Everyday care	✓	✗	●	○	●	25%	1000
Australian Unity	Extra care	✓	✗	●	○	●	25%	2500
Bank of Melbourne	Quality Care	✓	✗	●	○	●	5000	1000
BANKSA	Quality Care	✓	✗	●	○	●	5000	1000
CommInsure	Home Insurance	✓	✓	●	●	●	4000	1000
HBF	Accidental Damage	✓	✗	●	●	●	20%	2500
OnePath	Home & Contents	✓	✗	●	●	●	SI	3000
St George	QUALITY CARE	✓	✗	●	○	●	5000	1000
Westpac	QUALITY CARE	✓	✗	●	○	●	5000	1000
★★★★								
Allianz	SURECOVER PLUS	✗	✗	●	○	●	7500	2000
Bankwest	Secure Home Extra	✓	✗	●	○	●	8000	2000
Bendigo Bank	Bronze Home & Contents Insurance	✓	✗	●	○	○	2000	1000
Bendigo Bank	Silver Home & Contents Insurance	✓	✗	●	○	●	20%	2500
BoQ	Defined Events/ Secure Home Extra	✓	✓	●	○	●	20%	2000
CGU	Fundamentals Home Insurance	✓	✗	●	○	○	2000	1000
CGU	Listed Events Insurance	✓	✗	●	○	●	20%	2500

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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	Null Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★								
CommInsure	Home Insurance + Accidental Damag	✓	✓	●	●	●	4000	1000
CUA	First Choice Listed Events	✗	✗	●	○	●	5000	2500
GIO	Classic	✗	✓	●	◐	◐	4000	1000
HBF	Listed Events	✓	✗	●	○	●	20%	2500
MYER	Home Cover	✓	✗	●	◐	●	SI	2500
People's Choice CU	First Choice Listed Events	✓	✗	●	○	●	20%	2500
★★★								
1300 Insurance	Home & Contents	✗	✗	●	◐	◐	3000	1000
Allianz	SURECOVER GOLD	✗	✗	●	●	●	20%	2000
Allianz	SURECOVER	✗	✗	●	○	○	7500	2000
ANZ	ANZ Home Insurance	✓	✗	●	●	●	SI	3000
AON	HOME PLUS	✓	✗	●	○	●	20%	2500
AON	ACCIDENTAL DAMAGE (Blue Ribbor	✓	✗	●	●	●	20%	2500
Australian Unity	Elite care	✓	✗	●	●	●	25%	2500
Bank of Melbourne	Premier Care	✓	✗	●	●	●	10000	2000
Bank of Melbourne	Essential Care	✓	✗	○	○	○	3000	500
BANKSA	Essential Care	✓	✗	○	○	○	3000	500
BANKSA	Premier Care	✓	✗	●	●	●	10000	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
★★★								
Bendigo Bank	Gold Home & Contents Insurance	✓	✗	●	●	●	20%	2500
BoQ	Accidental Damage/ Secure Home EI	✓	✓	●	●	●	20%	2000
Budget Direct	Home & Contents Insurance	✗	✗	●	◐	◐	3000	1000
BUPA	Accidental Damage	✓	✗	●	●	●	20%	2500
BUPA	Fundamentals	✓	✗	●	◐	○	2000	1000
BUPA	Listed Events	✓	✗	●	◐	●	20%	2500
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	✓	✗	●	○	●	7500	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	✓	✗	●	○	○	7500	2000
CGU	Accidental Damage Insurance	✓	✗	●	●	●	20%	2500
Citibank	Vital Home Cover	✓	✗	●	○	○	2000	5000
Citibank	Classic Home Cover	✓	✗	●	○	●	2000	5000
CUA	First Choice Accidental Damage	✗	✗	●	●	●	7500	2500
HSBC	Vital Home Insurance	✓	✗	●	○	○	5000	2000
IMB	Accidental Damage	✓	✓	●	●	●	20%	2000
IMB	Defined Events	✓	✓	●	○	●	20%	2000
MYER	Home Cover Prestige	✓	✗	●	●	●	SI	3000
OnePath	Home & Contents + Accidental dama	✓	✗	●	●	●	SI	3000

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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
★★★								
People's Choice CU	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500
QBE	Home Cover + Accidental Damage	✗	✗	●	●	●	1500	1500
QBE	Home Cover	✗	✗	●	○	●	1500	1500
RACV	Home & Contents + Fusion	✗	✗	●	○	●	1000	1000
RACV	Home & Contents	✗	✗	●	○	○	1000	1000
St George	ESSENTIAL CARE	✓	✗	○	○	○	3000	500
St George	PREMIER CARE	✓	✗	●	●	●	10000	2000
Suncorp	Classic Home & Contents Insurance	✗	✓	●	◐	◐	4000	1000
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
Westpac	ESSENTIAL CARE	✓	✗	○	○	○	3000	500
Westpac	PREMIER CARE	✓	✗	●	●	●	10000	2000
★★								
1Cover Direct	VITAL Home & Contents Insurance	✓	✗	●	○	○	7500	2000
1Cover Direct	Classic Home & Contents Insurance	✓	✗	●	●	●	7500	2000
Citibank	Home Cover Prestige	✓	✗	●	●	●	2000	5000
Coles	Home Insurance + Fusion	✗	✗	●	○	●	1000	1000
GIO	Platinum Essential	✗	✓	●	●	●	20000	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
★★								
GIO	Platinum Essential Plus	✗	✓	●	●	●	40000	10000
HSBC	Prestige Home Insurance	✓	✗	●	●	●	5000	2000
HSBC	Classic Home Insurance	✓	✗	●	○	●	5000	2000
nab	Home Insurance	✓	✗	●	○	●	7500	2000
nab	Home Insurance Essentials	✓	✗	●	○	○	7500	2000
RACV	Home & Contents + Fusion + Acciden	✗	✗	●	●	●	1000	1000
★								
1Cover Direct	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Coles	Home Insurance + Fusion + Accident	✗	✗	●	●	●	1000	1000
Coles	Home Insurance	✗	✗	●	○	○	1000	1000
HBF	Fundamentals	✓	✗	●	○	○	2000	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
★★★★★								
AAMI	AAMI Home Insurance	✗	✗	●	●	●	5000	1000
Bank of Melbourne	Quality Care	✓	✗	●	○	●	5000	1000
BANKSA	Quality Care	✓	✗	●	○	●	5000	1000
CommInsure	Home Insurance	✓	✓	●	◐	●	4000	1000
OnePath	Home & Contents	✓	✗	●	◐	●	SI	3000
Real Insurance	Essential Cover	✓	✗	●	◐	◐	5000	1000
St George	QUALITY CARE	✓	✗	●	○	●	5000	1000
Westpac	QUALITY CARE	✓	✗	●	○	●	5000	1000
Woolworths	Standard Home Insurance	✓	✗	●	○	◐	2500	1000
★★★★								
1300 Insurance	Home & Contents	✗	✗	●	◐	◐	3000	1000
AON	HOME PLUS	✓	✗	●	○	●	20%	2500
AON	ACCIDENTAL DAMAGE (Blue Ribbor	✓	✗	●	●	●	20%	2500
Bendigo Bank	Bronze Home & Contents Insurance	✓	✗	●	○	○	2000	1000
Bendigo Bank	Silver Home & Contents Insurance	✓	✗	●	○	●	20%	2500
Budget Direct	Home & Contents Insurance	✗	✗	●	◐	◐	3000	1000
BUPA	Fundamentals	✓	✗	●	◐	○	2000	1000
BUPA	Listed Events	✓	✗	●	◐	●	20%	2500

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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
★★★★								
CGU	Fundamentals Home Insurance	✓	✗	●	○	○	2000	1000
CGU	Listed Events Insurance	✓	✗	●	○	●	20%	2500
CommInsure	Home Insurance + Accidental Damag	✓	✓	●	●	●	4000	1000
HBF	Listed Events	✓	✗	●	○	●	20%	2500
People's Choice CU	First Choice Listed Events	✓	✗	●	○	●	20%	2500
Woolworths	Comprehensive Home Insurance	✓	✗	●	●	●	5000	1000
★★★								
ANZ	ANZ Home Insurance	✓	✗	●	●	●	SI	3000
Australian Unity	Extra care	✓	✗	●	○	●	25%	2500
Australian Unity	Elite care	✓	✗	●	●	●	25%	2500
Australian Unity	Everyday care	✓	✗	●	○	●	25%	1000
Bank of Melbourne	Premier Care	✓	✗	●	●	●	10000	2000
Bank of Melbourne	Essential Care	✓	✗	○	○	○	3000	500
BANKSA	Premier Care	✓	✗	●	●	●	10000	2000
BANKSA	Essential Care	✓	✗	○	○	○	3000	500
Bankwest	Secure Home Extra	✓	✗	●	○	●	8000	2000
Bendigo Bank	Gold Home & Contents Insurance	✓	✗	●	●	●	20%	2500
BoQ	Accidental Damage/ Secure Home EI	✓	✓	●	●	●	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
★★★								
BoQ	Defined Events/ Secure Home Extra	✓	✓	●	○	●	20%	2000
BUPA	Accidental Damage	✓	✗	●	●	●	20%	2500
CGU	Accidental Damage Insurance	✓	✗	●	●	●	20%	2500
Citibank	Classic Home Cover	✓	✗	●	○	●	2000	5000
Coles	Home Insurance	✗	✗	●	○	○	1000	1000
Coles	Home Insurance + Fusion	✗	✗	●	○	●	1000	1000
Coles	Home Insurance + Fusion + Accidental	✗	✗	●	●	●	1000	1000
CUA	First Choice Accidental Damage	✗	✗	●	●	●	7500	2500
HBF	Accidental Damage	✓	✗	●	●	●	20%	2500
HBF	Fundamentals	✓	✗	●	○	○	2000	1000
IMB	Accidental Damage	✓	✓	●	●	●	20%	2000
IMB	Defined Events	✓	✓	●	○	●	20%	2000
MYER	Home Cover	✓	✗	●	●	●	SI	2500
MYER	Home Cover Prestige	✓	✗	●	●	●	SI	3000
NRMA	Home & Contents PLUS	✗	✗	●	●	●	2500	2500
NRMA	Home & Contents	✗	✗	●	●	●	2500	2500
OnePath	Home & Contents + Accidental dama	✓	✗	●	●	●	SI	3000
People's Choice CU	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500

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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
★★★								
QBE	Home Cover	✗	✗	●	○	●	1500	1500
QBE	Home Cover + Accidental Damage	✗	✗	●	●	●	1500	1500
RACT	Home & Contents	✗	✗	●	○	○	20%	1000
RACT	Home & Contents + Fusion + Acciden	✗	✗	●	●	●	20%	1000
RACT	Home & Contents + Fusion	✗	✗	●	○	●	20%	1000
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
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
Westpac	PREMIER CARE	✓	✗	●	●	●	10000	2000
Westpac	ESSENTIAL CARE	✓	✗	○	○	○	3000	500
★★								
1Cover Direct	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
1Cover Direct	Classic Home & Contents Insurance	✓	✗	●	●	●	7500	2000
Allianz	SURECOVER	✗	✗	●	○	○	7500	2000
Allianz	SURECOVER GOLD	✗	✗	●	●	●	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
★★								
Allianz	SURECOVER PLUS	✗	✗	●	○	●	7500	2000
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	✓	✗	●	○	●	7500	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	✓	✗	●	○	○	7500	2000
Citibank	Home Cover Prestige	✓	✗	●	●	●	2000	5000
Citibank	Vital Home Cover	✓	✗	●	○	○	2000	5000
CUA	First Choice Listed Events	✗	✗	●	○	●	5000	2500
HSBC	Prestige Home Insurance	✓	✗	●	●	●	5000	2000
HSBC	Classic Home Insurance	✓	✗	●	○	●	5000	2000
HSBC	Vital Home Insurance	✓	✗	●	○	○	5000	2000
nab	Home Insurance	✓	✗	●	○	●	7500	2000
★								
1Cover Direct	VITAL Home & Contents Insurance	✓	✗	●	○	○	7500	2000
nab	Home Insurance Essentials	✓	✗	●	○	○	7500	2000

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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
★★★★★								
Bank of Melbourne	Quality Care	✓	✗	●	○	●	5000	1000
BANKSA	Quality Care	✓	✗	●	○	●	5000	1000
CommInsure	Home Insurance	✓	✓	●	◐	●	4000	1000
OnePath	Home & Contents	✓	✗	●	◐	●	SI	3000
Real Insurance	Essential Cover	✓	✗	●	◐	◐	5000	1000
St George	QUALITY CARE	✓	✗	●	○	●	5000	1000
Westpac	QUALITY CARE	✓	✗	●	○	●	5000	1000
Woolworths	Standard Home Insurance	✓	✗	●	○	◐	2500	1000
★★★★								
AAMI	AAMI Home Insurance	✗	✗	●	●	●	5000	1000
AON	HOME PLUS	✓	✗	●	○	●	20%	2500
Bankwest	Secure Home Extra	✓	✗	●	○	●	8000	2000
Bendigo Bank	Silver Home & Contents Insurance	✓	✗	●	○	●	20%	2500
Bendigo Bank	Bronze Home & Contents Insurance	✓	✗	●	○	○	2000	1000
CGU	Fundamentals Home Insurance	✓	✗	●	○	○	2000	1000
CGU	Listed Events Insurance	✓	✗	●	○	●	20%	2500
CommInsure	Home Insurance + Accidental Damag	✓	✓	●	●	●	4000	1000
CUA	First Choice Listed Events	✗	✗	●	○	●	5000	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
★★★★								
HBF	Fundamentals	✓	✗	●	○	○	2000	1000
HBF	Listed Events	✓	✗	●	○	●	20%	2500
MYER	Home Cover	✓	✗	●	◐	●	SI	2500
NRMA	Home & Contents	✗	✗	●	◐	◐	2500	2500
People's Choice CU	First Choice Listed Events	✓	✗	●	○	●	20%	2500
People's Choice CU	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500
★★★								
1300 Insurance	Home & Contents	✗	✗	●	◐	◐	3000	1000
Allianz	SURECOVER PLUS	✗	✗	●	○	●	7500	2000
ANZ	ANZ Home Insurance	✓	✗	●	●	●	SI	3000
AON	ACCIDENTAL DAMAGE (Blue Ribbor	✓	✗	●	●	●	20%	2500
Bank of Melbourne	Premier Care	✓	✗	●	●	●	10000	2000
Bank of Melbourne	Essential Care	✓	✗	○	○	○	3000	500
BANKSA	Essential Care	✓	✗	○	○	○	3000	500
BANKSA	Premier Care	✓	✗	●	●	●	10000	2000
Bendigo Bank	Gold Home & Contents Insurance	✓	✗	●	●	●	20%	2500
BoQ	Defined Events/ Secure Home Extra	✓	✓	●	○	●	20%	2000
BoQ	Accidental Damage/ Secure Home EI	✓	✓	●	●	●	20%	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
★★★								
Budget Direct	Home & Contents Insurance	✗	✗	●	◐	◐	3000	1000
BUPA	Listed Events	✓	✗	●	◐	●	20%	2500
BUPA	Fundamentals	✓	✗	●	◐	○	2000	1000
BUPA	Accidental Damage	✓	✗	●	●	●	20%	2500
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	✓	✗	●	○	●	7500	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	✓	✗	●	○	○	7500	2000
CGU	Accidental Damage Insurance	✓	✗	●	●	●	20%	2500
Citibank	Vital Home Cover	✓	✗	●	○	○	2000	5000
CUA	First Choice Accidental Damage	✗	✗	●	●	●	7500	2500
HBF	Accidental Damage	✓	✗	●	●	●	20%	2500
IMB	Accidental Damage	✓	✓	●	●	●	20%	2000
IMB	Defined Events	✓	✓	●	○	●	20%	2000
MYER	Home Cover Prestige	✓	✗	●	●	●	SI	3000
NRMA	Home & Contents PLUS	✗	✗	●	●	●	2500	2500
OnePath	Home & Contents + Accidental dama	✓	✗	●	●	●	SI	3000
QBE	Home Cover	✗	✗	●	○	●	1500	1500
QBE	Home Cover + Accidental Damage	✗	✗	●	●	●	1500	1500

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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	ESSENTIAL CARE	✓	✗	○	○	○	3000	500
St George	PREMIER CARE	✓	✗	●	●	●	10000	2000
Suncorp	Classic Home & Contents Insurance	✗	✓	●	●	●	4000	1000
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
Westpac	PREMIER CARE	✓	✗	●	●	●	10000	2000
Westpac	ESSENTIAL CARE	✓	✗	○	○	○	3000	500
Woolworths	Comprehensive Home Insurance	✓	✗	●	●	●	5000	1000
★★								
1Cover Direct	Classic Home & Contents Insurance	✓	✗	●	●	●	7500	2000
Allianz	SURECOVER	✗	✗	●	○	○	7500	2000
Allianz	SURECOVER GOLD	✗	✗	●	●	●	20%	2000
Citibank	Home Cover Prestige	✓	✗	●	●	●	2000	5000
Citibank	Classic Home Cover	✓	✗	●	○	●	2000	5000
Coles	Home Insurance	✗	✗	●	○	○	1000	1000
Coles	Home Insurance + Fusion + Accident	✗	✗	●	●	●	1000	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
★★								
Coles	Home Insurance + Fusion	✗	✗	●	○	●	1000	1000
HSBC	Prestige Home Insurance	✓	✗	●	●	●	5000	2000
HSBC	Vital Home Insurance	✓	✗	●	○	○	5000	2000
HSBC	Classic Home Insurance	✓	✗	●	○	●	5000	2000
nab	Home Insurance Essentials	✓	✗	●	○	○	7500	2000
nab	Home Insurance	✓	✗	●	○	●	7500	2000
★								
1Cover Direct	VITAL Home & Contents Insurance	✓	✗	●	○	○	7500	2000
1Cover Direct	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
★★★★★								
Bank of Melbourne	Quality Care	✓	✗	●	○	●	5000	1000
BANKSA	Quality Care	✓	✗	●	○	●	5000	1000
Citibank	Classic Home Cover	✓	✗	●	○	●	2000	5000
CommInsure	Home Insurance	✓	✓	●	◐	●	4000	1000
RAA	Home & Contents	✓	✓	●	○	◐	10000	5000
Real Insurance	Essential Cover	✓	✗	●	◐	◐	5000	1000
St George	QUALITY CARE	✓	✗	●	○	●	5000	1000
Westpac	QUALITY CARE	✓	✗	●	○	●	5000	1000
Woolworths	Standard Home Insurance	✓	✗	●	○	◐	2500	1000
★★★★								
AAMI	AAMI Home Insurance	✗	✗	●	●	●	5000	1000
AON	HOME PLUS	✓	✗	●	○	●	20%	2500
Bankwest	Secure Home Extra	✓	✗	●	○	●	8000	2000
Bendigo Bank	Silver Home & Contents Insurance	✓	✗	●	○	●	20%	2500
BoQ	Defined Events/ Secure Home Extra	✓	✓	●	○	●	20%	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	✓	✗	●	○	●	7500	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	✓	✗	●	○	○	7500	2000
Citibank	Vital Home Cover	✓	✗	●	○	○	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
★★★★								
CommInsure	Home Insurance + Accidental Damag	✓	✓	●	●	●	4000	1000
MYER	Home Cover	✓	✗	●	◐	●	SI	2500
OnePath	Home & Contents	✓	✗	●	◐	●	SI	3000
People's Choice CU	First Choice Listed Events	✓	✗	●	○	●	20%	2500
RAA	Home & Contents	✓	✓	●	●	◐	10000	5000
SGIC	Home Cover	✗	✗	●	◐	◐	2500	2500
★★★								
1Cover Direct	Classic Home & Contents Insurance	✓	✗	●	●	●	7500	2000
1Cover Direct	VITAL Home & Contents Insurance	✓	✗	●	○	○	7500	2000
Allianz	SURECOVER	✗	✗	●	○	○	7500	2000
Allianz	SURECOVER PLUS	✗	✗	●	○	●	7500	2000
ANZ	ANZ Home Insurance	✓	✗	●	●	●	SI	3000
AON	ACCIDENTAL DAMAGE (Blue Ribbor	✓	✗	●	●	●	20%	2500
Bank of Melbourne	Premier Care	✓	✗	●	●	●	10000	2000
Bank of Melbourne	Essential Care	✓	✗	○	○	○	3000	500
BANKSA	Premier Care	✓	✗	●	●	●	10000	2000
BANKSA	Essential Care	✓	✗	○	○	○	3000	500
Bendigo Bank	Gold Home & Contents 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
★★★								
Bendigo Bank	Bronze Home & Contents Insurance	✓	✗	●	○	○	2000	1000
BoQ	Accidental Damage/ Secure Home EI	✓	✓	●	●	●	20%	2000
BUPA	Listed Events	✓	✗	●	◐	●	20%	2500
BUPA	Fundamentals	✓	✗	●	◐	○	2000	1000
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
CGU	Listed Events Insurance	✓	✗	●	○	●	20%	2500
CGU	Fundamentals Home Insurance	✓	✗	●	○	○	2000	1000
Coles	Home Insurance + Fusion	✗	✗	●	○	●	1000	1000
Coles	Home Insurance + Fusion + Accident	✗	✗	●	●	●	1000	1000
Coles	Home Insurance	✗	✗	●	○	○	1000	1000
CUA	First Choice Listed Events	✗	✗	●	○	●	5000	2500
HBF	Accidental Damage	✓	✗	●	●	●	20%	2500
HBF	Listed Events	✓	✗	●	○	●	20%	2500
HSBC	Vital Home Insurance	✓	✗	●	○	○	5000	2000
HSBC	Classic Home Insurance	✓	✗	●	○	●	5000	2000
IMB	Defined Events	✓	✓	●	○	●	20%	2000
MYER	Home Cover Prestige	✓	✗	●	●	●	SI	3000
nab	Home Insurance	✓	✗	●	○	●	7500	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
★★★								
nab	Home Insurance Essentials	✓	✗	●	○	○	7500	2000
OnePath	Home & Contents + Accidental damage	✓	✗	●	●	●	SI	3000
People's Choice CU	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500
Real Insurance	Top Cover	✓	✗	●	●	◐	2500	1000
St George	PREMIER CARE	✓	✗	●	●	●	10000	2000
St George	ESSENTIAL CARE	✓	✗	○	○	○	3000	500
Suncorp	Classic Home & Contents Insurance	✗	✓	●	◐	◐	4000	1000
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
Westpac	ESSENTIAL CARE	✓	✗	○	○	○	3000	500
Westpac	PREMIER CARE	✓	✗	●	●	●	10000	2000
Woolworths	Comprehensive Home Insurance	✓	✗	●	●	◐	5000	1000
★★								
1300 Insurance	Home & Contents	✗	✗	●	◐	◐	3000	1000
Allianz	SURECOVER GOLD	✗	✗	●	●	●	20%	2000
Budget Direct	Home & Contents Insurance	✗	✗	●	◐	◐	3000	1000
BUPA	Accidental Damage	✓	✗	●	●	●	20%	2500
CGU	Accidental Damage Insurance	✓	✗	●	●	●	20%	2500
Citibank	Home Cover Prestige	✓	✗	●	●	●	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
★★								
CUA	First Choice Accidental Damage	✗	✗	●	●	●	7500	2500
HBF	Fundamentals	✓	✗	●	○	○	2000	1000
HSBC	Prestige Home Insurance	✓	✗	●	●	●	5000	2000
IMB	Accidental Damage	✓	✓	●	●	●	20%	2000
QBE	Home Cover	✗	✗	●	○	●	1500	1500
SGIC	Home Plus Cover	✗	✗	●	●	●	2500	2500
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
★								
1Cover Direct	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
QBE	Home Cover + Accidental Damage	✗	✗	●	●	●	1500	1500

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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	✓	✗	●	○	●	5000	1000
BANKSA	Quality Care	✓	✗	●	○	●	5000	1000
Bankwest	Secure Home Extra	✓	✗	●	○	●	8000	2000
BoQ	Defined Events/ Secure Home Extra	✓	✓	●	○	●	20%	2000
St George	QUALITY CARE	✓	✗	●	○	●	5000	1000
Westpac	QUALITY CARE	✓	✗	●	○	●	5000	1000
★★★★								
AAMI	AAMI Home Insurance	✗	✗	●	●	●	5000	1000
Bendigo Bank	Silver Home & Contents Insurance	✓	✗	●	○	●	20%	2500
Bendigo Bank	Bronze Home & Contents Insurance	✓	✗	●	○	○	2000	1000
BoQ	Accidental Damage/ Secure Home EI	✓	✓	●	●	●	20%	2000
CGU	Fundamentals Home Insurance	✓	✗	●	○	○	2000	1000
CGU	Listed Events Insurance	✓	✗	●	○	●	20%	2500
CUA	First Choice Listed Events	✗	✗	●	○	●	5000	2500
HBF	Listed Events	✓	✗	●	○	●	20%	2500
HBF	Fundamentals	✓	✗	●	○	○	2000	1000
IMB	Defined Events	✓	✓	●	○	●	20%	2000
OnePath	Home & Contents	✓	✗	●	●	●	SI	3000

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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
★★★★								
People's Choice CU	First Choice Listed Events	✓	✗	●	○	●	20%	2500
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
★★★								
ANZ	ANZ Home Insurance	✓	✗	●	●	●	SI	3000
AON	ACCIDENTAL DAMAGE (Blue Ribbor	✓	✗	●	●	●	20%	2500
AON	HOME PLUS	✓	✗	●	○	●	20%	2500
Bank of Melbourne	Essential Care	✓	✗	○	○	○	3000	500
Bank of Melbourne	Premier Care	✓	✗	●	●	●	10000	2000
BANKSA	Essential Care	✓	✗	○	○	○	3000	500
BANKSA	Premier Care	✓	✗	●	●	●	10000	2000
Bendigo Bank	Gold Home & Contents Insurance	✓	✗	●	●	●	20%	2500
BUPA	Fundamentals	✓	✗	●	◐	○	2000	1000
BUPA	Accidental Damage	✓	✗	●	●	●	20%	2500
BUPA	Listed Events	✓	✗	●	◐	●	20%	2500
Catholic Church Insurances Lim	Classic Home & Contents Insurance	✓	✗	●	○	●	7500	2000
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
CGU	Accidental Damage Insurance	✓	✗	●	●	●	20%	2500
CommInsure	Home Insurance	✓	✓	●	◐	●	4000	1000

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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
★★★								
CommInsure	Home Insurance + Accidental Damag	✓	✓	●	●	●	4000	1000
CUA	First Choice Accidental Damage	✗	✗	●	●	●	7500	2500
HBF	Accidental Damage	✓	✗	●	●	●	20%	2500
HSBC	Classic Home Insurance	✓	✗	●	◐	●	5000	2000
IMB	Accidental Damage	✓	✓	●	●	●	20%	2000
MYER	Home Cover Prestige	✓	✗	●	●	●	SI	3000
MYER	Home Cover	✓	✗	●	◐	●	SI	2500
NRMA	Home & Contents PLUS	✗	✗	●	●	●	2500	2500
NRMA	Home & Contents	✗	✗	●	◐	◐	2500	2500
OnePath	Home & Contents + Accidental dama	✓	✗	●	●	●	SI	3000
People's Choice CU	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500
RACQ	Home & Contents	✗	✓	●	◐	◐	6000	2000
St George	PREMIER CARE	✓	✗	●	●	●	10000	2000
St George	ESSENTIAL CARE	✓	✗	○	○	○	3000	500
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
Suncorp	Classic Home & Contents Insurance	✗	✓	●	◐	◐	4000	1000
Westpac	PREMIER CARE	✓	✗	●	●	●	10000	2000
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

## 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	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
1Cover Direct	Classic Home & Contents Insurance	✓	✗	●	●	●	7500	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	✓	✗	●	○	○	7500	2000
Citibank	Vital Home Cover	✓	✗	●	○	○	2000	5000
Citibank	Home Cover Prestige	✓	✗	●	●	●	2000	5000
Citibank	Classic Home Cover	✓	✗	●	○	●	2000	5000
Coles	Home Insurance + Fusion + Accident	✗	✗	●	●	●	1000	1000
Coles	Home Insurance + Fusion	✗	✗	●	○	●	1000	1000
HSBC	Prestige Home Insurance	✓	✗	●	●	●	5000	2000
HSBC	Vital Home Insurance	✓	✗	●	○	○	5000	2000
nab	Home Insurance	✓	✗	●	○	●	7500	2000
★								
1Cover Direct	VITAL Home & Contents Insurance	✓	✗	●	○	○	7500	2000
Coles	Home Insurance	✗	✗	●	○	○	1000	1000
nab	Home Insurance Essentials	✓	✗	●	○	○	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
★★★★★								
Bank of Melbourne	Quality Care	✓	✗	●	○	●	5000	1000
BANKSA	Quality Care	✓	✗	●	○	●	5000	1000
CommInsure	Home Insurance	✓	✓	●	●	●	4000	1000
OnePath	Home & Contents	✓	✗	●	●	●	SI	3000
People's Choice CU	First Choice Listed Events	✓	✗	●	○	●	20%	2500
St George	QUALITY CARE	✓	✗	●	○	●	5000	1000
Westpac	QUALITY CARE	✓	✗	●	○	●	5000	1000
★★★★								
AON	ACCIDENTAL DAMAGE (Blue Ribbor	✓	✗	●	●	●	20%	2500
AON	HOME PLUS	✓	✗	●	○	●	20%	2500
Bank of Melbourne	Essential Care	✓	✗	○	○	○	3000	500
BANKSA	Essential Care	✓	✗	○	○	○	3000	500
Bendigo Bank	Silver Home & Contents Insurance	✓	✗	●	○	●	20%	2500
Bendigo Bank	Bronze Home & Contents Insurance	✓	✗	●	○	○	2000	1000
CGU	Listed Events Insurance	✓	✗	●	○	●	20%	2500
CGU	Fundamentals Home Insurance	✓	✗	●	○	○	2000	1000
CommInsure	Home Insurance + Accidental Damag	✓	✓	●	●	●	4000	1000
CUA	First Choice Listed Events	✗	✗	●	○	●	5000	2500

your guide to product excellence



# Home and Contents Insurance Star Ratings

Report Date: September 2013

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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
★★★★								
HBF	Fundamentals	✓	✗	●	○	○	2000	1000
HBF	Listed Events	✓	✗	●	○	●	20%	2500
People's Choice CU	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500
St George	ESSENTIAL CARE	✓	✗	○	○	○	3000	500
Westpac	ESSENTIAL CARE	✓	✗	○	○	○	3000	500
★★★								
1300 Insurance	Home & Contents	✗	✗	●	◐	◐	3000	1000
AAMI	AAMI Home Insurance	✗	✗	●	●	●	5000	1000
ANZ	ANZ Home Insurance	✓	✗	●	●	●	SI	3000
Bank of Melbourne	Premier Care	✓	✗	●	●	●	10000	2000
BANKSA	Premier Care	✓	✗	●	●	●	10000	2000
Bankwest	Secure Home Extra	✓	✗	●	○	●	8000	2000
Bendigo Bank	Gold Home & Contents Insurance	✓	✗	●	●	●	20%	2500
BoQ	Defined Events/ Secure Home Extra	✓	✓	●	○	●	20%	2000
BoQ	Accidental Damage/ Secure Home EI	✓	✓	●	●	●	20%	2000
Budget Direct	Home & Contents Insurance	✗	✗	●	◐	◐	3000	1000
BUPA	Listed Events	✓	✗	●	◐	●	20%	2500
BUPA	Accidental Damage	✓	✗	●	●	●	20%	2500

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## 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
★★★								
BUPA	Fundamentals	✓	✗	●	◐	○	2000	1000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	✓	✗	●	○	●	7500	2000
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	✓	✗	●	○	○	7500	2000
CGU	Accidental Damage Insurance	✓	✗	●	●	●	20%	2500
CUA	First Choice Accidental Damage	✗	✗	●	●	●	7500	2500
GIO	Platinum Essential	✗	✓	●	●	●	20000	5000
GIO	Classic	✗	✓	●	◐	◐	4000	1000
GIO	Platinum Essential Plus	✗	✓	●	●	●	40000	10000
HBF	Accidental Damage	✓	✗	●	●	●	20%	2500
HSBC	Classic Home Insurance	✓	✗	●	○	●	5000	2000
IMB	Accidental Damage	✓	✓	●	●	●	20%	2000
MYER	Home Cover	✓	✗	●	◐	●	SI	2500
MYER	Home Cover Prestige	✓	✗	●	●	●	SI	3000
OnePath	Home & Contents + Accidental damaç	✓	✗	●	●	●	SI	3000
QBE	Home Cover + Accidental Damage	✗	✗	●	●	●	1500	1500
QBE	Home Cover	✗	✗	●	○	●	1500	1500
St George	PREMIER CARE	✓	✗	●	●	●	10000	2000

your guide to product excellence



# 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

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
★★★								
Suncorp	Classic Home & Contents Insurance	✗	✓	●	◐	◐	4000	1000
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
Suncorp	Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
Westpac	PREMIER CARE	✓	✗	●	●	●	10000	2000
★★								
1Cover Direct	Classic Home & Contents Insurance	✓	✗	●	●	●	7500	2000
Allianz	SURECOVER	✗	✗	●	○	○	7500	2000
Allianz	SURECOVER PLUS	✗	✗	●	○	●	7500	2000
Allianz	SURECOVER GOLD	✗	✗	●	●	●	20%	2000
Citibank	Home Cover Prestige	✓	✗	●	●	●	2000	5000
Citibank	Vital Home Cover	✓	✗	●	○	○	2000	5000
Citibank	Classic Home Cover	✓	✗	●	○	●	2000	5000
HSBC	Vital Home Insurance	✓	✗	●	○	○	5000	2000
HSBC	Prestige Home Insurance	✓	✗	●	●	●	5000	2000
IMB	Defined Events	✓	✓	●	○	●	20%	2000
nab	Home Insurance	✓	✗	●	○	●	7500	2000
★								

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# Home and Contents Insurance Star Ratings

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## 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
★								
1Cover Direct	VITAL Home & Contents Insurance	✓	✗	●	○	○	7500	2000
1Cover Direct	Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
nab	Home Insurance Essentials	✓	✗	●	○	○	7500	2000

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# 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)



14 categories



14 categories



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 the 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

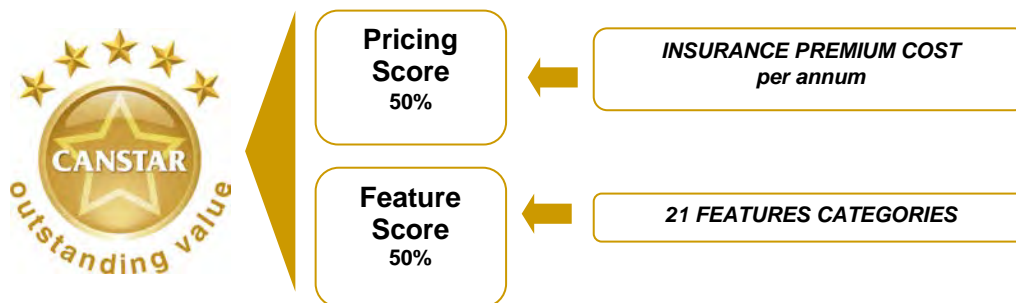
Home Only

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 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 and all other peer products are awarded a relative score in comparison to the lowest cost product.

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

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

## FEATURE SCORE – HOME INSURANCE

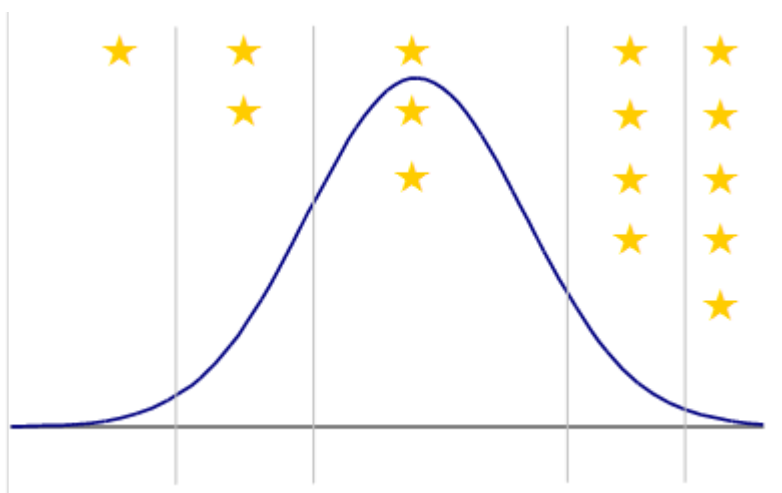
Over 100 different features are assessed from 21 different feature categories. Peer products are compared and the product with the most comprehensive feature is awarded the highest feature score.

### Home & Contents Insurance – Feature Weightings

Feature Categories	Descriptions	Weights		
		Home Only	Contents Only	Home & Contents
<b>Policy Terms</b>		<b>50%</b>	<b>50%</b>	<b>50%</b>
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%
<b>Building Cover</b>		<b>50%</b>		<b>25%</b>
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 relation to building cover	15%		15%
<b>Contents Cover</b>			<b>50%</b>	<b>25%</b>
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 relation 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](http://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
- Credit cards
- Deposit accounts
- Direct life insurance
- Health insurance
- Travel money cards
- Home & Contents
- Home loans
- Life Insurance
- Margin lending
- Package banking
- Personal loans
- Reward programs
- Superannuation
- Travel insurance

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