Report No. 6 September 2013

HOME & CONTENTS STAR RATINGS

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

• Home Insurance

CANSTAR

- 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
Home	1,987,184	1,798,906
Contents	2,407,723	2,188,152
Home& Contents	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

State	Contents only	Contents	Difference	Percentage	Maximum Increase
	2013	only 2012			
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%
NATIONAL	\$542	\$536	\$6	1.21%	671%

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

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

State	Contents only	Contents	Difference	Percentage	Maximum Increase
	2013	only 2012			
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%
NATIONAL	\$687	\$665	\$23	3.39%	982%

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%
NATIONAL	\$709	\$680	\$30	4.39%	365%

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%
NATIONAL	\$922	\$858	\$64	7.45%	1170%

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.





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.



New South Wales	ew south wales CGU		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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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.

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

AAMI	AAMI Home Insurance	•	×	×	Varies	•	•	•	5000	1000
Bankwest	Secure Home Extra	•	\checkmark	\checkmark	0%	•	0	•	8000	2000
BoQ	Defined Events/ Secure Home Extra	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
CommInsure	Home Insurance	•	\checkmark	\checkmark	10%	•	•	•	4000	1000
CommInsure	Home Insurance + Accidental Damag	•	\checkmark	\checkmark	10%	•	•	•	4000	1000
GIO	Platinum Essential	•	×	✓	10%	•	•	•	20000	5000

AON	HOME PLUS	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
Bendigo Bank	Silver Home & Contents Insurance	•	✓	\checkmark	0%	•	0	•	20%	2500
Bendigo Bank	Bronze Home & Contents Insurance	٠	✓	\checkmark	0%	•	0	0	2000	1000
BoQ	Accidental Damage/ Secure Home El	•	\checkmark	\checkmark	0%	•	•	•	20%	2000
CGU	Listed Events Insurance	٠	✓	\checkmark	0%	•	0	•	20%	2500
CGU	Fundamentals Home Insurance	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
CUA	First Choice Listed Events	•	×	\checkmark	0%	•	0	•	5000	2500
GIO	Platinum Essential Plus	•	×	\checkmark	10%	•	•	•	40000	10000
HBF	Fundamentals	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
IMB	Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2000
IMB	Defined Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2000

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standard O optional O not available

Western Australia

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

OnePath	Home & Contents + Accidental dama	•	\checkmark	√	0%	•	•	•	SI	3000		
OnePath	Home & Contents	•	\checkmark	\checkmark	0%	•	O	•	SI	3000		
People's Choice CU	First Choice Listed Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2500		
SGIO	Home Cover	٠	*	✓	0%	•	O	O	2500	2500		

ANZ	ANZ Home Insurance	•	\checkmark	\checkmark	0%	•	•	•	SI	3000		
AON	ACCIDENTAL DAMAGE (Blue Ribbor	•	\checkmark	\checkmark	0%	•	•	•	20%	2500		
Bank of Melbourne	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000		
Bank of Melbourne	Premier Care	•	\checkmark	✓	0%	•	•	•	10000	2000		
BANKSA	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000		
BANKSA	Quality Care	•	\checkmark	✓	0%	•	0	•	5000	1000		
Bendigo Bank	Gold Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500		
BUPA	Accidental Damage	•	\checkmark	✓	0%	•	•	•	20%	2500		
BUPA	Fundamentals	•	\checkmark	\checkmark	0%	•	O	0	2000	1000		
BUPA	Listed Events	•	\checkmark	✓	0%	•	O	•	20%	2500		
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	•	\checkmark	\checkmark	10%	O	0	0	7500	2000		
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	10%	•	•	•	20%	2000		
Catholic Church Insurances Lim	Classic Home & Contents Insurance	•	\checkmark	\checkmark	10%	•	0	•	7500	2000		

Home & Contents Insurance - Low Sum Insured

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standard Optional

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	Home & Based on \$300	Contents Ins ,000 house v						V	Vestern /	Australia
		Temporary	Pay Monthly		Online	Riverine	Home I	nclusions	Jev	vellery
Company Nan	ne Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

CGU	Accidental Damage Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
Citibank	Vital Home Cover	•	✓	\checkmark	0%	O	0	0	2000	5000
Citibank	Classic Home Cover	•	✓	✓	0%	O	0	•	2000	5000
CUA	First Choice Accidental Damage	•	×	✓	0%	•	•	•	7500	2500
GIO	Classic	•	×	✓	10%	•	O	O	4000	1000
HBF	Accidental Damage	•	✓	\checkmark	0%	•	•	•	20%	2500
HBF	Listed Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
HSBC	Vital Home Insurance	•	✓	\checkmark	10%	O	0	0	5000	2000
HSBC	Classic Home Insurance	•	\checkmark	\checkmark	10%	O	0	•	5000	2000
HSBC	Prestige Home Insurance	•	\checkmark	\checkmark	10%	O	•	•	5000	2000
MYER	Home Cover	•	\checkmark	\checkmark	0%	0	O	•	SI	2500
MYER	Home Cover Prestige	•	\checkmark	\checkmark	0%	0	•	•	SI	3000
People's Choice CU	First Choice Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
SGIO	Home Plus Cover	•	×	\checkmark	0%	•	•	•	2500	2500
St George	PREMIER CARE	•	\checkmark	✓	0%	•	٠	٠	10000	2000
St George	QUALITY CARE	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
Suncorp	Platinum Essential Home & Conten	its 🕒	×	\checkmark	0%	•	•	•	20000	5000
Suncorp	Platinum Essential Home & Conten	its 🕒	×	\checkmark	0%	•	•	•	20000	5000

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standard Optional

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

Suncorp	Classic Home & Contents Insurance	•	×	\checkmark	0%	•	Ð	Ð	4000	1000		
Westpac	PREMIER CARE	•	\checkmark	\checkmark	0%	•	•	•	10000	2000		
Westpac	QUALITY CARE	•	✓	✓	0%	•	0	•	5000	1000		
**												
1Cover Direct	VITAL Home & Contents Insurance	•	✓	✓	0%	Ð	0	0	7500	2000		
1Cover Direct	Classic Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	•	•	7500	2000		
1Cover Direct	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2000		
Bank of Melbourne	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500		
BANKSA	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500		
Citibank	Home Cover Prestige	•	\checkmark	\checkmark	0%	O	•	•	2000	5000		
nab	Home Insurance	•	\checkmark	\checkmark	10%	O	0	•	7500	2000		
nab	Home Insurance Essentials	•	\checkmark	\checkmark	10%	O	0	0	7500	2000		
St George	ESSENTIAL CARE	•	\checkmark	\checkmark	0%	•	0	0	3000	500		
Westpac	ESSENTIAL CARE	•	\checkmark	\checkmark	0%	•	0	0	3000	500		
*												
Coles	Home Insurance + Fusion	•	×	✓	10%	•	0	•	1000	1000		
Coles	Home Insurance + Fusion + Accidenta	•	×	\checkmark	10%	•	•	٠	1000	1000		

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standard

Optional

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	Home & Contents Insurance - Low Sum Insured Western Austr Based on \$300,000 house value and \$75,000 contents value											
	Accompatibility of No Evites for both Discountill Elevel Cover								nclusions	lusions Jewellery		
	Company Name	Product Name	Available	Cost	claims	Discount	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit	
*												
Coles		Home Insurance	•	×	\checkmark	10%	•	0	0	1000	1000	

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

AAMI	AAMI Home Insurance	•	×	×	Varies	•	•	•	5000	1000
CommInsure	Home Insurance	•	\checkmark	\checkmark	10%	•	O	•	4000	1000
GIO	Platinum Essential Plus	•	×	\checkmark	10%	•	•	•	40000	10000
GIO	Platinum Essential	•	×	\checkmark	10%	•	•	•	20000	5000
GIO	Classic	•	×	\checkmark	10%	•	O	0	4000	1000
HBF	Accidental Damage	•	✓	\checkmark	0%	•	•	•	20%	2500
OnePath	Home & Contents	•	\checkmark	\checkmark	0%	•	•	•	SI	3000
Real Insurance	Essential Cover	•	\checkmark	\checkmark	0%	•	O	•	5000	1000
Woolworths	Standard Home Insurance	٠	✓	*	10%	•	0	O	2500	1000

Allianz	SURECOVER PLUS	•	×	\checkmark	10%	O	0	•	7500	2000
ANZ	ANZ Home Insurance	•	\checkmark	\checkmark	0%	•	•	•	SI	3000
Bank of Melbourne	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
BANKSA	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
Budget Direct	Home & Contents Insurance	•	×	×	10%	0	O	O	3000	1000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	•	\checkmark	\checkmark	10%	Ð	0	•	7500	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	•	\checkmark	\checkmark	10%	Ð	0	0	7500	2000
CGU	Listed Events Insurance	•	✓	✓	0%	•	0	•	20%	2500

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

Citibank	Vital Home Cover	•	\checkmark	✓	0%	O	0	0	2000	5000
CommInsure	Home Insurance + Accidental Damag	•	\checkmark	✓	10%	•	•	•	4000	1000
HSBC	Vital Home Insurance	•	\checkmark	\checkmark	10%	O	0	0	5000	2000
MYER	Home Cover	•	\checkmark	\checkmark	0%	0	O	•	SI	2500
MYER	Home Cover Prestige	•	\checkmark	\checkmark	0%	0	•	•	SI	3000
OnePath	Home & Contents + Accidental damaç	•	\checkmark	\checkmark	0%	•	•	•	SI	3000
QBE	Home Cover	•	×	\checkmark	10%	0	0	•	1500	1500
RACV	Home & Contents	•	×	\checkmark	0%	•	0	0	1000	1000
St George	QUALITY CARE	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
Westpac	QUALITY CARE	•	✓	✓	0%	•	0	•	5000	1000

1300 Insurance	Home & Contents	•	×	×	10%	0	O	O	3000	1000
Allianz	SURECOVER GOLD	•	×	\checkmark	10%	Ð	•	•	20%	2000
Allianz	SURECOVER	٠	×	\checkmark	10%	Ð	0	0	7500	2000
AON	ACCIDENTAL DAMAGE (Blue Ribbor	٠	\checkmark	\checkmark	0%	•	•	•	20%	2500
AON	HOME PLUS	•	✓	\checkmark	0%	•	0	•	20%	2500
Bank of Melbourne	Premier Care	٠	\checkmark	\checkmark	0%	•	•	•	10000	2000
BANKSA	Premier Care	•	✓	✓	0%	•	•	•	10000	2000

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standard 🔘 optional 🚫 not available

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

Bankwest	Secure Home Extra	•	\checkmark	\checkmark	0%	•	0	•	8000	2000		
Bendigo Bank	Silver Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2500		
Bendigo Bank	Gold Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500		
Bendigo Bank	Bronze Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	0	0	2000	1000		
BoQ	Defined Events/ Secure Home Extra	•	\checkmark	\checkmark	0%	•	0	•	20%	2000		
BUPA	Fundamentals	•	\checkmark	\checkmark	0%	•	O	0	2000	1000		
BUPA	Listed Events	•	\checkmark	\checkmark	0%	•	O	•	20%	2500		
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	10%	O	•	•	20%	2000		
CGU	Accidental Damage Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500		
CGU	Fundamentals Home Insurance	•	\checkmark	\checkmark	0%	•	0	0	2000	1000		
Citibank	Classic Home Cover	•	\checkmark	\checkmark	0%	O	0	•	2000	5000		
Coles	Home Insurance	•	×	\checkmark	10%	•	0	0	1000	1000		
Coles	Home Insurance + Fusion	•	×	\checkmark	10%	•	0	•	1000	1000		
Coles	Home Insurance + Fusion + Accidenta	•	×	\checkmark	10%	•	•	•	1000	1000		
CUA	First Choice Listed Events	•	*	\checkmark	0%	•	0	•	5000	2500		
HBF	Listed Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2500		
HSBC	Prestige Home Insurance	•	\checkmark	\checkmark	10%	O	•	•	5000	2000		
HSBC	Classic Home Insurance	•	\checkmark	\checkmark	10%	O	0	•	5000	2000		

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standard O optional O not available

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

People's Choice CU	First Choice Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2500			
People's Choice CU	First Choice Listed Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2500			
QBE	Home Cover + Accidental Damage	•	×	\checkmark	10%	0	•	•	1500	1500			
RACV	Home & Contents + Fusion	•	×	\checkmark	0%	•	0	•	1000	1000			
RACV	Home & Contents + Fusion + Acciden	•	×	\checkmark	0%	•	•	•	1000	1000			
Real Insurance	Top Cover	•	\checkmark	\checkmark	0%	•	•	O	2500	1000			
St George	PREMIER CARE	٠	\checkmark	\checkmark	0%	•	•	•	10000	2000			
Suncorp	Classic Home & Contents Insurance	•	×	\checkmark	0%	•	O	O	4000	1000			
Suncorp	Platinum Essential Home & Contents	•	×	\checkmark	0%	•	•	•	20000	5000			
Suncorp	Platinum Essential Home & Contents	•	×	\checkmark	0%	•	•	•	20000	5000			
Westpac	PREMIER CARE	•	\checkmark	\checkmark	0%	•	•	•	10000	2000			
Woolworths	Comprehensive Home Insurance	•	✓	×	10%	•	•	O	5000	1000			
**													
1Cover Direct	Classic Home & Contents Insurance	•	\checkmark	\checkmark	0%	Ð	•	•	7500	2000			
Bank of Melbourne	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500			
BANKSA	Essential Care	•	✓	\checkmark	0%	•	0	0	3000	500			
BoQ	Accidental Damage/ Secure Home El	•	\checkmark	\checkmark	0%	•	•	•	20%	2000			
BUPA	Accidental Damage	•	✓	✓	0%	•	•	•	20%	2500			

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standard O optional O not available

Home & Contents Insurance - Low Sum Insured Based on \$300,000 house value and \$75,000 contents value											
	Temporary Accomodation			Online Discount#	Riverine	Home I	nclusions	Jew	ellery		
Product Name	Available	Cost	claims	Diocount	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit		
Home Cover Prestige	•	\checkmark	\checkmark	0%	O	•	•	2000	5000		
First Choice Accidental Damage	•	×	\checkmark	0%	•	•	•	7500	2500		
Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2000		
Defined Events	•	\checkmark	✓	0%	•	0	•	20%	2000		
Home Insurance	•	\checkmark	\checkmark	10%	O	0	•	7500	2000		
Home Insurance Essentials	•	\checkmark	✓	10%	O	0	0	7500	2000		
ESSENTIAL CARE	•	\checkmark	\checkmark	0%	•	0	0	3000	500		
ESSENTIAL CARE	•	✓	\checkmark	0%	•	0	0	3000	500		
VITAL Home & Contents Insurance	•	\checkmark	\checkmark	0%	O	0	0	7500	2000		
Prestige Home & Contents Insurance	•	\checkmark	\checkmark	0%	O	•	•	20%	2000		
Fundamentals	•	\checkmark	\checkmark	0%	•	0	0	2000	1000		
	Based on \$300,00 Product Name Home Cover Prestige First Choice Accidental Damage Accidental Damage Defined Events Home Insurance Home Insurance Essentials ESSENTIAL CARE ESSENTIAL CARE VITAL Home & Contents Insurance Prestige Home & Contents Insurance	Based on \$300,000 house VProduct NameTemporary Accomodation AvailableHome Cover Prestige●First Choice Accidental Damage●Accidental Damage●Defined Events●Home Insurance●Home Insurance Essentials●ESSENTIAL CARE●ESSENTIAL CARE●VITAL Home & Contents Insurance●Prestige Home & Contents Insurance●	Based on \$300,000 house value and Imporary Accomodation Available Pay Monthly at No Extra Cost Home Cover Prestige ✓ First Choice Accidental Damage ✓ Accidental Damage ✓ Defined Events ✓ Home Insurance ✓ ESSENTIAL CARE ✓ VITAL Home & Contents Insurance ✓ Frestige Home & Contents Insurance ✓ Frestige Home & Contents Insurance ✓ ✓ Frestige Home & Contents Insurance	Based on \$300,000 house value and \$75,000 Product Name Temporary Accomodation Available Pay Monthly at No Extra Cost One Excess for both claims Home Cover Prestige ✓ ✓	Based on \$300,000 house value and \$75,000 contentProduct NameTemporary Accomodation AvailablePay Monthily at No Extra CostOne Excess for both claimsOnline Discount#Home Cover Prestige•••0%First Choice Accidental Damage•••0%Accidental Damage•••0%Defined Events•••0%Home Insurance•••0%Bessentials•••0%ESSENTIAL CARE•••0%VITAL Home & Contents Insurance•••0%Prestige Home & Contents Insurance•••0%	Based on \$300,000 house value and \$75,000 contents valueProduct NameTemporary Accimodation AvailablePay Monthly at No Extra CostOne Excess for both claimsOnline Discount#Riverine Flood Cover AvailableHome Cover Prestige•··0%DFirst Choice Accidental Damage•··0%•Accidental Damage•··0%•Defined Events•··0%•Home Insurance•··0%•Home Insurance Essentials•··0%•ESSENTIAL CARE•··0%•VITAL Home & Contents Insurance•··0%DPrestige Home & Contents Insurance•··0%D•···0%D••····0%D	Based on \$300,000 house value and \$75,000 contents value Product Name Temporary Accomodation Available Pay Monthly at No Extra Cost One Excess for both caims Online Discountiff Riverine Flood Cover Available Home I Accidental Damage Home Cover Prestige ✓ ✓ ✓ ✓ ✓ Ø% Ø Ø% Ø Ø% Ø% Ø% Ø Ø% Ø Ø% Ø% Ø Ø% Ø%	Based on \$300,000 house value and \$75,000 contents value Product Name Temporary Accomodation Available Pay Monthly to Extra Cost One Excess for both clams Online Discountif Riverine Flood Cover Available Home Inclusions Home Cover Prestige • • • 0% • • • Home Cover Prestige • • • 0% • • • First Choice Accidental Damage • • • 0% • • • Accidental Damage • • • 0% • • • Defined Events • · · 0% • • • Home Insurance • · · 0% • • • ESSENTIAL CARE • · · 0% • • • • VITAL Home & Contents Insurance • · · 0% • • • • • Prestige Home & Contents Insurance • · · 0% • • • •	Based on \$300,000 house value and \$75,000 contents value Product Name Temporary Available Pay Monthly at No Extra Ocst One Excess of all claims Online Discount Riverine Flod Cover Available Home Inclusions Jew Maximum Home Cover Prestige • • • 0% • • 2000 First Choice Accidental Damage • • • 0% • • 2000 Accidental Damage • • • 0% • • 2000 First Choice Accidental Damage • • • 0% • • 2000 Accidental Damage • • • 0% • • 20% Defined Events • · · 0% • • 20% Home Insurance • · · 10% • • 3000 ESSENTIAL CARE • · · 0% • • 3000 ESSENTIAL CARE • · · 0% • • 20% VITAL Home & Contents I		

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Report Date: September 2013

standard O optional O not available

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

AAMI	AAMI Home Insurance	•	×	×	Varies	•	•	•	5000	1000
CommInsure	Home Insurance + Accidental Damag	•	\checkmark	\checkmark	10%	•	•	•	4000	1000
CommInsure	Home Insurance	•	\checkmark	\checkmark	10%	•	O	•	4000	1000
NRMA	Home & Contents PLUS	•	×	\checkmark	0%	•	•	•	2500	2500
OnePath	Home & Contents	•	\checkmark	\checkmark	0%	•	O	•	SI	3000
OnePath	Home & Contents + Accidental damaç	•	\checkmark	\checkmark	0%	•	•	•	SI	3000
QBE	Home Cover	•	×	\checkmark	10%	0	0	•	1500	1500
Real Insurance	Essential Cover	•	\checkmark	\checkmark	0%	•	O	O	5000	1000
Woolworths	Standard Home Insurance	•	✓	*	10%	•	0	O	2500	1000

ANZ	ANZ Home Insurance	•	\checkmark	\checkmark	0%	•	•	•	SI	3000
AON	HOME PLUS	٠	✓	\checkmark	0%	•	0	•	20%	2500
AON	ACCIDENTAL DAMAGE (Blue Ribbor	•	✓	\checkmark	0%	•	•	•	20%	2500
Bank of Melbourne	Quality Care	٠	✓	\checkmark	0%	•	0	•	5000	1000
BANKSA	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
BoQ	Defined Events/ Secure Home Extra	•	✓	\checkmark	0%	•	0	•	20%	2000
CGU	Listed Events Insurance	٠	\checkmark	\checkmark	0%	•	0	•	20%	2500
HBF	Accidental Damage	•	✓	✓	0%	•	•	•	20%	2500

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standard O optional O not available

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

NRMA	Home & Contents	•	×	✓	0%	•	Ð	O	2500	2500
QBE	Home Cover + Accidental Damage	•	×	✓	10%	0	•	•	1500	1500
RACT	Home & Contents	•	×	×	0%	•	0	0	20%	1000
RACT	Home & Contents + Fusion	•	×	×	0%	•	0	•	20%	1000
St George	QUALITY CARE	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
Suncorp	Platinum Essential Home & Contents	•	×	\checkmark	0%	•	•	•	20000	5000
Suncorp	Classic Home & Contents Insurance	•	×	\checkmark	0%	•	O	O	4000	1000
Westpac	QUALITY CARE	•	✓	✓	0%	•	0	•	5000	1000

1300 Insurance	Home & Contents	•	×	×	10%	0	Ð	O	3000	1000
Australian Unity	Extra care	•	\checkmark	\checkmark	10%	•	0	•	25%	2500
Australian Unity	Elite care	٠	✓	\checkmark	10%	•	٠	•	25%	2500
Australian Unity	Everyday care	•	\checkmark	\checkmark	10%	•	0	•	25%	1000
Bank of Melbourne	Premier Care	۲	✓	✓	0%	•	٠	•	10000	2000
Bank of Melbourne	Essential Care	٠	\checkmark	\checkmark	0%	•	0	0	3000	500
BANKSA	Essential Care	٠	\checkmark	✓	0%	٠	0	0	3000	500
BANKSA	Premier Care	٠	\checkmark	\checkmark	0%	•	٠	٠	10000	2000
Bankwest	Secure Home Extra	•	\checkmark	✓	0%	•	0	٠	8000	2000

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standard O optional O not available

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

Bendigo Bank	Bronze Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
Bendigo Bank	Silver Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
Bendigo Bank	Gold Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
BoQ	Accidental Damage/ Secure Home El	•	\checkmark	\checkmark	0%	•	•	•	20%	2000
Budget Direct	Home & Contents Insurance	•	×	×	10%	0	O	O	3000	1000
BUPA	Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
BUPA	Listed Events	•	\checkmark	✓	0%	•	O	•	20%	2500
BUPA	Fundamentals	•	\checkmark	✓	0%	•	O	0	2000	1000
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	10%	O	•	•	20%	2000
CGU	Fundamentals Home Insurance	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
CGU	Accidental Damage Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
Coles	Home Insurance + Fusion + Accidenta	•	×	\checkmark	10%	•	•	•	1000	1000
Coles	Home Insurance + Fusion	•	×	\checkmark	10%	•	0	•	1000	1000
Coles	Home Insurance	•	×	\checkmark	10%	•	0	0	1000	1000
CUA	First Choice Accidental Damage	•	×	\checkmark	0%	•	•	•	7500	2500
CUA	First Choice Listed Events	•	×	\checkmark	0%	•	0	•	5000	2500
HBF	Fundamentals	٠	✓	\checkmark	0%	•	0	0	2000	1000
HBF	Listed Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2500

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standard O optional O not available

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

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

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

	Home & Co Based on \$300,00								т	asmania
		Temporary Accomodation	Pay Monthly at No Extra	One Excess for both	Online Discount#	Riverine Flood Cover	Home I	nclusions	Jew	ellery
Company Name	Product Name	Available	Cost	claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
**										
Allianz	SURECOVER GOLD	•	×	\checkmark	10%	O	•	•	20%	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	•	\checkmark	\checkmark	10%	Ð	0	0	7500	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	•	\checkmark	\checkmark	10%	O	0	•	7500	2000
Citibank	Classic Home Cover	•	\checkmark	\checkmark	0%	O	0	•	2000	5000
Citibank	Home Cover Prestige	•	\checkmark	\checkmark	0%	O	•	•	2000	5000
HSBC	Classic Home Insurance	•	\checkmark	\checkmark	10%	O	0	•	5000	2000
HSBC	Prestige Home Insurance	•	\checkmark	\checkmark	10%	•	•	•	5000	2000
nab	Home Insurance	•	\checkmark	✓	10%	O	0	•	7500	2000
*										
1Cover Direct	VITAL Home & Contents Insurance	•	\checkmark	\checkmark	0%	O	0	0	7500	2000
Allianz	SURECOVER	•	×	\checkmark	10%	Ð	0	0	7500	2000
Citibank	Vital Home Cover	٠	\checkmark	✓	0%	O	0	0	2000	5000
HSBC	Vital Home Insurance	•	\checkmark	\checkmark	10%	O	0	0	5000	2000
nab	Home Insurance Essentials	٠	\checkmark	\checkmark	10%	O	0	0	7500	2000

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standard Optional

O not available

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

1300 Insurance	Home & Contents	•	×	×	10%	0	O	O	3000	1000
Bank of Melbourne	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
BANKSA	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
Budget Direct	Home & Contents Insurance	•	×	×	10%	0	O	O	3000	1000
CommInsure	Home Insurance + Accidental Damag	٠	✓	\checkmark	10%	•	•	۲	4000	1000
CommInsure	Home Insurance	•	✓	\checkmark	10%	•	O	•	4000	1000
OnePath	Home & Contents	٠	✓	\checkmark	0%	•	O	•	SI	3000
OnePath	Home & Contents + Accidental damaç	•	✓	\checkmark	0%	•	•	•	SI	3000
St George	QUALITY CARE	٠	✓	\checkmark	0%	•	0	•	5000	1000
Westpac	QUALITY CARE	•	✓	✓	0%	•	0	•	5000	1000

AAMI	AAMI Home Insurance	•	×	×	Varies	•	•	•	5000	1000
ANZ	ANZ Home Insurance	•	✓	✓	0%	•	•	•	SI	3000
Bank of Melbourne	Premier Care	•	\checkmark	✓	0%	•	•	•	10000	2000
BANKSA	Premier Care	•	✓	\checkmark	0%	•	•	•	10000	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	•	\checkmark	\checkmark	10%	Ð	0	0	7500	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	•	✓	\checkmark	10%	O	0	•	7500	2000
CGU	Listed Events Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2500

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standard Optional

O not available

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

HBF	Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
HSBC	Vital Home Insurance	•	\checkmark	\checkmark	10%	•	0	0	5000	2000
RACQ	Home & Contents	•	×	\checkmark	0%	•	O	O	6000	2000
St George	PREMIER CARE	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
Westpac	PREMIER CARE	•	\checkmark	\checkmark	0%	•	•	•	10000	2000

Allianz	SURECOVER	•	×	\checkmark	10%	Ð	0	0	7500	2000
Allianz	SURECOVER PLUS	•	×	\checkmark	10%	O	0	•	7500	2000
AON	ACCIDENTAL DAMAGE (Blue Ribbor	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
AON	HOME PLUS	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
Bank of Melbourne	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500
BANKSA	Essential Care	٠	\checkmark	\checkmark	0%	•	0	0	3000	500
Bankwest	Secure Home Extra	•	\checkmark	\checkmark	0%	•	0	•	8000	2000
Bendigo Bank	Bronze Home & Contents Insurance	٠	\checkmark	\checkmark	0%	•	0	0	2000	1000
Bendigo Bank	Silver Home & Contents Insurance	٠	\checkmark	\checkmark	0%	•	0	•	20%	2500
Bendigo Bank	Gold Home & Contents Insurance	٠	\checkmark	\checkmark	0%	•	•	٠	20%	2500
BoQ	Defined Events/ Secure Home Extra	٠	\checkmark	\checkmark	0%	•	0	•	20%	2000
BoQ	Accidental Damage/ Secure Home El	٠	✓	✓	0%	•	•	٠	20%	2000

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standard O optional

O not available

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

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

your guide to product excellence



standard 🜑 optional 🔘 not available

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

People's Choice CU	First Choice Listed Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
St George	ESSENTIAL CARE	٠	\checkmark	\checkmark	0%	٠	0	0	3000	500
Suncorp	Platinum Essential Home & Contents	•	×	\checkmark	0%	•	•	•	20000	5000
Westpac	ESSENTIAL CARE	•	✓	\checkmark	0%	•	0	0	3000	500
**										
1Cover Direct	Classic Home & Contents Insurance	•	\checkmark	\checkmark	0%	O	•	•	7500	2000
1Cover Direct	VITAL Home & Contents Insurance	•	\checkmark	\checkmark	0%	Ð	0	0	7500	2000
Allianz	SURECOVER GOLD	•	×	\checkmark	10%	O	•	•	20%	2000
BUPA	Accidental Damage	•	✓	\checkmark	0%	•	•	•	20%	2500
Citibank	Home Cover Prestige	•	\checkmark	\checkmark	0%	O	•	•	2000	5000
Citibank	Classic Home Cover	•	✓	✓	0%	O	0	•	2000	5000
CUA	First Choice Accidental Damage	•	×	\checkmark	0%	•	•	•	7500	2500
HSBC	Prestige Home Insurance	•	✓	✓	10%	O	•	•	5000	2000
IMB	Defined Events	•	✓	✓	0%	•	0	•	20%	2000
Suncorp	Platinum Essential Home & Contents	•	*	✓	0%	•	•	•	20000	5000
Suncorp	Classic Home & Contents Insurance	•	×	\checkmark	0%	•	O	O	4000	1000

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Optional

standard

South Queensland

not available

	Based on \$300,00	Ju nouse v	alue and	d \$75,000	J conten	its value				
		Temporary Accomodation	Pay Monthly	One Excess for both	Online Discount#	Riverine Flood Cover	Home I	nclusions	Jewellery	
Company Name	Product Name	Available	Cost	claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
*										
1Cover Direct	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	0%	O	•	•	20%	2000
Coles	Home Insurance + Fusion + Accidenta	•	×	\checkmark	10%	•	•	•	1000	1000
Coles	Home Insurance	•	×	\checkmark	10%	•	0	0	1000	1000
Coles	Home Insurance + Fusion	٠	×	\checkmark	10%	•	0	•	1000	1000

Home & Contents Insurance - Low Sum Insured

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Report Date: September 2013

standard C optional

O not available

								South	Australia
	Temporary	Pay Monthly		Online	Riverine	Home I	nclusions	Jewellery	
Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
AAMI Home Insurance	•	×	×	Varies	•	•	•	5000	1000
Fundamentals	•	\checkmark	\checkmark	0%	•	●	0	2000	1000
Listed Events	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
Home Insurance	•	×	\checkmark	10%	•	0	0	1000	1000
Home Insurance	•	\checkmark	\checkmark	10%	•	O	•	4000	1000
Essential Cover	•	\checkmark	\checkmark	0%	•	•	O	5000	1000
Home Cover	•	×	\checkmark	0%	•	O	O	2500	2500
Home Plus Cover	•	×	\checkmark	0%	•	•	•	2500	2500
Standard Home Insurance	•	\checkmark	×	10%	•	0	O	2500	1000
HOME PLUS	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
ACCIDENTAL DAMAGE (Blue Ribbor	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
Extra care	•	\checkmark	\checkmark	10%	•	0	•	25%	2500
Silver Home & Contents Insurance	•	✓	\checkmark	0%	•	0	•	20%	2500
Home & Contents Insurance	•	×	×	10%	0	O	O	3000	1000
Accidental Damage	•	✓	\checkmark	0%	•	•	٠	20%	2500
Fundamentals Home Insurance	•	✓	\checkmark	0%	•	0	0	2000	1000
Listed Events Insurance	•	✓	\checkmark	0%	•	0	•	20%	2500
	Based on \$300,00 Product Name AAMI Home Insurance Fundamentals Listed Events Home Insurance Home Insurance Home Insurance Home Insurance Sesential Cover Home Plus Cover Home Plus Cover Standard Home Insurance HOME PLUS ACCIDENTAL DAMAGE (Blue Ribbor Extra care Silver Home & Contents Insurance Fundamentals Home Insurance	Based on \$300,000 house of Acomodation Accomposition Accomposition Accomposition Accidental S Product Name Temporary Accomposition Accidental S AAMI Home Insurance ● Fundamentals ● Listed Events ● Home Insurance ● Home Insurance ● Home Insurance ● Home Insurance ● Home Cover ● Home Plus Cover ● Home Plus Cover ● Standard Home Insurance ● HOME PLUS ● ACCIDENTAL DAMAGE (Blue Ribbor ● Extra care ● Silver Home & Contents Insurance ● Accidental Damage ● Fundamentals Home Insurance ●	Based on \$300,000 house value and Product Name Temporary Accomodation Available Pay Monthly at No Extra Cost AAMI Home Insurance * Fundamentals - Listed Events - Home Insurance * Home Insurance - Home Insurance - Home Insurance - Home Insurance - Home Plus Cover - Home Plus Cover - Standard Home Insurance - HOME PLUS - ACCIDENTAL DAMAGE (Blue Ribbor - Extra care - Silver Home & Contents Insurance - Home & Contents Insurance - <t< td=""><td>Based on \$300,000 house value and \$75,000Product NameTemporary Accomodation AvailablePay Monthly at No Extra CostOne Excess for both claimsAAMI Home Insurance•××Fundamentals·/·/Listed Events·/·/Home Insurance•×Fundamentals·/·/Listed Events·/·/Home Insurance·/·/Home Insurance·/·/Home Insurance·/·/Home Cover·/·/Home Plus Cover·/·/Standard Home Insurance·/·/HOME PLUS·/·/ACCIDENTAL DAMAGE (Blue Ribbor·/·/Extra care·/·/Silver Home & Contents Insurance·/·/Home Manage·/·/Home Manage·/·/Home Manage·/·/Home Manage·/<!--</td--><td>Based on \$300,000 house value and \$75,000 contentProduct NameTemporary AccimationPay Monthly at No Extra CostOne Excess for both claimsOnline Discount#AAMI Home Insurance•××VariesFundamentals•··0%Listed Events•·0%Home Insurance•×·Home Insurance•··0%Home Insurance•··0%Home Insurance•··0%Home Insurance•··0%Home Cover•×·0%Home Plus Cover•×·0%ACCIDENTAL DAMAGE (Blue Ribbor··0%Silver Home & Contents Insurance···0%Home & Contents Insurance•×10%Accidental Damage···0%Fundamentals Home Insurance•×0%Contents Insurance···0%Home & Contents Insurance···0%Home Insurance···0%Home & Contents Insurance···0%Home Hom</td><td>Product NameAccomodation Availableat No Extra Costfor both claimsDiscount#Flood Cover AvailableAAMI Home Insurance•××Varies•Fundamentals•··0%•Listed Events•·0%•Home Insurance•×·10%•Home Insurance•··0%•Home Insurance•··0%•Home Cover•×·0%•Home Plus Cover•×·0%•HOME PLUS•··0%•HOME PLUS•··0%•ACCIDENTAL DAMAGE (Blue Ribbor···0%•Silver Home & Contents Insurance•×10%•Home & Contents Insurance•×0%•Home & Contents Insurance•··0%Home & Contents Insurance•··0%Home & Contents Insurance•··0%Home & Contents Insurance•··0%•Home accidental Damage•··0%•Fundamentals Home Insurance•··0%•</td><td>Based on \$300,000 house value and \$75,000 contents value Product Name Temporary Available Pay Monthly th No Extra Cost One Excess for both claims Online Discount Riverine Flood Cover Available Home In Accidental Damage AAMI Home Insurance * * * Varies • • AAMI Home Insurance * * Varies • • • Fundamentals • - · 0% • • Listed Events • - · 0% • • Home Insurance * - · 0% • • Home Insurance * - · 0% • • Home Insurance • - · 0% • • Home Insurance • - · 0% • • • Home Cover * · 0% • • • • • • • • • • • • • • • • • •</td><td>Based on \$300,000 house value and \$75,000 contents value Product Name Temporary Accomodation Available Pay Monthly al No Extra Cost One Excess for both claims Online Discountif allocation Rivarine Flood Cover Available Home Inclusions AAMI Home Insurance * * Varies •</td><td>Accomparing Accomparing Accomparing Available Product Name Formporary Accomparing Pay Monthly One Excess Or both Caines Online Rivering Productions Journal Pay Monthly One Excess Or both Caines Online Rivering Productions Journal Pay Monthly One Excess Or both Caines Online Rivering Product Name Journal Pay Monthly One Excess Or both Caines Online Rivering Productions Journal Pay Monthly One Excess Or both Caines AAMI Home Insurance X X Variable Home Inclusions Journal Pay Monthly One Excess Or both Caines AAMI Home Insurance X X Variable Home Inclusions Journal Pay Monthly One Excess Or Decompting Pay Monthly One Or Decompting Pay Pay Pay Pay Pay Pay Pay Pay Pay Pay</td></td></t<>	Based on \$300,000 house value and \$75,000Product NameTemporary Accomodation AvailablePay Monthly at No Extra CostOne Excess for both claimsAAMI Home Insurance•××Fundamentals·/·/Listed Events·/·/Home Insurance•×Fundamentals·/·/Listed Events·/·/Home Insurance·/·/Home Insurance·/·/Home Insurance·/·/Home Cover·/·/Home Plus Cover·/·/Standard Home Insurance·/·/HOME PLUS·/·/ACCIDENTAL DAMAGE (Blue Ribbor·/·/Extra care·/·/Silver Home & Contents Insurance·/·/Home Manage·/·/Home Manage·/·/Home Manage·/·/Home Manage·/ </td <td>Based on \$300,000 house value and \$75,000 contentProduct NameTemporary AccimationPay Monthly at No Extra CostOne Excess for both claimsOnline Discount#AAMI Home Insurance•××VariesFundamentals•··0%Listed Events•·0%Home Insurance•×·Home Insurance•··0%Home Insurance•··0%Home Insurance•··0%Home Insurance•··0%Home Cover•×·0%Home Plus Cover•×·0%ACCIDENTAL DAMAGE (Blue Ribbor··0%Silver Home & Contents Insurance···0%Home & Contents Insurance•×10%Accidental Damage···0%Fundamentals Home Insurance•×0%Contents Insurance···0%Home & Contents Insurance···0%Home Insurance···0%Home & Contents Insurance···0%Home Hom</td> <td>Product NameAccomodation Availableat No Extra Costfor both claimsDiscount#Flood Cover AvailableAAMI Home Insurance•××Varies•Fundamentals•··0%•Listed Events•·0%•Home Insurance•×·10%•Home Insurance•··0%•Home Insurance•··0%•Home Cover•×·0%•Home Plus Cover•×·0%•HOME PLUS•··0%•HOME PLUS•··0%•ACCIDENTAL DAMAGE (Blue Ribbor···0%•Silver Home & Contents Insurance•×10%•Home & Contents Insurance•×0%•Home & Contents Insurance•··0%Home & Contents Insurance•··0%Home & Contents Insurance•··0%Home & Contents Insurance•··0%•Home accidental Damage•··0%•Fundamentals Home Insurance•··0%•</td> <td>Based on \$300,000 house value and \$75,000 contents value Product Name Temporary Available Pay Monthly th No Extra Cost One Excess for both claims Online Discount Riverine Flood Cover Available Home In Accidental Damage AAMI Home Insurance * * * Varies • • AAMI Home Insurance * * Varies • • • Fundamentals • - · 0% • • Listed Events • - · 0% • • Home Insurance * - · 0% • • Home Insurance * - · 0% • • Home Insurance • - · 0% • • Home Insurance • - · 0% • • • Home Cover * · 0% • • • • • • • • • • • • • • • • • •</td> <td>Based on \$300,000 house value and \$75,000 contents value Product Name Temporary Accomodation Available Pay Monthly al No Extra Cost One Excess for both claims Online Discountif allocation Rivarine Flood Cover Available Home Inclusions AAMI Home Insurance * * Varies •</td> <td>Accomparing Accomparing Accomparing Available Product Name Formporary Accomparing Pay Monthly One Excess Or both Caines Online Rivering Productions Journal Pay Monthly One Excess Or both Caines Online Rivering Productions Journal Pay Monthly One Excess Or both Caines Online Rivering Product Name Journal Pay Monthly One Excess Or both Caines Online Rivering Productions Journal Pay Monthly One Excess Or both Caines AAMI Home Insurance X X Variable Home Inclusions Journal Pay Monthly One Excess Or both Caines AAMI Home Insurance X X Variable Home Inclusions Journal Pay Monthly One Excess Or Decompting Pay Monthly One Or Decompting Pay Pay Pay Pay Pay Pay Pay Pay Pay Pay</td>	Based on \$300,000 house value and \$75,000 contentProduct NameTemporary AccimationPay Monthly at No Extra CostOne Excess for both claimsOnline Discount#AAMI Home Insurance•××VariesFundamentals•··0%Listed Events•·0%Home Insurance•×·Home Insurance•··0%Home Insurance•··0%Home Insurance•··0%Home Insurance•··0%Home Cover•×·0%Home Plus Cover•×·0%ACCIDENTAL DAMAGE (Blue Ribbor··0%Silver Home & Contents Insurance···0%Home & Contents Insurance•×10%Accidental Damage···0%Fundamentals Home Insurance•×0%Contents Insurance···0%Home & Contents Insurance···0%Home Insurance···0%Home & Contents Insurance···0%Home Hom	Product NameAccomodation Availableat No Extra Costfor both claimsDiscount#Flood Cover AvailableAAMI Home Insurance•××Varies•Fundamentals•··0%•Listed Events•·0%•Home Insurance•×·10%•Home Insurance•··0%•Home Insurance•··0%•Home Cover•×·0%•Home Plus Cover•×·0%•HOME PLUS•··0%•HOME PLUS•··0%•ACCIDENTAL DAMAGE (Blue Ribbor···0%•Silver Home & Contents Insurance•×10%•Home & Contents Insurance•×0%•Home & Contents Insurance•··0%Home & Contents Insurance•··0%Home & Contents Insurance•··0%Home & Contents Insurance•··0%•Home accidental Damage•··0%•Fundamentals Home Insurance•··0%•	Based on \$300,000 house value and \$75,000 contents value Product Name Temporary Available Pay Monthly th No Extra Cost One Excess for both claims Online Discount Riverine Flood Cover Available Home In Accidental Damage AAMI Home Insurance * * * Varies • • AAMI Home Insurance * * Varies • • • Fundamentals • - · 0% • • Listed Events • - · 0% • • Home Insurance * - · 0% • • Home Insurance * - · 0% • • Home Insurance • - · 0% • • Home Insurance • - · 0% • • • Home Cover * · 0% • • • • • • • • • • • • • • • • • •	Based on \$300,000 house value and \$75,000 contents value Product Name Temporary Accomodation Available Pay Monthly al No Extra Cost One Excess for both claims Online Discountif allocation Rivarine Flood Cover Available Home Inclusions AAMI Home Insurance * * Varies •	Accomparing Accomparing Accomparing Available Product Name Formporary Accomparing Pay Monthly One Excess Or both Caines Online Rivering Productions Journal Pay Monthly One Excess Or both Caines Online Rivering Productions Journal Pay Monthly One Excess Or both Caines Online Rivering Product Name Journal Pay Monthly One Excess Or both Caines Online Rivering Productions Journal Pay Monthly One Excess Or both Caines AAMI Home Insurance X X Variable Home Inclusions Journal Pay Monthly One Excess Or both Caines AAMI Home Insurance X X Variable Home Inclusions Journal Pay Monthly One Excess Or Decompting Pay Monthly One Or Decompting Pay

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Report Date: September 2013

standard Optional

O not available

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

Coles	Home Insurance + Fusion + Accidenta	•	×	\checkmark	10%	•	•	•	1000	1000
Coles	Home Insurance + Fusion	•	×	\checkmark	10%	•	0	•	1000	1000
CommInsure	Home Insurance + Accidental Damag	•	\checkmark	\checkmark	10%	•	•	•	4000	1000
OnePath	Home & Contents	•	\checkmark	\checkmark	0%	•	O	•	SI	3000
People's Choice CU	First Choice Listed Events	•	\checkmark	\checkmark	0%	٠	0	•	20%	2500
People's Choice CU	First Choice Accidental Damage	•	✓	\checkmark	0%	•	•	•	20%	2500
QBE	Home Cover	•	×	\checkmark	10%	0	0	•	1500	1500

1300 Insurance	Home & Contents	•	×	×	10%	0	O	Ð	3000	1000
Allianz	SURECOVER	•	×	\checkmark	10%	O	0	0	7500	2000
Allianz	SURECOVER PLUS	•	×	\checkmark	10%	O	0	•	7500	2000
Allianz	SURECOVER GOLD	•	×	\checkmark	10%	O	•	•	20%	2000
ANZ	ANZ Home Insurance	•	\checkmark	\checkmark	0%	•	•	•	SI	3000
Australian Unity	Everyday care	•	\checkmark	\checkmark	10%	•	0	•	25%	1000
Australian Unity	Elite care	•	\checkmark	\checkmark	10%	•	•	•	25%	2500
Bank of Melbourne	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
Bank of Melbourne	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
BANKSA	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000

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standard Optional

not available

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

BANKSA	Quality Care	•	✓	✓	0%	•	0	•	5000	1000
Bankwest	Secure Home Extra	•	\checkmark	\checkmark	0%	•	0	•	8000	2000
Bendigo Bank	Bronze Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
Bendigo Bank	Gold Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
BoQ	Accidental Damage/ Secure Home El	•	\checkmark	\checkmark	0%	•	•	•	20%	2000
BoQ	Defined Events/ Secure Home Extra	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	10%	•	•	•	20%	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	•	\checkmark	\checkmark	10%	•	0	•	7500	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	•	\checkmark	\checkmark	10%	O	0	0	7500	2000
CGU	Accidental Damage Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
CUA	First Choice Accidental Damage	٠	×	\checkmark	0%	•	٠	•	7500	2500
CUA	First Choice Listed Events	•	×	\checkmark	0%	•	0	•	5000	2500
HBF	Listed Events	٠	\checkmark	\checkmark	0%	•	0	•	20%	2500
HBF	Fundamentals	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
HBF	Accidental Damage	٠	\checkmark	\checkmark	0%	•	٠	•	20%	2500
HSBC	Vital Home Insurance	•	\checkmark	\checkmark	10%	O	0	0	5000	2000
HSBC	Classic Home Insurance	•	\checkmark	\checkmark	10%	•	0	•	5000	2000
IMB	Accidental Damage	•	✓	\checkmark	0%	•	•	•	20%	2000

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Optional

standard

O not available

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

OnePath	Home & Contents + Accidental dama	•	\checkmark	✓	0%	•	•	•	SI	3000	
QBE	Home Cover + Accidental Damage	•	×	\checkmark	10%	0	•	•	1500	1500	
RAA	Home & Contents	•	\checkmark	\checkmark	\$20	•	0	O	10000	5000	
Real Insurance	Top Cover	•	\checkmark	\checkmark	0%	•	•	O	2500	1000	
St George	PREMIER CARE	•	\checkmark	\checkmark	0%	•	•	•	10000	2000	
St George	QUALITY CARE	•	\checkmark	\checkmark	0%	•	0	•	5000	1000	
Suncorp	Classic Home & Contents Insurance	٠	×	\checkmark	0%	•	O	O	4000	1000	
Suncorp	Platinum Essential Home & Contents	•	×	\checkmark	0%	•	•	•	20000	5000	
Suncorp	Platinum Essential Home & Contents	٠	×	\checkmark	0%	•	•	٠	20000	5000	
Westpac	PREMIER CARE	•	✓	\checkmark	0%	•	•	•	10000	2000	
Westpac	QUALITY CARE	•	✓	\checkmark	0%	•	0	•	5000	1000	
Woolworths	Comprehensive Home Insurance	•	√	*	10%	•	•	●	5000	1000	
**											
1Cover Direct	Classic Home & Contents Insurance	•	✓	\checkmark	0%	Ð	•	•	7500	2000	
1Cover Direct	Prestige Home & Contents Insurance	•	✓	\checkmark	0%	Ð	•	•	20%	2000	
Citibank	Classic Home Cover	•	\checkmark	\checkmark	0%	Ð	0	•	2000	5000	
Citibank	Vital Home Cover	•	\checkmark	\checkmark	0%	Ð	0	0	2000	5000	
Citibank	Home Cover Prestige	•	✓	✓	0%	Ð	•	•	2000	5000	

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Report Date: September 2013

standard C optional

O not available

	Home & C Based on \$300,0								South A	Australia
		Temporary	Pay Monthly	One Excess for both	Online	Riverine Flood Cover	Home I	nclusions	Jew	ellery
Company Name	Product Name	Accomodation Available	at No Extra Cost	claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
**										
HSBC	Prestige Home Insurance	•	\checkmark	\checkmark	10%	•	•	•	5000	2000
IMB	Defined Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
MYER	Home Cover	•	\checkmark	\checkmark	0%	0	O	•	SI	2500
MYER	Home Cover Prestige	•	\checkmark	\checkmark	0%	0	•	•	SI	3000
nab	Home Insurance Essentials	•	\checkmark	\checkmark	10%	O	0	0	7500	2000
nab	Home Insurance	•	✓	✓	10%	O	0	٠	7500	2000
RAA	Home & Contents	•	✓	✓	\$20	•	•	O	10000	5000
*										
1Cover Direct	VITAL Home & Contents Insurance	•	\checkmark	\checkmark	0%	O	0	0	7500	2000
Bank of Melbourne	Essential Care	٠	\checkmark	✓	0%	•	0	0	3000	500
BANKSA	Essential Care	•	\checkmark	✓	0%	•	0	0	3000	500
St George	ESSENTIAL CARE	•	\checkmark	\checkmark	0%	•	0	0	3000	500
Westpac	ESSENTIAL CARE	•	\checkmark	\checkmark	0%	•	0	0	3000	500

your guide to product excellence



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not available

Optional

standard

Home & Contents Insurance - Low Sum Insured North Queensland Based on \$300,000 house value and \$75,000 contents value Pay Monthly Temporary **One Excess** Online Riverine Home Inclusions Jewellery Accomodation at No Extra for both Discount# Flood Cover **Company Name Product Name** Accidental Fusion Cover Maximum Item Limit Available Cost claims Available Damage **** Ο Secure Home Extra \checkmark \checkmark 0% 2000 Bankwest 8000 BoQ Accidental Damage/ Secure Home El \checkmark 0% \checkmark 2000 20% Defined Events/ Secure Home Extra Ο BoQ \checkmark \checkmark 0% 20% 2000 Accidental Damage \checkmark \checkmark 0% 2000 IMB 20% Home & Contents \checkmark O OnePath \checkmark 0% SI 3000 $\star \star \star \star$ \checkmark AN7 ANZ Home Insurance \checkmark 0% SI 3000 Bank of Melbourne Quality Care \checkmark \checkmark 0% \bigcirc 5000 1000 Premier Care \checkmark 0% 2000 Bank of Melbourne \checkmark 10000 BANKSA **Quality Care** 0% 1000 \checkmark \checkmark O 5000 BANKSA Premier Care \checkmark \checkmark 0% 10000 2000 Home Insurance CommInsure \checkmark \checkmark 10% O 4000 1000 Defined Events \checkmark IMB \checkmark 0% $^{\circ}$ 20% 2000 MYER Home Cover \checkmark \checkmark 0% \bigcirc O SI 2500 Home & Contents + Accidental damag OnePath \checkmark \checkmark 0% 3000 SI PREMIER CARE \checkmark St George \checkmark 0% 10000 2000 QUALITY CARE \checkmark O St George 0% 1000 \checkmark 5000 Platinum Essential Home & Contents \checkmark 0% 5000 Suncorp x 20000

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Report Date: September 2013

standard 🔹 optional 🔹 🔘 not available

	Home & Co Based on \$300,00							Ν	orth Que	ensland
		Temporary Accomodation	Pay Monthly at No Extra	One Excess for both	Online Discount#	Riverine Flood Cover	Home Inclusions		Jew	ellery
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

Westpac	QUALITY CARE	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
Westpac	PREMIER CARE	•	\checkmark	✓	0%	•	•	•	10000	2000

1Cover Direct	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	0%	Ð	•	•	20%	2000
AAMI	AAMI Home Insurance	•	×	×	Varies	•	•	•	5000	1000
AON	HOME PLUS	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
AON	ACCIDENTAL DAMAGE (Blue Ribbor	•	\checkmark	✓	0%	•	•	•	20%	2500
Bank of Melbourne	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500
BANKSA	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500
Bendigo Bank	Gold Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
Bendigo Bank	Silver Home & Contents Insurance	•	\checkmark	✓	0%	•	0	•	20%	2500
Bendigo Bank	Bronze Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
BUPA	Accidental Damage	•	\checkmark	✓	0%	•	•	•	20%	2500
BUPA	Listed Events	•	\checkmark	\checkmark	0%	•	O	•	20%	2500
BUPA	Fundamentals	•	\checkmark	✓	0%	•	O	0	2000	1000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	•	\checkmark	✓	10%	O	0	•	7500	2000
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	•	\checkmark	✓	10%	O	•	•	20%	2000
CGU	Accidental Damage Insurance	•	✓	\checkmark	0%	•	•	•	20%	2500

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standard Optional

not available

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

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

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Report Date: September 2013

standard

Optional

North Queensland

not available

	Based on \$300,00	JU nouse v	alue and	3 \$75,000	conten	ts value				
		Temporary Accomodation	Pay Monthly at No Extra	One Excess for both	Online Discount#	Riverine Flood Cover	Home I	nclusions	Jewellery	
Company Name	Product Name	Available	Cost	claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

Westpac	ESSENTIAL CARE	•	✓	✓	0%	•	0	0	3000	500
**										
1Cover Direct	Classic Home & Contents Insurance	•	\checkmark	\checkmark	0%	O	•	•	7500	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	٠	\checkmark	\checkmark	10%	O	0	0	7500	2000
Citibank	Classic Home Cover	•	\checkmark	✓	0%	•	0	•	2000	5000
Coles	Home Insurance + Fusion	•	×	\checkmark	10%	•	0	•	1000	1000
Coles	Home Insurance + Fusion + Accidenta	•	×	✓	10%	•	•	•	1000	1000
HSBC	Vital Home Insurance	•	\checkmark	\checkmark	10%	O	0	0	5000	2000
HSBC	Classic Home Insurance	•	\checkmark	\checkmark	10%	•	0	•	5000	2000
nab	Home Insurance	•	✓	✓	10%	●	0	•	7500	2000
*										
1Cover Direct	VITAL Home & Contents Insurance	•	\checkmark	√	0%	O	0	0	7500	2000
Citibank	Vital Home Cover	•	\checkmark	\checkmark	0%	O	0	0	2000	5000
Coles	Home Insurance	•	×	✓	10%	•	0	0	1000	1000
nab	Home Insurance Essentials	٠	\checkmark	\checkmark	10%	•	0	0	7500	2000

Home & Contents Insurance - Low Sum Insured



standard

Optional

not available

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

AAMI	AAMI Home Insurance	•	×	×	Varies	•	•	•	5000	1000
CommInsure	Home Insurance	•	\checkmark	\checkmark	10%	•	●	•	4000	1000
GIO	Platinum Essential	•	×	\checkmark	10%	•	•	•	20000	5000
OnePath	Home & Contents	•	\checkmark	\checkmark	0%	•	O	•	SI	3000
QBE	Home Cover	•	×	\checkmark	10%	0	0	•	1500	1500
Real Insurance	Essential Cover	•	✓	✓	0%	•	O	O	5000	1000
Woolworths	Standard Home Insurance	•	✓	×	10%	•	0	O	2500	1000

1300 Insurance	Home & Contents	•	×	×	10%	0	O	O	3000	1000
AON	HOME PLUS	•	✓	\checkmark	0%	•	0	•	20%	2500
Bendigo Bank	Silver Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
Budget Direct	Home & Contents Insurance	•	×	×	10%	0	O	Ð	3000	1000
BUPA	Fundamentals	•	\checkmark	\checkmark	0%	•	•	0	2000	1000
BUPA	Listed Events	•	\checkmark	\checkmark	0%	•	●	•	20%	2500
CGU	Fundamentals Home Insurance	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
CGU	Listed Events Insurance	•	✓	\checkmark	0%	•	0	•	20%	2500
Coles	Home Insurance	•	×	\checkmark	10%	•	0	0	1000	1000
CommInsure	Home Insurance + Accidental Damag	•	✓	✓	10%	•	•	•	4000	1000

Home & Contents Insurance - Low Sum Insured

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Report Date: September 2013

🕨 standard 🔍 optional 🛛 🤇

O not available

	Home & Co Based on \$300,00							١	New Sou	th Wales
		Temporary	Pay Monthly		Online	Riverine	Home I	nclusions	Jev	vellery
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

CUA	First Choice Listed Events	•	×	\checkmark	0%	•	0	•	5000	2500
GIO	Platinum Essential Plus	•	×	\checkmark	10%	•	•	•	40000	10000
HBF	Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
OnePath	Home & Contents + Accidental damag	•	\checkmark	\checkmark	0%	•	•	•	SI	3000
People's Choice CU	First Choice Listed Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
QBE	Home Cover + Accidental Damage	•	×	\checkmark	10%	0	•	•	1500	1500

Allianz	SURECOVER PLUS	•	×	✓	10%	O	0	•	7500	2000
Allianz	SURECOVER GOLD	•	×	\checkmark	10%	•	•	•	20%	2000
ANZ	ANZ Home Insurance	•	\checkmark	\checkmark	0%	•	•	٠	SI	3000
AON	ACCIDENTAL DAMAGE (Blue Ribbor	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
Bank of Melbourne	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500
Bank of Melbourne	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
Bank of Melbourne	Quality Care	•	✓	\checkmark	0%	•	0	•	5000	1000
BANKSA	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500
BANKSA	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
BANKSA	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
Bankwest	Secure Home Extra	•	✓	\checkmark	0%	•	0	•	8000	2000

your guide to product excellence



standard Optional

O not available

	Home & Co Based on \$300,00							1	lew Sou	th Wales
		Temporary	Pay Monthly		Online	Riverine	Home	Inclusions	Jev	vellery
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

Bendigo Bank	Bronze Home & Contents Insurance	•	✓	\checkmark	0%	•	0	0	2000	1000
Bendigo Bank	Gold Home & Contents Insurance	•	✓	\checkmark	0%	•	•	•	20%	2500
BoQ	Accidental Damage/ Secure Home El	•	\checkmark	\checkmark	0%	•	•	•	20%	2000
BoQ	Defined Events/ Secure Home Extra	•	✓	\checkmark	0%	•	0	•	20%	2000
BUPA	Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	•	✓	\checkmark	10%	O	•	•	20%	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	•	\checkmark	\checkmark	10%	O	0	•	7500	2000
CGU	Accidental Damage Insurance	•	✓	\checkmark	0%	•	•	•	20%	2500
Coles	Home Insurance + Fusion + Accidenta	•	×	\checkmark	10%	•	•	•	1000	1000
Coles	Home Insurance + Fusion	•	×	\checkmark	10%	•	0	•	1000	1000
CUA	First Choice Accidental Damage	•	×	\checkmark	0%	•	•	•	7500	2500
GIO	Classic	•	×	\checkmark	10%	•	O	O	4000	1000
HBF	Fundamentals	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
HBF	Listed Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
IMB	Defined Events	٠	✓	\checkmark	0%	•	0	٠	20%	2000
IMB	Accidental Damage	•	\checkmark	\checkmark	0%	•	•	٠	20%	2000
MYER	Home Cover Prestige	٠	\checkmark	\checkmark	0%	0	•	٠	SI	3000
MYER	Home Cover	•	\checkmark	\checkmark	0%	0	O	•	SI	2500

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Report Date: September 2013

O not available

	Home & Co Based on \$300,00							١	lew Sou	th Wales
		Temporary	Pay Monthly	One Excess	Online	Riverine	Home	Inclusions	Jev	vellery
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

NRMA	Home & Contents PLUS	•	×	\checkmark	0%	•	•	•	2500	2500
NRMA	Home & Contents	•	×	\checkmark	0%	•	O	O	2500	2500
People's Choice CU	First Choice Accidental Damage	•	✓	\checkmark	0%	•	•	•	20%	2500
Real Insurance	Top Cover	•	✓	\checkmark	0%	•	•	O	2500	1000
St George	QUALITY CARE	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
St George	PREMIER CARE	•	✓	\checkmark	0%	•	•	•	10000	2000
St George	ESSENTIAL CARE	٠	✓	\checkmark	0%	•	0	0	3000	500
Suncorp	Classic Home & Contents Insurance	•	×	\checkmark	0%	•	O	O	4000	1000
Suncorp	Platinum Essential Home & Contents	•	×	\checkmark	0%	•	•	٠	20000	5000
Suncorp	Platinum Essential Home & Contents	•	×	\checkmark	0%	•	•	•	20000	5000
Westpac	QUALITY CARE	•	✓	\checkmark	0%	•	0	٠	5000	1000
Westpac	PREMIER CARE	•	✓	\checkmark	0%	•	•	•	10000	2000
Westpac	ESSENTIAL CARE	•	✓	\checkmark	0%	•	0	0	3000	500
Woolworths	Comprehensive Home Insurance	•	\checkmark	×	10%	•	•	Ð	5000	1000
**										
Allianz	SURECOVER	•	×	✓	10%	Ð	0	0	7500	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	•	✓	\checkmark	10%	Ð	0	0	7500	2000
Citibank	Home Cover Prestige	•	\checkmark	✓	0%	O	•	•	2000	5000

your guide to product excellence



standard

Optional

not available

	Based on \$300,0							1 	lew Sou	th Wales
		Temporary	Pay Monthly		Online	Riverine	Home I	nclusions	Jew	ellery
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
**										
Citibank	Vital Home Cover	•	\checkmark	\checkmark	0%	O	0	0	2000	5000
Citibank	Classic Home Cover	•	\checkmark	\checkmark	0%	O	0	•	2000	5000
HSBC	Vital Home Insurance	•	\checkmark	\checkmark	10%	O	0	0	5000	2000
HSBC	Prestige Home Insurance	•	\checkmark	\checkmark	10%	•	•	•	5000	2000
HSBC	Classic Home Insurance	•	\checkmark	\checkmark	10%	Ð	0	•	5000	2000
nab	Home Insurance	•	✓	\checkmark	10%	●	0	•	7500	2000
*										
1Cover Direct	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	0%	Ð	•	•	20%	2000
1Cover Direct	VITAL Home & Contents Insurance	•	\checkmark	\checkmark	0%	O	0	0	7500	2000
1Cover Direct	Classic Home & Contents Insurance	•	✓	\checkmark	0%	•	•	•	7500	2000
nab	Home Insurance Essentials	•	\checkmark	\checkmark	10%	O	0	0	7500	2000

Home & Contents Insurance - Low Sum Insured

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standard O optional O not available

Western Australia

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

		Temporary Accomodation				Riverine Flood Cover	nclusions	Jew	vellery
Company Name	Product Name	Available	Cost	claims	Diocountin		Fusion Cover	Maximum	Item Limit

your guide to product excellence



Home & Contents Insurance - High Sum Insured

standard

Optional

Western Australi

not available

	Home & Co Based on \$500,00							V	lestern /	
		Temporary Accomodation	Pay Monthly at No Extra	One Excess for both	Online Discount#	Riverine Flood Cover	Home I	nclusions	Jew	vellery
Company Name	Product Name	Available	Cost	claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

AAMI	AAMI Home Insurance	•	×	×	Varies	•	•	•	5000	1000
CGU	Listed Events Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
CGU	Fundamentals Home Insurance	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
CommInsure	Home Insurance	•	\checkmark	\checkmark	10%	•	O	•	4000	1000
CommInsure	Home Insurance + Accidental Damag	•	\checkmark	\checkmark	10%	•	•	•	4000	1000
DnePath	Home & Contents	•	\checkmark	\checkmark	0%	•	O	•	SI	3000
RAC	Home & Contents	•	×	✓	\$35	•	0	٠	3000	3000

AON	HOME PLUS	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
Bank of Melbourne	Quality Care	•	✓	\checkmark	0%	•	0	•	5000	1000
BANKSA	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
Bendigo Bank	Bronze Home & Contents Insurance	٠	\checkmark	\checkmark	0%	•	0	0	2000	1000
Bendigo Bank	Silver Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
BUPA	Fundamentals	٠	\checkmark	\checkmark	0%	•	•	0	2000	1000
CUA	First Choice Listed Events	•	×	\checkmark	0%	•	0	•	5000	2500
НВF	Fundamentals	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
IBF	Listed Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
HBF	Accidental Damage	•	\checkmark	√	0%	•	•	•	20%	2500

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standard Optional

not available

	Home & Co Based on \$500,00							V	Vestern A	Australia
		Temporary	Pay Monthly	One Excess	Online	Riverine	Home I	Inclusions	Jev	vellery
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

MYER	Home Cover	•	\checkmark	\checkmark	0%	0	O	•	SI	2500
OnePath	Home & Contents + Accidental damaç	•	\checkmark	\checkmark	0%	•	•	•	SI	3000
People's Choice CU	First Choice Listed Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
QBE	Home Cover	•	×	\checkmark	10%	0	0	•	1500	1500
SGIO	Home Cover	٠	×	\checkmark	0%	•	O	O	2500	2500
St George	QUALITY CARE	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
Westpac	QUALITY CARE	•	✓	✓	0%	•	0	•	5000	1000

1300 Insurance	Home & Contents	•	×	×	10%	0	O	O	3000	1000
Allianz	SURECOVER PLUS	•	×	\checkmark	10%	O	0	٠	7500	2000
Allianz	SURECOVER	•	×	\checkmark	10%	Ð	0	0	7500	2000
ANZ	ANZ Home Insurance	•	✓	\checkmark	0%	•	•	٠	SI	3000
AON	ACCIDENTAL DAMAGE (Blue Ribbor	•	√	\checkmark	0%	•	•	٠	20%	2500
Bank of Melbourne	Premier Care	•	✓	\checkmark	0%	•	•	٠	10000	2000
Bank of Melbourne	Essential Care	•	√	\checkmark	0%	•	0	0	3000	500
BANKSA	Premier Care	•	✓	\checkmark	0%	•	•	٠	10000	2000
BANKSA	Essential Care	•	✓	\checkmark	0%	•	0	0	3000	500
Bankwest	Secure Home Extra	•	✓	✓	0%	•	0	•	8000	2000

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Discounts may vary

Report Date: September 2013



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Optional

standard

O not available

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

Bendigo Bank	Gold Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
BoQ	Accidental Damage/ Secure Home El	•	\checkmark	\checkmark	0%	•	•	•	20%	2000
BoQ	Defined Events/ Secure Home Extra	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
Budget Direct	Home & Contents Insurance	•	×	×	10%	0	O	O	3000	1000
BUPA	Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
BUPA	Listed Events	•	\checkmark	\checkmark	0%	•	O	•	20%	2500
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	10%	•	•	•	20%	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	•	\checkmark	\checkmark	10%	•	0	•	7500	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	•	\checkmark	\checkmark	10%	O	0	0	7500	2000
CGU	Accidental Damage Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
Citibank	Vital Home Cover	•	\checkmark	\checkmark	0%	O	0	0	2000	5000
Citibank	Classic Home Cover	•	\checkmark	\checkmark	0%	O	0	•	2000	5000
CUA	First Choice Accidental Damage	٠	×	✓	0%	•	٠	٠	7500	2500
GIO	Classic	•	×	\checkmark	10%	•	O	O	4000	1000
HSBC	Vital Home Insurance	٠	✓	\checkmark	10%	•	0	0	5000	2000
HSBC	Classic Home Insurance	٠	\checkmark	\checkmark	10%	•	0	٠	5000	2000
IMB	Accidental Damage	٠	✓	\checkmark	0%	•	٠	•	20%	2000
IMB	Defined Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2000

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standard Optional

O not available

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

MYER	Home Cover Prestige	•	\checkmark	√	0%	0	•	•	SI	3000
People's Choice CU	First Choice Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
QBE	Home Cover + Accidental Damage	•	×	\checkmark	10%	0	•	•	1500	1500
SGIO	Home Plus Cover	•	×	\checkmark	0%	•	•	•	2500	2500
St George	PREMIER CARE	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
St George	ESSENTIAL CARE	•	\checkmark	\checkmark	0%	•	0	0	3000	500
Suncorp	Platinum Essential Home & Contents	•	×	\checkmark	0%	•	•	•	20000	5000
Suncorp	Classic Home & Contents Insurance	•	×	\checkmark	0%	•	•	O	4000	1000
Suncorp	Platinum Essential Home & Contents	•	×	\checkmark	0%	•	•	•	20000	5000
Westpac	PREMIER CARE	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
Westpac	ESSENTIAL CARE	•	✓	✓	0%	•	0	0	3000	500
**										
Allianz	SURECOVER GOLD	•	×	\checkmark	10%	O	•	•	20%	2000
Citibank	Home Cover Prestige	•	\checkmark	\checkmark	0%	Ð	•	•	2000	5000
Coles	Home Insurance + Fusion + Accidenta	•	×	\checkmark	10%	•	•	•	1000	1000
Coles	Home Insurance	•	×	\checkmark	10%	•	0	0	1000	1000
Coles	Home Insurance + Fusion	•	×	\checkmark	10%	•	0	٠	1000	1000
GIO	Platinum Essential	•	×	✓	10%	•	•	•	20000	5000

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standard O optional O not available

	Home & Co Based on \$500,00							۷	Vestern A	Australia
		Temporary Accomodation	Pay Monthly at No Extra	One Excess for both	Online Discount#	Riverine Flood Cover	Home I	nclusions	Jew	ellery
Company Name	Product Name	Available	Cost	claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
**										
HSBC	Prestige Home Insurance	•	\checkmark	\checkmark	10%	O	•	•	5000	2000
nab	Home Insurance Essentials	٠	\checkmark	\checkmark	10%	O	0	0	7500	2000
nab	Home Insurance	٠	\checkmark	\checkmark	10%	•	0	•	7500	2000
*										
1Cover Direct	Classic Home & Contents Insurance	•	\checkmark	\checkmark	0%	O	•	•	7500	2000
1Cover Direct	VITAL Home & Contents Insurance	٠	\checkmark	✓	0%	O	0	0	7500	2000
1Cover Direct	Prestige Home & Contents Insurance	٠	✓	✓	0%	Ð	٠	•	20%	2000

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standard O optional O not available

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

Australian Unity	Extra care	•	\checkmark	\checkmark	10%	•	0	•	25%	2500
Australian Unity	Everyday care	•	\checkmark	\checkmark	10%	•	0	•	25%	1000
CommInsure	Home Insurance + Accidental Damag	•	\checkmark	\checkmark	10%	•	•	•	4000	1000
CommInsure	Home Insurance	•	\checkmark	\checkmark	10%	•	Ð	•	4000	1000
HBF	Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
OnePath	Home & Contents	•	\checkmark	\checkmark	0%	•	O	•	SI	3000
OnePath	Home & Contents + Accidental dama	•	✓	✓	0%	•	٠	٠	SI	3000

AAMI	AAMI Home Insurance	•	×	x	Varies	•	•	•	5000	1000
ANZ	ANZ Home Insurance	٠	✓	\checkmark	0%	•	٠	•	SI	3000
Bank of Melbourne	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
BANKSA	Quality Care	•	✓	\checkmark	0%	•	0	٠	5000	1000
Bendigo Bank	Silver Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
Bendigo Bank	Bronze Home & Contents Insurance	•	✓	\checkmark	0%	•	0	0	2000	1000
Budget Direct	Home & Contents Insurance	•	×	×	10%	0	Ð	O	3000	1000
BUPA	Listed Events	•	✓	\checkmark	0%	•	O	•	20%	2500
BUPA	Fundamentals	•	\checkmark	\checkmark	0%	•	O	0	2000	1000
CGU	Listed Events Insurance	•	✓	✓	0%	•	0	•	20%	2500

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standard O optional O not available

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

CGU	Fundamentals Home Insurance	•	\checkmark	\checkmark	0%	•	0	0	2000	1000	
CUA	First Choice Listed Events	•	×	\checkmark	0%	•	0	٠	5000	2500	
GIO	Classic	•	×	\checkmark	10%	•	O	O	4000	1000	
People's Choice CU	First Choice Listed Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2500	
St George	QUALITY CARE	•	\checkmark	\checkmark	0%	•	0	•	5000	1000	
Westpac	QUALITY CARE	•	✓	✓	0%	•	0	•	5000	1000	

1300 Insurance	Home & Contents	•	×	×	10%	0	O	O	3000	1000	
Allianz	SURECOVER GOLD	•	×	\checkmark	10%	O	•	•	20%	2000	
Allianz	SURECOVER PLUS	•	×	\checkmark	10%	•	0	•	7500	2000	
Allianz	SURECOVER	•	×	\checkmark	10%	O	0	0	7500	2000	
AON	ACCIDENTAL DAMAGE (Blue Ribbor	٠	\checkmark	\checkmark	0%	•	•	•	20%	2500	
AON	HOME PLUS	•	\checkmark	\checkmark	0%	•	0	•	20%	2500	
Australian Unity	Elite care	٠	\checkmark	\checkmark	10%	•	•	•	25%	2500	
Bank of Melbourne	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000	
BANKSA	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000	
Bankwest	Secure Home Extra	•	\checkmark	\checkmark	0%	•	0	•	8000	2000	
Bendigo Bank	Gold Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500	

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standard 🔹 optional 🔹 not available

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

BoQ	Defined Events/ Secure Home Extra	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
BoQ	Accidental Damage/ Secure Home El	•	\checkmark	\checkmark	0%	•	•	•	20%	2000
BUPA	Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	10%	•	•	•	20%	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	•	\checkmark	\checkmark	10%	•	0	•	7500	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	•	\checkmark	\checkmark	10%	•	0	0	7500	2000
CGU	Accidental Damage Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
Citibank	Vital Home Cover	•	\checkmark	\checkmark	0%	•	0	0	2000	5000
Citibank	Classic Home Cover	•	\checkmark	\checkmark	0%	O	0	•	2000	5000
Coles	Home Insurance + Fusion	•	×	\checkmark	10%	•	0	•	1000	1000
Coles	Home Insurance	•	×	\checkmark	10%	•	0	0	1000	1000
Coles	Home Insurance + Fusion + Accidenta	•	×	\checkmark	10%	•	•	•	1000	1000
CUA	First Choice Accidental Damage	•	×	\checkmark	0%	•	•	•	7500	2500
HBF	Listed Events	•	\checkmark	✓	0%	•	0	•	20%	2500
HSBC	Vital Home Insurance	•	\checkmark	✓	10%	O	0	0	5000	2000
IMB	Accidental Damage	•	\checkmark	✓	0%	•	٠	•	20%	2000
IMB	Defined Events	•	\checkmark	✓	0%	•	0	•	20%	2000
MYER	Home Cover Prestige	•	\checkmark	✓	0%	0	•	•	SI	3000

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standard O optional O not available

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

MYER	Home Cover	•	\checkmark	\checkmark	0%	0	Ð	•	SI	2500	
People's Choice CU	First Choice Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2500	
QBE	Home Cover	•	×	\checkmark	10%	0	0	•	1500	1500	
QBE	Home Cover + Accidental Damage	•	×	\checkmark	10%	0	•	•	1500	1500	
RACV	Home & Contents + Fusion	٠	×	\checkmark	0%	•	0	۲	1000	1000	
RACV	Home & Contents	•	×	\checkmark	0%	•	0	0	1000	1000	
RACV	Home & Contents + Fusion + Acciden	•	×	\checkmark	0%	•	•	•	1000	1000	
St George	PREMIER CARE	•	✓	\checkmark	0%	•	•	•	10000	2000	
Suncorp	Platinum Essential Home & Contents	•	×	\checkmark	0%	•	•	•	20000	5000	
Suncorp	Platinum Essential Home & Contents	•	×	\checkmark	0%	•	•	•	20000	5000	
Westpac	PREMIER CARE	•	✓	✓	0%	•	•	•	10000	2000	
**											
1Cover Direct	Classic Home & Contents Insurance	•	✓	\checkmark	0%	O	•	•	7500	2000	
Bank of Melbourne	Essential Care	•	✓	\checkmark	0%	•	0	0	3000	500	
BANKSA	Essential Care	•	✓	\checkmark	0%	•	0	0	3000	500	
Citibank	Home Cover Prestige	•	\checkmark	\checkmark	0%	Ð	•	•	2000	5000	
GIO	Platinum Essential	•	×	\checkmark	10%	•	•	•	20000	5000	
HSBC	Prestige Home Insurance	•	✓	\checkmark	10%	Ð	•	•	5000	2000	

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standard O optional O not available

	Home & Co Based on \$500,00									Victoria
		Temporary Accomodation	Pay Monthly at No Extra	One Excess for both	Online Discount#	Riverine Flood Cover	Home I	nclusions	Jew	ellery
Company Name	Product Name	Accomodation	Cost	claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
**										
HSBC	Classic Home Insurance	•	\checkmark	\checkmark	10%	•	0	•	5000	2000
nab	Home Insurance Essentials	•	\checkmark	\checkmark	10%	•	0	0	7500	2000
nab	Home Insurance	•	\checkmark	\checkmark	10%	O	0	•	7500	2000
St George	ESSENTIAL CARE	•	\checkmark	\checkmark	0%	•	0	0	3000	500
Suncorp	Classic Home & Contents Insurance	•	×	\checkmark	0%	•	O	•	4000	1000
Westpac	ESSENTIAL CARE	•	\checkmark	\checkmark	0%	•	0	0	3000	500
*										
1Cover Direct	VITAL Home & Contents Insurance	•	\checkmark	\checkmark	0%	O	0	0	7500	2000
1Cover Direct	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	0%	O	•	•	20%	2000
HBF	Fundamentals	•	√	✓	0%	•	0	0	2000	1000

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standard O optional O not available

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

AAMI	AAMI Home Insurance	•	×	×	Varies	•	•	•	5000	1000
Bank of Melbourne	Quality Care	•	✓	\checkmark	0%	•	0	•	5000	1000
BANKSA	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
Budget Direct	Home & Contents Insurance	•	×	×	10%	0	O	O	3000	1000
CommInsure	Home Insurance	•	\checkmark	\checkmark	10%	•	O	•	4000	1000
CommInsure	Home Insurance + Accidental Damag	•	\checkmark	\checkmark	10%	•	•	•	4000	1000
OnePath	Home & Contents	•	\checkmark	\checkmark	0%	•	O	•	SI	3000
Real Insurance	Essential Cover	•	\checkmark	\checkmark	0%	•	O	Ð	5000	1000
St George	QUALITY CARE	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
Westpac	QUALITY CARE	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
Woolworths	Standard Home Insurance	•	✓	×	10%	•	0	O	2500	1000

1300 Insurance	Home & Contents	•	×	×	10%	0	Ð	O	3000	1000
AON	HOME PLUS	•	✓	\checkmark	0%	•	0	•	20%	2500
Bank of Melbourne	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
BANKSA	Premier Care	•	✓	\checkmark	0%	•	•	•	10000	2000
Bendigo Bank	Silver Home & Contents Insurance	•	✓	\checkmark	0%	•	0	•	20%	2500
BUPA	Fundamentals	•	✓	\checkmark	0%	•	O	0	2000	1000

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

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

BUPA	Listed Events	•	\checkmark	\checkmark	0%	•	Ð	•	20%	2500
CGU	Fundamentals Home Insurance	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
CGU	Listed Events Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
OnePath	Home & Contents + Accidental damaç	•	\checkmark	\checkmark	0%	•	•	•	SI	3000
People's Choice CU	First Choice Listed Events	•	~	\checkmark	0%	•	0	•	20%	2500
Real Insurance	Top Cover	•	\checkmark	\checkmark	0%	•	•	O	2500	1000
St George	PREMIER CARE	٠	✓	\checkmark	0%	•	۲	•	10000	2000
Westpac	PREMIER CARE	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
Woolworths	Comprehensive Home Insurance	•	✓	*	10%	•	•	O	5000	1000

ANZ	ANZ Home Insurance	•	✓	\checkmark	0%	•	•	•	SI	3000
AON	ACCIDENTAL DAMAGE (Blue Ribbor	•	✓	\checkmark	0%	•	•	•	20%	2500
Australian Unity	Extra care	•	~	\checkmark	10%	•	0	•	25%	2500
Australian Unity	Elite care	•	\checkmark	\checkmark	10%	•	•	•	25%	2500
Australian Unity	Everyday care	•	\checkmark	\checkmark	10%	•	0	•	25%	1000
Bank of Melbourne	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500
BANKSA	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500
Bankwest	Secure Home Extra	•	\checkmark	✓	0%	•	0	•	8000	2000

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standard O optional O not available

	Home & Co Based on \$500,00								т	asmania
		Temporary Accomodation	Pay Monthly at No Extra	One Excess for both	Online Discount#	Riverine	Home I	nclusions	Jew	vellery
Company Name	Product Name	Accomodation Available	at No Extra Cost	claims	DISCOUNT#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

Bendigo Bank	Bronze Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
Bendigo Bank	Gold Home & Contents Insurance	•	\checkmark	✓	0%	•	•	•	20%	2500
BoQ	Accidental Damage/ Secure Home El	•	\checkmark	✓	0%	•	•	•	20%	2000
BoQ	Defined Events/ Secure Home Extra	•	\checkmark	✓	0%	•	0	•	20%	2000
BUPA	Accidental Damage	•	\checkmark	✓	0%	•	•	•	20%	2500
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	•	\checkmark	✓	10%	O	•	•	20%	2000
CGU	Accidental Damage Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
Coles	Home Insurance + Fusion + Accidenta	•	×	✓	10%	•	•	•	1000	1000
Coles	Home Insurance	•	×	\checkmark	10%	•	0	0	1000	1000
Coles	Home Insurance + Fusion	•	×	✓	10%	•	0	•	1000	1000
CUA	First Choice Accidental Damage	•	×	\checkmark	0%	•	•	•	7500	2500
CUA	First Choice Listed Events	•	×	\checkmark	0%	•	0	•	5000	2500
HBF	Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
HBF	Fundamentals	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
HBF	Listed Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
IMB	Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2000
IMB	Defined Events	٠	\checkmark	\checkmark	0%	•	0	۲	20%	2000
MYER	Home Cover Prestige	•	\checkmark	\checkmark	0%	0	•	•	SI	3000

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standard **O** optional O not available

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

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

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standard **O** optional O not available

	Home & Co Based on \$500,00								т	asmania
		Temporary Accomodation	Pay Monthly at No Extra	One Excess for both	Online Discount#	Riverine Flood Cover	Home I	nclusions	Jew	ellery
Company Name	Product Name	Available	Cost	claims	Discount	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
**										
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	•	\checkmark	\checkmark	10%	O	0	0	7500	2000
Citibank	Home Cover Prestige	•	\checkmark	✓	0%	O	•	•	2000	5000
Citibank	Classic Home Cover	•	\checkmark	✓	0%	O	0	•	2000	5000
HSBC	Classic Home Insurance	•	\checkmark	✓	10%	O	0	•	5000	2000
HSBC	Vital Home Insurance	•	\checkmark	\checkmark	10%	O	0	0	5000	2000
HSBC	Prestige Home Insurance	•	\checkmark	\checkmark	10%	O	•	•	5000	2000
nab	Home Insurance	•	\checkmark	\checkmark	10%	•	0	•	7500	2000
QBE	Home Cover	•	*	✓	10%	0	0	٠	1500	1500
*										
1Cover Direct	VITAL Home & Contents Insurance	•	\checkmark	\checkmark	0%	O	0	0	7500	2000
1Cover Direct	Classic Home & Contents Insurance	•	\checkmark	\checkmark	0%	O	•	•	7500	2000
Allianz	SURECOVER	٠	×	\checkmark	10%	O	0	0	7500	2000
Citibank	Vital Home Cover	•	\checkmark	\checkmark	0%	O	0	0	2000	5000
nab	Home Insurance Essentials	٠	\checkmark	\checkmark	10%	O	0	0	7500	2000

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🕨 standard 🛛 🕥 optional

O not available

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

Bank of Melbourne	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
BANKSA	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
CommInsure	Home Insurance	•	\checkmark	\checkmark	10%	•	O	•	4000	1000
OnePath	Home & Contents	•	\checkmark	\checkmark	0%	•	O	•	SI	3000
Real Insurance	Essential Cover	٠	\checkmark	\checkmark	0%	•	O	O	5000	1000
St George	QUALITY CARE	•	✓	\checkmark	0%	•	0	•	5000	1000
Westpac	QUALITY CARE	٠	✓	\checkmark	0%	•	0	•	5000	1000
Woolworths	Standard Home Insurance	•	✓	×	10%	•	0	●	2500	1000

ANZ	ANZ Home Insurance	•	\checkmark	\checkmark	0%	•	•	•	SI	3000
Bank of Melbourne	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
BANKSA	Premier Care	٠	\checkmark	\checkmark	0%	•	•	•	10000	2000
Bendigo Bank	Silver Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
Budget Direct	Home & Contents Insurance	•	×	×	10%	0	O	O	3000	1000
CGU	Fundamentals Home Insurance	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
CGU	Listed Events Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
CommInsure	Home Insurance + Accidental Damag	•	\checkmark	\checkmark	10%	•	•	•	4000	1000
HBF	Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2500

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Report Date: September 2013

standard Optional

O not available

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

HBF	Fundamentals	•	✓	\checkmark	0%	•	0	0	2000	1000
MYER	Home Cover	•	\checkmark	\checkmark	0%	0	O	•	SI	2500
OnePath	Home & Contents + Accidental dama	•	\checkmark	\checkmark	0%	•	•	۲	SI	3000
People's Choice CU	First Choice Listed Events	•	✓	\checkmark	0%	•	0	•	20%	2500
St George	PREMIER CARE	•	✓	\checkmark	0%	•	•	•	10000	2000
Westpac	PREMIER CARE	•	\checkmark	\checkmark	0%	•	•	•	10000	2000

1300 Insurance	Home & Contents	•	×	×	10%	0	Ð	O	3000	1000
AAMI	AAMI Home Insurance	•	×	×	Varies	•	•	•	5000	1000
AON	HOME PLUS	•	\checkmark	✓	0%	•	0	•	20%	2500
AON	ACCIDENTAL DAMAGE (Blue Ribbor	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
Bank of Melbourne	Essential Care	•	\checkmark	✓	0%	•	0	0	3000	500
BANKSA	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500
Bankwest	Secure Home Extra	•	✓	✓	0%	•	0	•	8000	2000
Bendigo Bank	Gold Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
Bendigo Bank	Bronze Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
BoQ	Defined Events/ Secure Home Extra	•	\checkmark	✓	0%	•	0	•	20%	2000
BoQ	Accidental Damage/ Secure Home El	•	✓	✓	0%	•	•	•	20%	2000

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standard Optional

not available

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

BUPA	Accidental Damage	•	✓	✓	0%	•	•	•	20%	2500
BUPA	Listed Events	•	✓	✓	0%	•	O	•	20%	2500
BUPA	Fundamentals	•	\checkmark	\checkmark	0%	•	O	0	2000	1000
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	10%	O	•	•	20%	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	•	\checkmark	\checkmark	10%	O	0	•	7500	2000
CGU	Accidental Damage Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
Coles	Home Insurance	•	×	\checkmark	10%	•	0	0	1000	1000
Coles	Home Insurance + Fusion + Accidenta	•	×	\checkmark	10%	•	•	•	1000	1000
Coles	Home Insurance + Fusion	•	×	\checkmark	10%	•	0	•	1000	1000
CUA	First Choice Accidental Damage	•	×	\checkmark	0%	•	•	•	7500	2500
CUA	First Choice Listed Events	•	×	\checkmark	0%	•	0	•	5000	2500
HBF	Listed Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
IMB	Defined Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
IMB	Accidental Damage	٠	\checkmark	\checkmark	0%	٠	•	٠	20%	2000
MYER	Home Cover Prestige	۲	\checkmark	\checkmark	0%	0	٠	۲	SI	3000
NRMA	Home & Contents	٠	×	\checkmark	0%	٠	O	O	2500	2500
NRMA	Home & Contents PLUS	٠	×	\checkmark	0%	٠	•	•	2500	2500
People's Choice CU	First Choice Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2500

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Optional

standard

O not available

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

QBE	Home Cover + Accidental Damage	•	×	\checkmark	10%	0	•	•	1500	1500
QBE	Home Cover	•	×	\checkmark	10%	0	0	•	1500	1500
RACQ	Home & Contents	•	×	\checkmark	0%	•	O	O	6000	2000
Real Insurance	Top Cover	•	\checkmark	\checkmark	0%	•	•	O	2500	1000
St George	ESSENTIAL CARE	•	\checkmark	\checkmark	0%	٠	0	0	3000	500
Suncorp	Platinum Essential Home & Contents	•	×	\checkmark	0%	•	•	•	20000	5000
Suncorp	Platinum Essential Home & Contents	•	×	\checkmark	0%	•	•	•	20000	5000
Westpac	ESSENTIAL CARE	•	✓	\checkmark	0%	•	0	0	3000	500
Woolworths	Comprehensive Home Insurance	•	✓	×	10%	•	•	O	5000	1000
**										
Allianz	SURECOVER GOLD	•	×	\checkmark	10%	O	•	•	20%	2000
Allianz	SURECOVER	•	×	\checkmark	10%	Ð	0	0	7500	2000
Allianz	SURECOVER PLUS	•	×	\checkmark	10%	O	0	•	7500	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	•	✓	\checkmark	10%	O	0	0	7500	2000
Citibank	Home Cover Prestige	•	✓	\checkmark	0%	Ð	•	•	2000	5000
Citibank	Classic Home Cover	•	✓	\checkmark	0%	Ð	0	•	2000	5000
Citibank	Vital Home Cover	•	\checkmark	\checkmark	0%	•	0	0	2000	5000
HSBC	Vital Home Insurance	•	\checkmark	✓	10%	O	0	0	5000	2000

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Discounts may vary

Report Date: September 2013



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not available

Optional

standard

	Home & Co Based on \$500,00							So	outh Que	ensland
		Temporary		One Excess	Online	Riverine	Home Inclusions		Jewellery	
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
**										
HSBC	Classic Home Insurance	•	\checkmark	\checkmark	10%	O	0	•	5000	2000
HSBC	Prestige Home Insurance	•	\checkmark	\checkmark	10%	O	•	•	5000	2000
nab	Home Insurance Essentials	•	\checkmark	\checkmark	10%	•	0	0	7500	2000
nab	Home Insurance	•	\checkmark	\checkmark	10%	O	0	•	7500	2000
Suncorp	Classic Home & Contents Insurance	•	*	✓	0%	•	●	●	4000	1000
*										
1Cover Direct	Prestige Home & Contents Insurance	•	√	\checkmark	0%	Ð	•	•	20%	2000
1Cover Direct	VITAL Home & Contents Insurance	•	✓	\checkmark	0%	•	0	0	7500	2000
1Cover Direct	Classic Home & Contents Insurance	•	\checkmark	\checkmark	0%	O	•	•	7500	2000

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🖿 standard 🔹 🔘 optional 🛛 🤇

O not available

	Home & Co Based on \$500,00			<u> </u>					South	Australia
		Temporary		One Excess for both	Online	Riverine	Home	Inclusions	Jev	vellery
Company Name	Product Name	Accomodation Available		claims	Discount#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

CommInsure	Home Insurance	•	\checkmark	\checkmark	10%	•	O	•	4000	1000
CommInsure	Home Insurance + Accidental Damag	•	\checkmark	\checkmark	10%	•	•	•	4000	1000
RAA	Home & Contents	•	\checkmark	\checkmark	\$20	•	•	O	10000	5000
RAA	Home & Contents	•	\checkmark	\checkmark	\$20	•	0	O	10000	5000
Real Insurance	Essential Cover	•	✓	\checkmark	0%	•	O	O	5000	1000
SGIC	Home Cover	•	×	\checkmark	0%	•	O	O	2500	2500
Woolworths	Standard Home Insurance	•	✓	*	10%	•	0	٠	2500	1000

AAMI	AAMI Home Insurance	•	×	×	Varies	•	•	•	5000	1000
AON	HOME PLUS	•	✓	\checkmark	0%	•	0	٠	20%	2500
Bankwest	Secure Home Extra	•	✓	\checkmark	0%	•	0	•	8000	2000
Bendigo Bank	Silver Home & Contents Insurance	•	✓	\checkmark	0%	•	0	٠	20%	2500
BoQ	Defined Events/ Secure Home Extra	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
BUPA	Fundamentals	•	✓	\checkmark	0%	•	O	0	2000	1000
BUPA	Listed Events	•	✓	\checkmark	0%	•	Ð	•	20%	2500
Catholic Church Insurances Lim	Classic Home & Contents Insurance	•	✓	\checkmark	10%	Ð	0	٠	7500	2000
CGU	Listed Events Insurance	•	✓	\checkmark	0%	•	0	•	20%	2500
Citibank	Classic Home Cover	•	✓	\checkmark	0%	Ð	0	•	2000	5000

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standard O optional O not available

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

Coles	Home Insurance	•	×	\checkmark	10%	•	0	0	1000	1000
Coles	Home Insurance + Fusion	•	×	✓	10%	•	0	•	1000	1000
Coles	Home Insurance + Fusion + Accidenta	•	×	\checkmark	10%	•	•	•	1000	1000
IMB	Defined Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
OnePath	Home & Contents	•	\checkmark	\checkmark	0%	•	O	•	SI	3000
People's Choice CU	First Choice Listed Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
SGIC	Home Plus Cover	•	×	\checkmark	0%	•	•	•	2500	2500

1300 Insurance	Home & Contents	•	×	×	10%	0	O	O	3000	1000
Allianz	SURECOVER	۲	×	\checkmark	10%	•	0	0	7500	2000
Allianz	SURECOVER PLUS	•	×	\checkmark	10%	Ð	0	•	7500	2000
ANZ	ANZ Home Insurance	٠	✓	\checkmark	0%	•	٠	•	SI	3000
AON	ACCIDENTAL DAMAGE (Blue Ribbor	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
Bank of Melbourne	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
Bank of Melbourne	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
BANKSA	Premier Care	٠	\checkmark	\checkmark	0%	•	٠	۲	10000	2000
BANKSA	Quality Care	٠	\checkmark	\checkmark	0%	•	0	٠	5000	1000
Bendigo Bank	Gold Home & Contents Insurance	•	✓	\checkmark	0%	•	•	•	20%	2500

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standard 🔹 Optional

O not available

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

Bendigo Bank	Bronze Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
BoQ	Accidental Damage/ Secure Home El	•	\checkmark	\checkmark	0%	•	•	•	20%	2000
Budget Direct	Home & Contents Insurance	•	×	×	10%	0	O	O	3000	1000
BUPA	Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	•	\checkmark	\checkmark	10%	O	0	0	7500	2000
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	10%	O	•	•	20%	2000
CGU	Fundamentals Home Insurance	٠	\checkmark	\checkmark	0%	•	0	0	2000	1000
CGU	Accidental Damage Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
Citibank	Vital Home Cover	•	\checkmark	\checkmark	0%	O	0	0	2000	5000
CUA	First Choice Listed Events	•	×	\checkmark	0%	•	0	•	5000	2500
HBF	Accidental Damage	۲	✓	\checkmark	0%	•	٠	۲	20%	2500
HBF	Fundamentals	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
HSBC	Classic Home Insurance	•	✓	\checkmark	10%	•	0	•	5000	2000
HSBC	Vital Home Insurance	•	\checkmark	\checkmark	10%	Ð	0	0	5000	2000
IMB	Accidental Damage	•	✓	\checkmark	0%	•	•	•	20%	2000
MYER	Home Cover	•	\checkmark	\checkmark	0%	0	O	•	SI	2500
nab	Home Insurance	•	✓	\checkmark	10%	Ð	0	•	7500	2000
nab	Home Insurance Essentials	•	\checkmark	\checkmark	10%	O	0	0	7500	2000

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standard Optional

O not available

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

OnePath	Home & Contents + Accidental dama્	•	\checkmark	\checkmark	0%	•	•	•	SI	3000
People's Choice CU	First Choice Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
Real Insurance	Top Cover	•	\checkmark	\checkmark	0%	•	•	O	2500	1000
St George	PREMIER CARE	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
St George	QUALITY CARE	•	\checkmark	\checkmark	0%	٠	0	•	5000	1000
Suncorp	Platinum Essential Home & Contents	•	×	\checkmark	0%	•	•	•	20000	5000
Suncorp	Classic Home & Contents Insurance	•	×	\checkmark	0%	٠	•	O	4000	1000
Westpac	PREMIER CARE	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
Westpac	QUALITY CARE	•	✓	\checkmark	0%	٠	0	•	5000	1000
Woolworths	Comprehensive Home Insurance	•	✓	*	10%	•	•	O	5000	1000
**										
1Cover Direct	Classic Home & Contents Insurance	•	✓	✓	0%	O	•	•	7500	2000
Allianz	SURECOVER GOLD	•	×	\checkmark	10%	O	•	•	20%	2000
Bank of Melbourne	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500
BANKSA	Essential Care	•	\checkmark	✓	0%	•	0	0	3000	500
Citibank	Home Cover Prestige	•	\checkmark	\checkmark	0%	Ð	•	•	2000	5000
CUA	First Choice Accidental Damage	•	×	✓	0%	•	•	•	7500	2500
HBF	Listed Events	•	✓	\checkmark	0%	•	0	•	20%	2500

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standard O optional O not available

	Home & Co Based on \$500,00								South A	Australia
		Temporary Accomodation	Pay Monthly at No Extra	One Excess for both	Online Discount#	Riverine Flood Cover	Home I	nclusions	Jew	ellery
Company Name	Product Name	Accomodation	Cost	claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
**										
HSBC	Prestige Home Insurance	•	\checkmark	✓	10%	O	•	•	5000	2000
MYER	Home Cover Prestige	•	\checkmark	\checkmark	0%	0	•	•	SI	3000
QBE	Home Cover + Accidental Damage	•	×	\checkmark	10%	0	•	•	1500	1500
QBE	Home Cover	•	×	\checkmark	10%	0	0	•	1500	1500
St George	ESSENTIAL CARE	•	\checkmark	\checkmark	0%	•	0	0	3000	500
Suncorp	Platinum Essential Home & Contents	•	×	\checkmark	0%	•	•	•	20000	5000
Westpac	ESSENTIAL CARE	•	\checkmark	\checkmark	0%	•	0	0	3000	500
*										
1Cover Direct	VITAL Home & Contents Insurance	•	\checkmark	\checkmark	0%	O	0	0	7500	2000
1Cover Direct	Prestige Home & Contents Insurance	•	✓	\checkmark	0%	O	•	•	20%	2000

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standard Optional

O not available

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

Bankwest	Secure Home Extra	•	\checkmark	\checkmark	0%	•	0	•	8000	2000
BoQ	Defined Events/ Secure Home Extra	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
BoQ	Accidental Damage/ Secure Home El	•	\checkmark	\checkmark	0%	•	•	•	20%	2000
IMB	Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2000
IMB	Defined Events	•	\checkmark	\checkmark	0%	٠	0	٠	20%	2000
MYER	Home Cover	•	✓	\checkmark	0%	0	O	•	SI	2500

ANZ	ANZ Home Insurance	•	\checkmark	✓	0%	•	•	•	SI	3000
Bank of Melbourne	Quality Care	•	✓	\checkmark	0%	•	0	•	5000	1000
BANKSA	Quality Care	•	\checkmark	√	0%	•	0	٠	5000	1000
CommInsure	Home Insurance + Accidental Damag	•	✓	\checkmark	10%	•	•	•	4000	1000
CommInsure	Home Insurance	•	\checkmark	\checkmark	10%	•	Ð	٠	4000	1000
MYER	Home Cover Prestige	•	\checkmark	\checkmark	0%	0	•	•	SI	3000
OnePath	Home & Contents	•	\checkmark	\checkmark	0%	•	Ð	•	SI	3000
OnePath	Home & Contents + Accidental dama	•	✓	\checkmark	0%	•	•	•	SI	3000
St George	QUALITY CARE	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
Suncorp	Platinum Essential Home & Contents	•	×	\checkmark	0%	•	•	•	20000	5000
Suncorp	Classic Home & Contents Insurance	•	×	\checkmark	0%	•	O	O	4000	1000

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standard 🔹 optional 💦 not available

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

Suncorp	Platinum Essential Home & Contents	•	×	\checkmark	0%	•	•	•	20000	5000
Westpac	QUALITY CARE	•	\checkmark	\checkmark	0%	•	0	•	5000	1000

AAMI	AAMI Home Insurance	•	×	×	Varies	•	•	•	5000	1000
AON	HOME PLUS	•	✓	\checkmark	0%	•	0	•	20%	2500
AON	ACCIDENTAL DAMAGE (Blue Ribbor	٠	✓	\checkmark	0%	•	•	•	20%	2500
Bank of Melbourne	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500
Bank of Melbourne	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
BANKSA	Essential Care	•	\checkmark	\checkmark	0%	•	0	0	3000	500
BANKSA	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
Bendigo Bank	Bronze Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
Bendigo Bank	Silver Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
Bendigo Bank	Gold Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
BUPA	Listed Events	•	✓	✓	0%	•	●	٠	20%	2500
BUPA	Accidental Damage	•	\checkmark	✓	0%	•	•	•	20%	2500
BUPA	Fundamentals	•	✓	✓	0%	•	●	0	2000	1000
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	•	\checkmark	✓	10%	O	•	•	20%	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	•	\checkmark	\checkmark	10%	O	0	0	7500	2000

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standard Optional

O not available

	Based on \$500,00	ontents Ins)0 house v						N	orth Que	ensland
		Temporary	Pay Monthly		Online	Riverine	Home I	nclusions	Jew	vellery
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

Catholic Church Insurances Lim	Classic Home & Contents Insurance	•	\checkmark	✓	10%	O	0	•	7500	2000
CGU	Accidental Damage Insurance	•	✓	✓	0%	•	•	•	20%	2500
CGU	Fundamentals Home Insurance	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
CGU	Listed Events Insurance	•	✓	\checkmark	0%	•	0	•	20%	2500
CUA	First Choice Accidental Damage	•	×	\checkmark	0%	•	•	•	7500	2500
CUA	First Choice Listed Events	•	×	\checkmark	0%	•	0	•	5000	2500
HBF	Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
HBF	Listed Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
HBF	Fundamentals	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
NRMA	Home & Contents	•	×	\checkmark	0%	•	O	Ð	2500	2500
NRMA	Home & Contents PLUS	٠	×	\checkmark	0%	•	٠	٠	2500	2500
People's Choice CU	First Choice Accidental Damage	٠	\checkmark	\checkmark	0%	•	•	٠	20%	2500
People's Choice CU	First Choice Listed Events	٠	✓	\checkmark	0%	•	0	۲	20%	2500
RACQ	Home & Contents	٠	×	\checkmark	0%	•	O	O	6000	2000
St George	PREMIER CARE	٠	\checkmark	\checkmark	0%	٠	٠	٠	10000	2000
St George	ESSENTIAL CARE	٠	\checkmark	\checkmark	0%	•	0	0	3000	500
Westpac	PREMIER CARE	٠	\checkmark	\checkmark	0%	٠	٠	٠	10000	2000
Westpac	ESSENTIAL CARE	•	\checkmark	\checkmark	0%	•	0	0	3000	500

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standard Optional

O not available

	Home & Co Based on \$500,00							Ν	orth Que	ensland
		Temporary Accomodation		One Excess for both	Online Discount#	Riverine Flood Cover	Home I	nclusions	Jew	vellery
Company Name	Product Name	Accomodation Available	at No Extra Cost	claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
**										
1Cover Direct	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	0%	O	•	•	20%	2000
1Cover Direct	Classic Home & Contents Insurance	•	\checkmark	\checkmark	0%	O	•	•	7500	2000
Citibank	Classic Home Cover	•	\checkmark	\checkmark	0%	O	0	•	2000	5000
Citibank	Home Cover Prestige	•	\checkmark	\checkmark	0%	•	•	•	2000	5000
Coles	Home Insurance	•	×	\checkmark	10%	•	0	0	1000	1000
Coles	Home Insurance + Fusion	•	×	\checkmark	10%	•	0	•	1000	1000
Coles	Home Insurance + Fusion + Accidenta	•	×	\checkmark	10%	•	•	•	1000	1000
HSBC	Vital Home Insurance	•	\checkmark	\checkmark	10%	O	0	0	5000	2000
HSBC	Prestige Home Insurance	•	\checkmark	\checkmark	10%	O	•	۲	5000	2000
HSBC	Classic Home Insurance	•	✓	✓	10%	●	0	•	5000	2000
*										
1Cover Direct	VITAL Home & Contents Insurance	•	✓	\checkmark	0%	Ð	0	0	7500	2000
Citibank	Vital Home Cover	•	\checkmark	\checkmark	0%	Ð	0	0	2000	5000
nab	Home Insurance Essentials	•	\checkmark	\checkmark	10%	•	0	0	7500	2000
nab	Home Insurance	•	\checkmark	\checkmark	10%	•	0	•	7500	2000



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Report Date: September 2013

🕨 standard 🔹 🔹 optional 🔹 🔘 not available

\sim	 aranabro	

	Home & Co Based on \$500,00			<u> </u>				١	lew Sou	th Wales
		Temporary	Pay Monthly		Online	Riverine	Home I	nclusions	Jewellery	
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

Bank of Melbourne	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
BANKSA	Quality Care	•	\checkmark	\checkmark	0%	•	0	•	5000	1000
CommInsure	Home Insurance + Accidental Damag	•	\checkmark	\checkmark	10%	•	•	•	4000	1000
CommInsure	Home Insurance	•	\checkmark	\checkmark	10%	•	O	•	4000	1000
St George	QUALITY CARE	•	\checkmark	\checkmark	0%	•	0	٠	5000	1000
Westpac	QUALITY CARE	•	\checkmark	\checkmark	0%	•	0	•	5000	1000

Bank of Melbourne	Essential Care	•	✓	\checkmark	0%	•	0	0	3000	500
BANKSA	Essential Care	•	✓	\checkmark	0%	•	0	0	3000	500
Bendigo Bank	Silver Home & Contents Insurance	•	✓	\checkmark	0%	•	0	٠	20%	2500
Bendigo Bank	Bronze Home & Contents Insurance	•	✓	\checkmark	0%	•	0	0	2000	1000
CGU	Listed Events Insurance	•	✓	\checkmark	0%	•	0	٠	20%	2500
CGU	Fundamentals Home Insurance	•	✓	\checkmark	0%	•	0	0	2000	1000
CUA	First Choice Listed Events	•	×	\checkmark	0%	•	0	•	5000	2500
MYER	Home Cover	•	\checkmark	\checkmark	0%	0	O	•	SI	2500
MYER	Home Cover Prestige	•	\checkmark	\checkmark	0%	0	•	•	SI	3000
OnePath	Home & Contents	•	\checkmark	\checkmark	0%	•	O	•	SI	3000
People's Choice CU	First Choice Listed Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2500

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Report Date: September 2013

Optional

standard

not available

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

People's Choice CU	First Choice Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
QBE	Home Cover	•	×	\checkmark	10%	0	0	•	1500	1500
St George	ESSENTIAL CARE	•	\checkmark	\checkmark	0%	•	0	0	3000	500
Westpac	ESSENTIAL CARE	•	\checkmark	\checkmark	0%	•	0	0	3000	500

1300 Insurance	Home & Contents	•	×	×	10%	0	\bullet	Ð	3000	1000
AAMI	AAMI Home Insurance	•	×	×	Varies	•	•	•	5000	1000
Allianz	SURECOVER PLUS	•	×	\checkmark	10%	•	0	•	7500	2000
ANZ	ANZ Home Insurance	•	\checkmark	\checkmark	0%	•	•	•	SI	3000
AON	ACCIDENTAL DAMAGE (Blue Ribbor	٠	✓	✓	0%	•	•	٠	20%	2500
AON	HOME PLUS	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
Bank of Melbourne	Premier Care	٠	✓	\checkmark	0%	•	•	٠	10000	2000
BANKSA	Premier Care	•	\checkmark	\checkmark	0%	•	•	•	10000	2000
Bankwest	Secure Home Extra	٠	✓	\checkmark	0%	•	0	٠	8000	2000
Bendigo Bank	Gold Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
BoQ	Defined Events/ Secure Home Extra	•	✓	\checkmark	0%	•	0	•	20%	2000
BoQ	Accidental Damage/ Secure Home El	٠	\checkmark	\checkmark	0%	•	•	•	20%	2000
Budget Direct	Home & Contents Insurance	•	×	×	10%	0	O	O	3000	1000

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standard Optional

O not available

	Home & Co Based on \$500,00							١	lew Sou	th Wales
		Temporary	Pay Monthly	One Excess	Online	Riverine		nclusions	Jewellery	
Company Name	Product Name	Accomodation Available	at No Extra Cost	for both claims	Discount#	Flood Cover Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

BUPA	Fundamentals	•	\checkmark	\checkmark	0%	•	O	0	2000	1000
BUPA	Listed Events	•	\checkmark	\checkmark	0%	•	●	•	20%	2500
BUPA	Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	•	\checkmark	\checkmark	10%	•	0	0	7500	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	•	\checkmark	\checkmark	10%	•	0	•	7500	2000
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	•	\checkmark	\checkmark	10%	•	•	•	20%	2000
CGU	Accidental Damage Insurance	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
CUA	First Choice Accidental Damage	•	×	\checkmark	0%	•	•	•	7500	2500
GIO	Classic	•	×	\checkmark	10%	•	O	O	4000	1000
GIO	Platinum Essential	•	×	\checkmark	10%	•	•	•	20000	5000
HBF	Accidental Damage	•	\checkmark	\checkmark	0%	•	•	•	20%	2500
HBF	Listed Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2500
HBF	Fundamentals	•	\checkmark	\checkmark	0%	•	0	0	2000	1000
HSBC	Classic Home Insurance	•	\checkmark	\checkmark	10%	•	0	•	5000	2000
IMB	Accidental Damage	•	✓	\checkmark	0%	•	•	•	20%	2000
IMB	Defined Events	•	\checkmark	\checkmark	0%	•	0	•	20%	2000
OnePath	Home & Contents + Accidental dama	۲	\checkmark	\checkmark	0%	•	٠	۲	SI	3000
QBE	Home Cover + Accidental Damage	•	×	\checkmark	10%	0	•	٠	1500	1500

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Report Date: September 2013

Optional

standard

not available

	Home & Contents Insurance - High Sum Insured N Based on \$500,000 house value and \$150,000 contents value										
	Based on \$500,00	0 house v			0 contei						
	Desilent Norma	Temporary Accomodation	Pay Monthly at No Extra	One Excess for both	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery		
Company Name	Product Name	Available	Cost				Accidental Damage	Fusion Cover	Maximum	Item Limit	

St George	PREMIER CARE	•	\checkmark	\checkmark	0%	•	•	•	10000	2000	
Suncorp	Platinum Essential Home & Contents	•	×	✓	0%	•	•	•	20000	5000	
Suncorp	Platinum Essential Home & Contents	•	×	\checkmark	0%	•	•	•	20000	5000	
Westpac	PREMIER CARE	•	\checkmark	✓	0%	•	•	•	10000	2000	
**											
Allianz	SURECOVER	•	×	\checkmark	10%	Ð	0	0	7500	2000	
Allianz	SURECOVER GOLD	•	×	\checkmark	10%	Ð	•	•	20%	2000	
Citibank	Home Cover Prestige	•	✓	✓	0%	O	٠	٠	2000	5000	
Citibank	Classic Home Cover	•	\checkmark	\checkmark	0%	Ð	0	•	2000	5000	
Citibank	Vital Home Cover	٠	✓	\checkmark	0%	O	0	0	2000	5000	
HSBC	Vital Home Insurance	•	\checkmark	\checkmark	10%	Ð	0	0	5000	2000	
HSBC	Prestige Home Insurance	٠	✓	\checkmark	10%	O	٠	٠	5000	2000	
nab	Home Insurance	٠	\checkmark	\checkmark	10%	•	0	•	7500	2000	
nab	Home Insurance Essentials	•	✓	\checkmark	10%	•	0	0	7500	2000	
Suncorp	Classic Home & Contents Insurance	•	×	\checkmark	0%	•	O	O	4000	1000	
*											
1Cover Direct	Prestige Home & Contents Insurance	•	\checkmark	✓	0%	Ð	•	•	20%	2000	

your guide to product excellence



not available

Optional

standard

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	Home & Co Based on \$500,00							ſ	New Sou	th Wales
Company Name		Temporary Accomodation AvailablePay Monthly at No Extra 	Home I	nclusions	Jewellery					
	Product Name				Discounter		Accidental Damage		Maximum	Item Limit
*										
1Cover Direct	Classic Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	•	•	7500	2000
1Cover Direct	VITAL Home & Contents Insurance	•	\checkmark	\checkmark	0%	•	0	0	7500	2000

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Optional

standard

O not available

			ıce - Low al \$300,0(Western Australia				
		Online	Pay Monthly	Nill Excess		Home	Inclusions	nclusions		
Company Name	Product Name	Discount#	at No Extra Cost	Available _	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover		

AAMI	AAMI Home Insurance	Varies	×	×	•	•	•	•		
BoQ	Accidental Damage/ Secure Home El	0%	\checkmark	\checkmark	•	•	0	•		
BoQ	Defined Events/ Secure Home Extra	0%	\checkmark	\checkmark	0	•	0	•		
CommInsure	Home Insurance	10%	\checkmark	\checkmark	O	•	0	•		
CommInsure	Home Insurance + Accidental Damag	10%	\checkmark	\checkmark	•	•	0	•		
IMB	Accidental Damage	0%	\checkmark	\checkmark	•	•	0	•		
IMB	Defined Events	0%	\checkmark	\checkmark	0	•	0	•		

ANZ	ANZ Home Insurance	0%	\checkmark	×	•	•	•	•		
AON	HOME PLUS	0%	\checkmark	×	0	•	0	•		
Bankwest	Secure Home Extra	0%	\checkmark	×	0	•	0	•		
Bendigo Bank	Silver Home & Contents Insurance	0%	\checkmark	×	0	•	0	•		
Bendigo Bank	Bronze Home & Contents Insurance	0%	\checkmark	×	0	0	0	•		
BUPA	Fundamentals	0%	\checkmark	×	Ð	0	0	•		
CGU	Fundamentals Home Insurance	0%	\checkmark	×	0	0	0	•		
CGU	Listed Events Insurance	0%	\checkmark	×	0	•	0	•		
CGU	Accidental Damage Insurance	0%	\checkmark	×	•	•	0	•		
CUA	First Choice Listed Events	0%	×	×	0	•	x	•		

Homo Insuranco - Low Sum Insurod

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Optional

standard

O not available

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

HBF	Fundamentals	0%	\checkmark	×	0	0	Ð	•		
HBF	Accidental Damage	0%	\checkmark	×	•	•	•	•		
OnePath	Home & Contents	0%	\checkmark	×	Ð	•	•	•		
OnePath	Home & Contents + Accidental dama	0%	\checkmark	×	•	•	•	•		

AON	ACCIDENTAL DAMAGE (Blue Ribbor	0%	\checkmark	×	•	•	0	•		
Bank of Melbourne	Quality Care	0%	\checkmark	×	0	•	0	•		
Bank of Melbourne	Premier Care	0%	✓	×	•	•	0	•		
BANKSA	Quality Care	0%	\checkmark	×	0	•	0	•		
BANKSA	Premier Care	0%	\checkmark	×	•	•	0	•		
Bendigo Bank	Gold Home & Contents Insurance	0%	\checkmark	×	•	•	0	•		
BUPA	Accidental Damage	0%	\checkmark	×	•	•	0	•		
BUPA	Listed Events	0%	\checkmark	×	Ð	•	0	•		
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	10%	✓	×	0	0	0	Ð		
Catholic Church Insurances Lim	Classic Home & Contents Insurance	10%	\checkmark	×	0	٠	0	O		
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	10%	✓	×	•	•	0	Ð		
Citibank	Vital Home Cover	0%	\checkmark	×	0	0	0	D		
CUA	First Choice Accidental Damage	0%	×	×	•	•	×	•		

Home Insurance - Low Sum Insured

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Western Australia

Optional

standard

O not available

Company NameProduct NameOnline Discount#Pay Monthly at No Extra CostNill Excess AvailableHome InclusionsAccidental DamageFusion CoverUnder Insurance ProtectionRiveK***Classic10%X✓①①1010GIOClassic10%X✓①①10	Based on a typical \$300,000 house value											
Company NameProduct NameDiscount#CostAccidental DamageUnder Insurance ProtectionRive****GIOClassic10%X✓①①○GIOPlatinum Essential Plus10%X✓①○○GIOPlatinum Essential10%X✓①○○GIOPlatinum Essential10%X✓①○○HBFListed Events0%✓X○○○HSBCClassic Home Insurance10%✓X○○○HSBCVital Home Insurance10%✓X○○○												
GIOClassic 10% x \checkmark \bigcirc \bigcirc \bigcirc GIOPlatinum Essential Plus 10% x \checkmark \bullet \bigcirc \bigcirc GIOPlatinum Essential 10% x \checkmark \bullet \bigcirc \bigcirc HBFListed Events 0% \checkmark x \bigcirc \bullet \bigcirc HSBCPrestige Home Insurance 10% \checkmark x \bigcirc \bullet \bigcirc HSBCVital Home Insurance 10% \checkmark x \bigcirc \bigcirc \bigcirc	erine Flood Cover											
GIOPlatinum Essential Plus10%×✓●OGIOPlatinum Essential10%×✓●OHBFListed Events0%✓×O●OHSBCPrestige Home Insurance10%✓×●OOHSBCClassic Home Insurance10%✓×OOOHSBCVital Home Insurance10%✓×OOO												
GIOPlatinum Essential10%★✓●●○HBFListed Events0%✓★○●●HSBCPrestige Home Insurance10%✓★●●○HSBCClassic Home Insurance10%✓★○●○HSBCVital Home Insurance10%✓★○○○	•											
HBFListed Events0%✓×○●●HSBCPrestige Home Insurance10%✓×●○○HSBCClassic Home Insurance10%✓×○○○HSBCVital Home Insurance10%✓×○○○	•											
HSBCPrestige Home Insurance10%✓×●●○HSBCClassic Home Insurance10%✓×○●○HSBCVital Home Insurance10%✓×○○○	•											
HSBC Classic Home Insurance 10% ✓ × O ● O HSBC Vital Home Insurance 10% ✓ × O O O	•											
HSBC Vital Home Insurance 10% ✓ × O O O	•											
	•											
MYER Home Cover 0% 🗸 🗴 🖸 🕒 O	•											
	0											
MYER Home Cover Prestige 0% 🗸 😕 🕒 🔿	0											
People's Choice CU First Choice Accidental Damage 0% 🗸 🗴 🗨 🕒 💿	•											
People's Choice CU First Choice Listed Events 0% ✓ ¥ O ● O	•											
SGIO Home Plus Cover 0% 🗴 🗴 🕒 🕒 🔿	•											
SGIO Home Cover 0% 🗴 🗴 🖸 🕕 🔿	•											
St George QUALITY CARE 0% ✓ ¥ O ● O	•											
St George PREMIER CARE 0% ✓ × ● ● O	•											
Suncorp Classic Home & Contents Insurance 0% 🗴 🗸 D 💽	•											
Suncorp Platinum Essential Home & Contents 0% 🗴 🗸 🕘 🕒 🔘	•											
Suncorp Platinum Essential Home & Contents 0% 🗴 🗸 🕘 🕒 🔘	•											
Westpac PREMIER CARE 0% 🗸 🗴 🕒 🕒 🔿												

Home Insurance - Low Sum Insured

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Western Australia

Optional

standard

O not available

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

Westpac	QUALITY CARE	0%	✓	×	0	•	0	•				
**												
1Cover Direct	Prestige Home & Contents Insurance	0%	√	×	•	•	0	Ð				
1Cover Direct	Classic Home & Contents Insurance	0%	\checkmark	×	•	•	0	O				
1Cover Direct	VITAL Home & Contents Insurance	0%	\checkmark	×	0	0	0	O				
Bank of Melbourne	Essential Care	0%	\checkmark	×	0	0	0	•				
BANKSA	Essential Care	0%	\checkmark	×	0	0	0	•				
Citibank	Home Cover Prestige	0%	\checkmark	×	•	•	0	•				
Citibank	Classic Home Cover	0%	\checkmark	×	0	•	0	0				
nab	Home Insurance Essentials	10%	\checkmark	×	0	0	0	•				
nab	Home Insurance	10%	\checkmark	×	0	•	0	O				
St George	ESSENTIAL CARE	0%	\checkmark	×	0	0	0	•				
Westpac	ESSENTIAL CARE	0%	✓	×	0	0	0	•				
*												
Coles	Home Insurance + Fusion	10%	×	×	0	•	0	•				
Coles	Home Insurance	10%	×	×	0	0	0	•				
Coles	Home Insurance + Fusion + Accidenta	10%	×	×	•	•	0	•				

Home Insurance - Low Sum Insured

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O not available

Optional

standard

	Home	e Insurar	nce - Low	Sum Inst	ured		Vio	ctoria
	Based of	n <mark>a typic</mark>	al \$300,00	00 house	value			
		Online	Pay Monthly	Nill Excess		Home I	nclusions	
Company Name	Product Name	Discount#	at No Extra Cost	Available _	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover

AAMI	AAMI Home Insurance	Varies	×	x	•	•	•	•
ANZ	ANZ Home Insurance	0%	\checkmark	×	•	•	•	•
CGU	Fundamentals Home Insurance	0%	\checkmark	×	0	0	0	•
CommInsure	Home Insurance + Accidental Damag	10%	\checkmark	\checkmark	•	•	0	•
CommInsure	Home Insurance	10%	\checkmark	\checkmark	Ð	•	0	•
GIO	Platinum Essential	10%	×	\checkmark	•	•	0	•
GIO	Platinum Essential Plus	10%	×	\checkmark	•	•	0	•
HBF	Accidental Damage	0%	✓	×	•	•	•	•

Bendigo Bank	Bronze Home & Contents Insurance	0%	\checkmark	x	0	0	0	•
Bendigo Bank	Silver Home & Contents Insurance	0%	\checkmark	×	0	•	0	•
BUPA	Fundamentals	0%	\checkmark	×	•	0	0	•
Catholic Church Insurances Lim	Classic Home & Contents Insurance	10%	\checkmark	×	0	•	0	Ð
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	10%	\checkmark	×	•	•	0	Ð
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	10%	\checkmark	×	0	0	0	Ð
CGU	Listed Events Insurance	0%	\checkmark	×	0	•	0	•
CGU	Accidental Damage Insurance	0%	\checkmark	×	•	•	0	•
GIO	Classic	10%	×	\checkmark	O	Ð	0	•

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Optional

standard

O not available

			nce - Low al \$300,00				Vic	ctoria
		Online	Pay Monthly at No Extra	Nill Excess Available		Home I	nclusions	
Company Name	Product Name	Discount#	at No Extra Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover

HSBC	Vital Home Insurance	10%	\checkmark	×	0	0	0	O
HSBC	Prestige Home Insurance	10%	\checkmark	×	•	•	0	Ð
OnePath	Home & Contents	0%	\checkmark	×	Ð	•	•	•
OnePath	Home & Contents + Accidental dama	0%	\checkmark	×	•	•	•	•
Real Insurance	Essential Cover	0%	\checkmark	×	Ð	Ð	0	•
Suncorp	Platinum Essential Home & Contents	0%	×	\checkmark	•	•	0	•
Woolworths	Standard Home Insurance	10%	✓	×	0	Ð	0	•

1Cover Direct	VITAL Home & Contents Insurance	0%	\checkmark	×	0	0	0	0
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	×	•	•	0	O
1Cover Direct	Classic Home & Contents Insurance	0%	\checkmark	×	•	•	0	O
Allianz	SURECOVER GOLD	10%	×	×	•	•	0	•
Allianz	SURECOVER	10%	×	×	0	0	0	O
Allianz	SURECOVER PLUS	10%	×	×	0	•	0	O
AON	HOME PLUS	0%	\checkmark	×	0	•	0	•
AON	ACCIDENTAL DAMAGE (Blue Ribbor	0%	\checkmark	×	•	•	0	•
Bank of Melbourne	Premier Care	0%	\checkmark	×	•	•	0	•
BANKSA	Premier Care	0%	\checkmark	×	•	•	0	•

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standard 🕕 optional 🛛 🔘 not available

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

Bendigo Bank	Gold Home & Contents Insurance	0%	\checkmark	×	•	•	0	•	
BoQ	Accidental Damage/ Secure Home El	0%	\checkmark	\checkmark	•	•	0	•	
BUPA	Accidental Damage	0%	\checkmark	×	•	•	0	•	
BUPA	Listed Events	0%	\checkmark	×	\bullet	•	0	•	
Citibank	Home Cover Prestige	0%	\checkmark	×	•	•	0	O	
Citibank	Classic Home Cover	0%	\checkmark	×	0	•	0	•	
Citibank	Vital Home Cover	0%	✓	×	0	0	0	O	
Coles	Home Insurance + Fusion + Accidenta	10%	×	×	•	•	0	•	
Coles	Home Insurance	10%	×	×	0	0	0	•	
Coles	Home Insurance + Fusion	10%	×	×	0	•	0	•	
CUA	First Choice Listed Events	0%	×	×	0	•	×	•	
CUA	First Choice Accidental Damage	0%	×	×	•	•	×	•	
HBF	Listed Events	0%	\checkmark	×	0	•	●	•	
HSBC	Classic Home Insurance	10%	\checkmark	×	0	•	0	O	
IMB	Defined Events	0%	\checkmark	\checkmark	0	•	0	•	
IMB	Accidental Damage	0%	✓	✓	•	•	0	•	
MYER	Home Cover Prestige	0%	\checkmark	×	•	•	0	0	
MYER	Home Cover	0%	✓	×	Ð	•	0	0	
People's Choice CU	First Choice Listed Events	0%	✓	*	0	•	0	•	

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standard O optional O not available

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

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

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standard O optional O not available

		ome Insurar I on a typic					Victoria	
		Online	Pay Monthly at No Extra	Nill Excess		Home	Inclusions	
Company Name	Product Name	Discount#			Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
**								
Budget Direct	Home & Contents Insurance	10%	×	×	Ð	Ð	0	0
nab	Home Insurance Essentials	10%	\checkmark	×	0	0	0	O
nab	Home Insurance	10%	✓	×	0	•	0	Ð
St George	QUALITY CARE	0%	\checkmark	×	0	•	0	•
Westpac	QUALITY CARE	0%	\checkmark	×	0	•	0	•
*								
Bank of Melbourne	Essential Care	0%	✓	×	0	0	0	•
BANKSA	Essential Care	0%	√	×	0	0	0	•
HBF	Fundamentals	0%	\checkmark	×	0	0	•	•
St George	ESSENTIAL CARE	0%	\checkmark	*	0	0	0	•
Westpac	ESSENTIAL CARE	0%	\checkmark	×	0	0	0	•

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Optional

standard

O not available

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

AAMI	AAMI Home Insurance	Varies	×	×	•	•	•	•	
ANZ	ANZ Home Insurance	0%	\checkmark	×	•	•	•	•	
CommInsure	Home Insurance + Accidental Damag	10%	\checkmark	\checkmark	•	•	0	•	
CommInsure	Home Insurance	10%	\checkmark	\checkmark	Ð	•	0	•	
OnePath	Home & Contents + Accidental damaç	0%	\checkmark	×	•	•	•	•	
OnePath	Home & Contents	0%	\checkmark	×	Ð	•	•	•	
Suncorp	Classic Home & Contents Insurance	0%	×	\checkmark	Ð	●	0	•	
Suncorp	Platinum Essential Home & Contents	0%	*	✓	•	•	0	•	

AON	ACCIDENTAL DAMAGE (Blue Ribbor	0%	\checkmark	x	•	•	0	•	
AON	HOME PLUS	0%	\checkmark	×	0	•	0	•	
BoQ	Accidental Damage/ Secure Home El	0%	\checkmark	\checkmark	•	•	0	•	
BoQ	Defined Events/ Secure Home Extra	0%	\checkmark	\checkmark	0	•	0	•	
CGU	Fundamentals Home Insurance	0%	\checkmark	×	0	0	0	•	
CGU	Accidental Damage Insurance	0%	\checkmark	×	•	•	0	•	
CGU	Listed Events Insurance	0%	\checkmark	×	0	•	0	•	
HBF	Accidental Damage	0%	\checkmark	×	•	•	•	•	
IMB	Accidental Damage	0%	\checkmark	\checkmark	•	•	0	•	

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Optional

standard

O not available

				Sum Insi 00 house		Tasmania			
		Online	Pay Monthly	Nill Excess					
Company Name	Product Name	Discount#	at No Extra Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover	

IMB	Defined Events	0%	\checkmark	\checkmark	0	•	0	•	
NRMA	Home & Contents PLUS	0%	x	×	•	•	0	•	
People's Choice CU	First Choice Accidental Damage	0%	\checkmark	×	•	•	0	•	
RACT	Home & Contents + Fusion	0%	x	×	0	•	0	•	
Real Insurance	Essential Cover	0%	\checkmark	×	Ð	●	0	•	
Suncorp	Platinum Essential Home & Contents	0%	x	\checkmark	•	•	0	•	
Woolworths	Standard Home Insurance	10%	\checkmark	×	0	●	0	•	

1300 Insurance	Home & Contents	10%	×	×	Ð	●	0	0	
Allianz	SURECOVER GOLD	10%	×	×	•	•	0	O	
Bank of Melbourne	Quality Care	0%	\checkmark	×	0	•	0	•	
Bank of Melbourne	Essential Care	0%	\checkmark	×	0	0	0	•	
Bank of Melbourne	Premier Care	0%	\checkmark	×	•	•	0	•	
BANKSA	Essential Care	0%	\checkmark	×	0	0	0	•	
BANKSA	Premier Care	0%	\checkmark	×	•	•	0	•	
BANKSA	Quality Care	0%	\checkmark	×	0	•	0	•	
Bankwest	Secure Home Extra	0%	\checkmark	×	0	•	0	•	
Bendigo Bank	Gold Home & Contents Insurance	0%	✓	×	•	•	0	•	

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standard 🔘 optional

not available

			nce - Low al \$300,00		Tasmania			
		Online	Pay Monthly at No Extra	Nill Excess				
Company Name	Product Name	Discount#	at No Extra Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover

Bendigo Bank	Silver Home & Contents Insurance	0%	✓	×	0	•	0	•
Bendigo Bank	Bronze Home & Contents Insurance	0%	\checkmark	×	0	0	0	•
Budget Direct	Home & Contents Insurance	10%	×	×	O	Ð	0	0
BUPA	Fundamentals	0%	\checkmark	×	Ð	0	0	•
BUPA	Listed Events	0%	\checkmark	×	Ð	•	0	•
BUPA	Accidental Damage	0%	\checkmark	×	•	•	0	•
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	10%	\checkmark	×	•	•	0	Ð
Coles	Home Insurance + Fusion	10%	×	×	0	•	0	•
Coles	Home Insurance	10%	×	×	0	0	0	•
Coles	Home Insurance + Fusion + Accidenta	10%	×	×	•	•	0	•
CUA	First Choice Accidental Damage	0%	×	×	•	•	×	•
CUA	First Choice Listed Events	0%	×	×	0	•	x	•
HBF	Listed Events	0%	\checkmark	×	0	•	O	•
HBF	Fundamentals	0%	\checkmark	*	0	0	•	•
HSBC	Prestige Home Insurance	10%	\checkmark	×	•	•	0	O
MYER	Home Cover Prestige	0%	\checkmark	*	•	•	0	0
MYER	Home Cover	0%	\checkmark	×	O	•	0	0
NRMA	Home & Contents	0%	×	×	•	Ð	0	•
People's Choice CU	First Choice Listed Events	0%	✓	×	0	•	0	•

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standard O optional O not available

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

QBE	Home Cover + Accidental Damage	10%	×	×	•	•	0	0	
QBE	Home Cover	10%	×	×	0	•	0	0	
RACT	Home & Contents + Fusion + Acciden	0%	×	×	•	•	0	•	
RACT	Home & Contents	0%	×	×	0	0	0	•	
Real Insurance	Top Cover	0%	\checkmark	×	•	Ð	0	•	
St George	QUALITY CARE	0%	\checkmark	×	0	•	0	•	
St George	ESSENTIAL CARE	0%	\checkmark	×	0	0	0	•	
St George	PREMIER CARE	0%	\checkmark	×	•	•	0	•	
Westpac	QUALITY CARE	0%	\checkmark	×	0	•	0	•	
Westpac	PREMIER CARE	0%	\checkmark	×	•	•	0	•	
Westpac	ESSENTIAL CARE	0%	\checkmark	×	0	0	0	•	
Woolworths	Comprehensive Home Insurance	10%	\checkmark	*	•	O	0	•	
**									
1Cover Direct	Classic Home & Contents Insurance	0%	✓	×	•	•	0	Ð	
1Cover Direct	Prestige Home & Contents Insurance	0%	\checkmark	×	•	•	0	Ð	
Allianz	SURECOVER PLUS	10%	×	×	0	•	0	Ð	
Allianz	SURECOVER	10%	×	×	0	0	0	Ð	
Australian Unity	Extra care	10%	✓	×	0	•	0	•	

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Taemania

Optional

standard

O not available

			al \$300,00				Tas	mania
		Online	Pay Monthly			Home	Inclusions	
Company Name	Product Name	Discount#	at No Extra Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
**								
Australian Unity	Elite care	10%	\checkmark	×	•	•	0	•
Australian Unity	Everyday care	10%	\checkmark	×	0	•	0	•
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	10%	\checkmark	×	0	0	0	Ð
Catholic Church Insurances Lim	Classic Home & Contents Insurance	10%	\checkmark	×	0	•	0	O
Citibank	Home Cover Prestige	0%	\checkmark	×	•	•	0	O
HSBC	Vital Home Insurance	10%	\checkmark	×	0	0	0	O
HSBC	Classic Home Insurance	10%	\checkmark	×	0	•	0	O
nab	Home Insurance	10%	✓	*	0	•	0	D
*								
1Cover Direct	VITAL Home & Contents Insurance	0%	\checkmark	×	0	0	0	Ð
Citibank	Classic Home Cover	0%	\checkmark	×	0	•	0	O
Citibank	Vital Home Cover	0%	\checkmark	×	0	0	0	O
nab	Home Insurance Essentials	10%	\checkmark	×	0	0	0	O

Home Insurance - Low Sum Insured

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Optional

standard

O not available

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

AAMI	AAMI Home Insurance	Varies	×	×	•	•	•	•
ANZ	ANZ Home Insurance	0%	\checkmark	×	•	•	•	•
Budget Direct	Home & Contents Insurance	10%	×	×	Ð	Ð	0	0
CommInsure	Home Insurance	10%	\checkmark	\checkmark	Ð	•	0	•
HBF	Accidental Damage	0%	\checkmark	×	•	•	•	•
OnePath	Home & Contents	0%	\checkmark	×	Ð	•	•	•
OnePath	Home & Contents + Accidental dama	0%	✓	×	•	•	•	•

1300 Insurance	Home & Contents	10%	×	×	Ð	Ð	0	0
Bendigo Bank	Bronze Home & Contents Insurance	0%	\checkmark	×	0	0	0	•
BUPA	Fundamentals	0%	\checkmark	×	Ð	0	0	•
Catholic Church Insurances Lim	Classic Home & Contents Insurance	10%	\checkmark	×	0	•	0	Ð
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	10%	\checkmark	×	0	0	0	Ð
CGU	Listed Events Insurance	0%	✓	×	0	•	0	•
CGU	Fundamentals Home Insurance	0%	\checkmark	×	0	0	0	•
CommInsure	Home Insurance + Accidental Damag	10%	\checkmark	\checkmark	•	•	0	•
HBF	Fundamentals	0%	\checkmark	×	0	0	Ð	•
HSBC	Vital Home Insurance	10%	\checkmark	×	0	0	0	Ð

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South Queensland

Optional

standard

O not available

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

IMB	Accidental Damage	0%	\checkmark	\checkmark	•	•	0	•	
nab	Home Insurance Essentials	10%	\checkmark	×	0	0	0	O	
NRMA	Home & Contents PLUS	0%	×	×	•	•	0	•	
RACQ	Home & Contents	0%	×	\checkmark	Ð	Ð	0	•	

Allianz	SURECOVER	10%	×	×	0	0	0	Ð	
Allianz	SURECOVER PLUS	10%	×	×	0	•	0	O	
AON	HOME PLUS	0%	✓	×	0	•	0	•	
AON	ACCIDENTAL DAMAGE (Blue Ribbor	0%	\checkmark	×	•	•	0	•	
Bank of Melbourne	Quality Care	0%	\checkmark	×	0	•	0	•	
Bank of Melbourne	Essential Care	0%	✓	×	0	0	0	•	
Bank of Melbourne	Premier Care	0%	\checkmark	×	•	•	0	•	
BANKSA	Essential Care	0%	\checkmark	×	0	0	0	•	
BANKSA	Premier Care	0%	\checkmark	×	•	•	0	•	
BANKSA	Quality Care	0%	\checkmark	×	0	•	0	•	
Bendigo Bank	Gold Home & Contents Insurance	0%	\checkmark	×	•	•	0	•	
Bendigo Bank	Silver Home & Contents Insurance	0%	\checkmark	×	0	•	0	•	
BoQ	Defined Events/ Secure Home Extra	0%	\checkmark	\checkmark	0	•	0	•	

Home Insurance - Low Sum Insured

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South Queensland

Optional

standard

O not available

Company Name Product Name Pay Monthly Discount# Nill Excess Available Nill Excess Available Home Inclusions ★★★ Image: Secure Home Eli 0% ✓ ✓ ✓ ● On ●<	
Company Name Product Name Discount# Cost House Accidental Damage Under Insurance Protection Riverine Floor ★ ★ ★ BoQ Accidental Damage/ Secure Home Eli 0% ✓ ✓ ● ● ● ●	
BoQ Accidental Damage/ Secure Home Eli 0% ✓ ✓ ● ● ○ ●	Cover
BUPA Listed Events 0% 🗸 🗴 🗊 💿 💿	
Catholic Church Insurances Lim Prestige Home & Contents Insurance 10% 🗸 🗴 🌑 💿 🔘	
CGU Accidental Damage Insurance 0% 🗸 🗴 🗨 🕒 🔿 🔿	
Citibank Vital Home Cover 0% 🗸 🗴 O O O O	
CUA First Choice Listed Events 0% 🗴 X O 🕒 X 🗣	
CUA First Choice Accidental Damage 0% 🗴 🗴 🗨 🌑 🖉 🗶 🗨	
HBF Listed Events 0% 🗸 🗴 🔿 🕒 🕒	
HSBC Prestige Home Insurance 10% 🗸 🗴 🗨 🕒 🔿 🕥	
HSBC Classic Home Insurance 10% 🗸 🗴 🔿 🕒 🔿 🗊	
IMBDefined Events 0% \checkmark \bigcirc \bigcirc \bigcirc	
MYER Home Cover Prestige 0% 🗸 🗴 🗨 🕒 🔿 🔿	
MYER Home Cover 0% ✓ × ● ○ ○	
nab Home Insurance 10% 🗸 🗴 🔿 🕒 🔿 🗊	
People's Choice CU First Choice Listed Events 0% 🗸 🗴 O 💿 O 💿	
People's Choice CU First Choice Accidental Damage 0% 🗸 🗴 🗨 🕘 O 🕤	
St George QUALITY CARE 0% 🗸 🗴 O 🕒 O 🗨	
St George ESSENTIAL CARE 0% 🗸 🗴 O O O O	
St George PREMIER CARE 0% 🗸 🗴 🗨 🕒 🔿 🔿	

Home Insurance - Low Sum Insured

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South Queensland

Optional

standard

O not available

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

Suncorp	Platinum Essential Home & Contents	0%	×	\checkmark	•	•	0	•
Westpac	PREMIER CARE	0%	\checkmark	×	•	•	0	•
Westpac	QUALITY CARE	0%	✓	×	0	•	0	•
Westpac	ESSENTIAL CARE	0%	\checkmark	×	0	0	0	•
**								
1Cover Direct	Prestige Home & Contents Insurance	0%	\checkmark	×	•	•	0	Ð
1Cover Direct	VITAL Home & Contents Insurance	0%	\checkmark	×	0	0	0	Ð
1Cover Direct	Classic Home & Contents Insurance	0%	✓	×	•	•	0	Ð
Allianz	SURECOVER GOLD	10%	×	×	•	•	0	O
Bankwest	Secure Home Extra	0%	\checkmark	×	0	•	0	•
BUPA	Accidental Damage	0%	\checkmark	×	•	•	0	•
Citibank	Classic Home Cover	0%	\checkmark	×	0	•	0	O
Citibank	Home Cover Prestige	0%	\checkmark	×	•	•	0	O
NRMA	Home & Contents	0%	×	×	Ð	●	0	•
Suncorp	Platinum Essential Home & Contents	0%	×	✓	•	•	0	•
Suncorp	Classic Home & Contents Insurance	0%	*	✓	Ð	Ð	0	•
*								
Coles	Home Insurance + Fusion	10%	×	×	0	•	0	•

Home Insurance - Low Sum Insured



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							standa	ard 🔹 🕕 optional	O not available				
		South Q	ueensland										
			Online	Pay Monthly at No Extra	Nill Excess Available		Home Inclusions						
	Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover				
*													
Coles		Home Insurance + Fusion + Accidenta	10%	×	×	•	•	0	•				
Coles		Home Insurance	10%	×	×	0	0	0	•				

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Optional

standard

O not available

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

AAMI	AAMI Home Insurance	Varies	×	×	•	•	•	•
Bendigo Bank	Silver Home & Contents Insurance	0%	\checkmark	×	0	•	0	•
BUPA	Listed Events	0%	\checkmark	×	Ð	•	0	•
BUPA	Fundamentals	0%	\checkmark	×	Ð	0	0	•
CGU	Fundamentals Home Insurance	0%	✓	×	0	0	0	•
CommInsure	Home Insurance	10%	✓	\checkmark	Ð	•	0	•
CommInsure	Home Insurance + Accidental Damag	10%	✓	\checkmark	•	•	0	•
SGIC	Home Plus Cover	0%	×	×	•	•	0	•
SGIC	Home Cover	0%	×	*	O	O	0	•

ANZ	ANZ Home Insurance	0%	\checkmark	×	•	•	•	•
AON	ACCIDENTAL DAMAGE (Blue Ribbor	0%	\checkmark	×	•	•	0	•
AON	HOME PLUS	0%	\checkmark	×	0	•	0	•
Bendigo Bank	Bronze Home & Contents Insurance	0%	✓	×	0	0	0	•
Bendigo Bank	Gold Home & Contents Insurance	0%	\checkmark	×	•	•	0	•
BUPA	Accidental Damage	0%	\checkmark	×	•	•	0	•
CGU	Listed Events Insurance	0%	\checkmark	×	0	•	0	•
CGU	Accidental Damage Insurance	0%	\checkmark	×	•	•	0	•

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Optional

standard

O not available

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

Coles	Home Insurance + Fusion + Accidenta	10%	×	×	•	•	0	•
CUA	First Choice Listed Events	0%	×	×	0	•	×	•
HBF	Accidental Damage	0%	\checkmark	×	•	•	•	•
OnePath	Home & Contents + Accidental damag	0%	\checkmark	×	•	•	•	•
People's Choice CU	First Choice Listed Events	0%	\checkmark	×	0	•	0	•
People's Choice CU	First Choice Accidental Damage	0%	\checkmark	×	•	•	0	•
Suncorp	Platinum Essential Home & Contents	0%	×	✓	•	•	0	•

1Cover Direct	Prestige Home & Contents Insurance	0%	✓	×	•	•	0	Ð
Allianz	SURECOVER	10%	×	×	0	0	0	Ð
Allianz	SURECOVER PLUS	10%	×	×	0	•	0	Ð
Allianz	SURECOVER GOLD	10%	×	×	•	•	0	Ð
Australian Unity	Elite care	10%	\checkmark	×	•	•	0	•
Australian Unity	Extra care	10%	\checkmark	×	0	•	0	•
Bank of Melbourne	Premier Care	0%	\checkmark	×	•	•	0	•
BANKSA	Premier Care	0%	\checkmark	×	•	•	0	•
Bankwest	Secure Home Extra	0%	\checkmark	×	0	•	0	•
BoQ	Defined Events/ Secure Home Extra	0%	\checkmark	\checkmark	0	•	0	•

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South Australia

Optional

standard

O not available

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

BoQ	Accidental Damage/ Secure Home El	0%	\checkmark	\checkmark	•	•	0	•			
Budget Direct	Home & Contents Insurance	10%	×	×	Ð	Ð	0	0			
Catholic Church Insurances Lim	Classic Home & Contents Insurance	10%	\checkmark	×	0	•	0	Ð			
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	10%	\checkmark	×	0	0	0	Ð			
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	10%	\checkmark	×	•	•	0	O			
Coles	Home Insurance + Fusion	10%	×	×	0	•	0	•			
Coles	Home Insurance	10%	×	×	0	0	0	•			
CUA	First Choice Accidental Damage	0%	×	×	•	•	×	•			
HBF	Fundamentals	0%	\checkmark	×	0	0	Ð	•			
HBF	Listed Events	0%	\checkmark	×	0	•	O	•			
HSBC	Classic Home Insurance	10%	\checkmark	×	0	•	0	Ð			
HSBC	Prestige Home Insurance	10%	\checkmark	×	•	•	0	O			
HSBC	Vital Home Insurance	10%	\checkmark	×	0	0	0	•			
IMB	Accidental Damage	0%	\checkmark	\checkmark	•	•	0	•			
IMB	Defined Events	0%	\checkmark	\checkmark	0	•	0	•			
nab	Home Insurance	10%	✓	×	0	•	0	Ð			
nab	Home Insurance Essentials	10%	\checkmark	×	0	0	0	Ð			
OnePath	Home & Contents	0%	✓	×	Ð	•	•	•			
QBE	Home Cover	10%	×	×	0	•	0	0			

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South Australia

Optional

standard

O not available

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

QBE	Home Cover + Accidental Damage	10%	×	×	•	•	0	0			
RAA	Home & Contents	\$20	\checkmark	\checkmark	•	●	0	•			
RAA	Home & Contents	\$20	✓	\checkmark	0	Ð	0	•			
Real Insurance	Top Cover	0%	\checkmark	×	•	●	0	•			
Real Insurance	Essential Cover	0%	\checkmark	×	Ð	●	0	•			
St George	PREMIER CARE	0%	\checkmark	×	•	•	0	•			
Suncorp	Classic Home & Contents Insurance	0%	×	\checkmark	Ð	●	0	•			
Suncorp	Platinum Essential Home & Contents	0%	×	\checkmark	•	•	0	•			
Westpac	PREMIER CARE	0%	\checkmark	×	•	•	0	•			
Woolworths	Standard Home Insurance	10%	\checkmark	×	0	●	0	•			
Woolworths	Comprehensive Home Insurance	10%	\checkmark	×	•	Ð	0	•			
**											
1300 Insurance	Home & Contents	10%	×	×	Ð	●	0	0			
1Cover Direct	Classic Home & Contents Insurance	0%	√	×	•	•	0	Ð			
1Cover Direct	VITAL Home & Contents Insurance	0%	\checkmark	×	0	0	0	•			
Australian Unity	Everyday care	10%	\checkmark	×	0	•	0	•			
Bank of Melbourne	Quality Care	0%	\checkmark	×	0	•	0	•			
BANKSA	Quality Care	0%	\checkmark	×	0	•	0	•			

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South Australia

Optional

standard

O not available

Based on a typical \$300,000 house value										
		Online	Pay Monthly	Nill Excess		Home I	nclusions			
Company Name	Product Name	Discount#	at No Extra Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover		
**										
Citibank	Home Cover Prestige	0%	\checkmark	×	•	•	0	Ð		
Citibank	Vital Home Cover	0%	\checkmark	×	0	0	0	Ð		
Citibank	Classic Home Cover	0%	✓	×	0	•	0	Ð		
MYER	Home Cover	0%	\checkmark	×	O	•	0	0		
MYER	Home Cover Prestige	0%	\checkmark	×	•	•	0	0		
St George	QUALITY CARE	0%	\checkmark	×	0	•	0	•		
Westpac	QUALITY CARE	0%	\checkmark	×	0	•	0	•		
*										
Bank of Melbourne	Essential Care	0%	\checkmark	x	0	0	0	•		
BANKSA	Essential Care	0%	\checkmark	×	0	0	0	•		
St George	ESSENTIAL CARE	0%	\checkmark	×	0	0	0	•		
Westpac	ESSENTIAL CARE	0%	✓	×	0	0	0	•		

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North Queensland

Optional

standard

O not available

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

ANZ	ANZ Home Insurance	0%	\checkmark	×	•	•	•	•		
Bankwest	Secure Home Extra	0%	\checkmark	×	0	•	0	•		
BoQ	Accidental Damage/ Secure Home El	0%	\checkmark	\checkmark	•	•	0	•		
BoQ	Defined Events/ Secure Home Extra	0%	\checkmark	\checkmark	0	•	0	•		
IMB	Accidental Damage	0%	\checkmark	\checkmark	•	•	0	•		
IMB	Defined Events	0%	\checkmark	\checkmark	0	•	0	•		
OnePath	Home & Contents + Accidental dama	0%	\checkmark	×	•	•	•	•		
OnePath	Home & Contents	0%	✓	×	Ð	٠	•	•		

Bank of Melbourne	Premier Care	0%	\checkmark	×	•	•	0	•		
BANKSA	Premier Care	0%	\checkmark	×	•	•	0	•		
CommInsure	Home Insurance	10%	\checkmark	\checkmark	Ð	•	0	•		
CommInsure	Home Insurance + Accidental Damag	10%	\checkmark	\checkmark	•	•	0	•		
MYER	Home Cover Prestige	0%	✓	×	•	•	0	0		
MYER	Home Cover	0%	\checkmark	×	O	•	0	0		
St George	PREMIER CARE	0%	✓	×	•	•	0	•		
Suncorp	Platinum Essential Home & Contents	0%	×	\checkmark	•	•	0	•		
Suncorp	Classic Home & Contents Insurance	0%	×	\checkmark	O	Ð	0	•		

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North Queensland

Optional

standard

O not available

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

Suncorp	Platinum Essential Home & Contents	0%	×	✓	•	•	0	•			
Westpac	PREMIER CARE	0%	✓	×	•	•	0	•			

1Cover Direct	Prestige Home & Contents Insurance	0%	\checkmark	×	•	•	0	Ð			
AAMI	AAMI Home Insurance	Varies	×	×	•	•	•	•			
AON	HOME PLUS	0%	✓	×	0	•	0	•			
AON	ACCIDENTAL DAMAGE (Blue Ribbor	0%	✓	×	•	•	0	•			
Bank of Melbourne	Essential Care	0%	✓	×	0	0	0	•			
Bank of Melbourne	Quality Care	0%	✓	*	0	•	0	•			
BANKSA	Essential Care	0%	✓	×	0	0	0	•			
BANKSA	Quality Care	0%	✓	×	0	•	0	•			
Bendigo Bank	Gold Home & Contents Insurance	0%	✓	×	•	•	0	•			
Bendigo Bank	Bronze Home & Contents Insurance	0%	✓	×	0	0	0	•			
Bendigo Bank	Silver Home & Contents Insurance	0%	✓	×	0	•	0	•			
BUPA	Accidental Damage	0%	✓	×	•	•	0	•			
BUPA	Fundamentals	0%	✓	×	Ð	0	0	•			
BUPA	Listed Events	0%	√	*	Ð	•	0	•			
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	10%	✓	×	•	•	0	Ð			

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North Queensland

Optional

standard

O not available

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

Catholic Church Insurances Lim	Classic Home & Contents Insurance	10%	\checkmark	×	0	•	0	Ð		
CGU	Fundamentals Home Insurance	0%	\checkmark	×	0	0	0	•		
CGU	Accidental Damage Insurance	0%	\checkmark	×	•	•	0	•		
CGU	Listed Events Insurance	0%	\checkmark	×	0	•	0	•		
CUA	First Choice Listed Events	0%	×	×	0	•	×	•		
CUA	First Choice Accidental Damage	0%	×	×	•	•	x	•		
HBF	Accidental Damage	0%	✓	*	•	•	•	•		
HBF	Listed Events	0%	✓	×	0	•	O	•		
HBF	Fundamentals	0%	✓	*	0	0	O	•		
HSBC	Prestige Home Insurance	10%	✓	×	•	•	0	Ð		
NRMA	Home & Contents	0%	*	*	O	Ð	0	•		
NRMA	Home & Contents PLUS	0%	×	×	•	•	0	•		
People's Choice CU	First Choice Accidental Damage	0%	✓	×	•	•	0	•		
People's Choice CU	First Choice Listed Events	0%	✓	×	0	•	0	•		
St George	ESSENTIAL CARE	0%	✓	×	0	0	0	•		
St George	QUALITY CARE	0%	✓	×	0	•	0	•		
Westpac	QUALITY CARE	0%	✓	×	0	•	0	•		
Westpac	ESSENTIAL CARE	0%	\checkmark	×	0	0	0	•		

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North Queensland

Optional

standard

O not available

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

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Optional

standard

O not available

			1Ce - Low al \$300,00			New South Wale				
		Online	Pay Monthly	Nill Excess		Home	nclusions			
Company Name	Product Name	Discount#	at No Extra Cost	Available -	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover		

AAMI	AAMI Home Insurance	Varies	×	×	•	•	•	•		
ANZ	ANZ Home Insurance	0%	\checkmark	×	•	•	•	•		
CGU	Fundamentals Home Insurance	0%	\checkmark	×	0	0	0	•		
OnePath	Home & Contents + Accidental dama	0%	\checkmark	×	•	•	•	•		
OnePath	Home & Contents	0%	\checkmark	×	•	•	•	•		
Real Insurance	Essential Cover	0%	\checkmark	×	•	Ð	0	•		
Woolworths	Standard Home Insurance	10%	\checkmark	×	0	●	0	•		

AON	HOME PLUS	0%	✓	×	0	•	0	•		
Bendigo Bank	Bronze Home & Contents Insurance	0%	\checkmark	×	0	0	0	•		
Bendigo Bank	Silver Home & Contents Insurance	0%	\checkmark	×	0	•	0	•		
BUPA	Fundamentals	0%	\checkmark	×	•	0	0	•		
BUPA	Listed Events	0%	\checkmark	×	•	•	0	•		
CGU	Accidental Damage Insurance	0%	\checkmark	×	•	•	0	•		
CGU	Listed Events Insurance	0%	\checkmark	×	0	•	0	•		
Coles	Home Insurance + Fusion + Accidenta	10%	×	×	•	•	0	•		
CommInsure	Home Insurance	10%	\checkmark	\checkmark	•	•	0	•		
CommInsure	Home Insurance + Accidental Damag	10%	\checkmark	\checkmark	•	•	0	•		

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Optional

standard

O not available

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

CUA	First Choice Listed Events	0%	×	×	0	•	×	•
CUA	First Choice Accidental Damage	0%	×	×	•	•	×	•
HBF	Accidental Damage	0%	\checkmark	×	•	•	•	•
People's Choice CU	First Choice Listed Events	0%	\checkmark	×	0	•	0	•
People's Choice CU	First Choice Accidental Damage	0%	\checkmark	×	•	•	0	•
QBE	Home Cover	10%	×	×	0	•	0	0
Real Insurance	Top Cover	0%	\checkmark	×	•	Ð	0	•
Woolworths	Comprehensive Home Insurance	10%	✓	×	•	●	0	•

1300 Insurance	Home & Contents	10%	×	×	Ð	●	0	0
Allianz	SURECOVER GOLD	10%	×	×	•	•	0	•
Allianz	SURECOVER PLUS	10%	×	×	0	•	0	•
AON	ACCIDENTAL DAMAGE (Blue Ribbor	0%	\checkmark	×	•	•	0	•
Bank of Melbourne	Premier Care	0%	\checkmark	×	•	•	0	•
Bank of Melbourne	Quality Care	0%	\checkmark	×	0	•	0	•
BANKSA	Quality Care	0%	\checkmark	×	0	•	0	•
BANKSA	Premier Care	0%	\checkmark	×	•	•	0	•
Bankwest	Secure Home Extra	0%	\checkmark	×	0	•	0	•

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New South Wales

Optional

standard

O not available

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

Bendigo Bank	Gold Home & Contents Insurance	0%	\checkmark	×	•	•	0	•		
BoQ	Defined Events/ Secure Home Extra	0%	✓	✓	0	•	0	•		
BoQ	Accidental Damage/ Secure Home El	0%	\checkmark	\checkmark	•	•	0	•		
Budget Direct	Home & Contents Insurance	10%	×	×	Ð	Ð	0	0		
BUPA	Accidental Damage	0%	\checkmark	×	•	•	0	•		
Catholic Church Insurances Lim	Classic Home & Contents Insurance	10%	\checkmark	×	0	•	0	O		
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	10%	\checkmark	×	•	•	0	O		
Coles	Home Insurance	10%	×	×	0	0	0	•		
Coles	Home Insurance + Fusion	10%	×	×	0	•	0	•		
GIO	Classic	10%	×	\checkmark	Ð	Ð	0	•		
GIO	Platinum Essential Plus	10%	×	\checkmark	•	•	0	•		
GIO	Platinum Essential	10%	×	\checkmark	•	•	0	•		
HBF	Fundamentals	0%	\checkmark	×	0	0	Ð	•		
HBF	Listed Events	0%	\checkmark	×	0	•	Ð	•		
HSBC	Prestige Home Insurance	10%	\checkmark	×	•	•	0	O		
IMB	Accidental Damage	0%	\checkmark	\checkmark	•	•	0	•		
IMB	Defined Events	0%	\checkmark	\checkmark	0	•	0	•		
MYER	Home Cover	0%	\checkmark	×	•	•	0	0		
MYER	Home Cover Prestige	0%	\checkmark	×	•	•	0	0		

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Optional

standard

O not available

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

NRMA	Home & Contents	0%	×	×	Ð	O	0	•	
NRMA	Home & Contents PLUS	0%	×	×	•	•	0	•	
QBE	Home Cover + Accidental Damage	10%	×	×	•	•	0	0	
St George	QUALITY CARE	0%	\checkmark	×	0	•	0	•	
St George	PREMIER CARE	0%	\checkmark	×	•	•	0	•	
Suncorp	Classic Home & Contents Insurance	0%	×	\checkmark	Ð	Ð	0	•	
Suncorp	Platinum Essential Home & Contents	0%	×	\checkmark	•	•	0	•	
Suncorp	Platinum Essential Home & Contents	0%	×	\checkmark	•	•	0	•	
Westpac	QUALITY CARE	0%	\checkmark	×	0	•	0	•	
Westpac	PREMIER CARE	0%	\checkmark	×	•	•	0	•	
**									
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	×	•	•	0	Ð	
1Cover Direct	Classic Home & Contents Insurance	0%	✓	×	•	•	0	Ð	
Allianz	SURECOVER	10%	×	×	0	0	0	Ð	
Bank of Melbourne	Essential Care	0%	\checkmark	×	0	0	0	•	
BANKSA	Essential Care	0%	\checkmark	×	0	0	0	•	
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	10%	\checkmark	×	0	0	0	O	
Citibank	Home Cover Prestige	0%	\checkmark	×	•	•	0	O	

Home Insurance - Low Sum Insured

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New South Wales

Optional

standard

O not available

Based on a typical \$300,000 house value										
		Online	Pay Monthly at No Extra	Nill Excess Available	Home Inclusions			Riverine Flood Cover		
Company Name	Product Name	Discount#	Cost	Available -	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover		
**										
HSBC	Classic Home Insurance	10%	\checkmark	×	0	•	0	Ð		
HSBC	Vital Home Insurance	10%	\checkmark	×	0	0	0	O		
nab	Home Insurance	10%	√	×	0	•	0	Ð		
St George	ESSENTIAL CARE	0%	\checkmark	×	0	0	0	•		
Westpac	ESSENTIAL CARE	0%	✓	×	0	0	0	•		
*										
1Cover Direct	VITAL Home & Contents Insurance	0%	\checkmark	×	0	0	0	O		
Citibank	Vital Home Cover	0%	✓	×	0	0	0	Ð		
Citibank	Classic Home Cover	0%	\checkmark	×	0	•	0	Ð		
nab	Home Insurance Essentials	10%	✓	×	0	0	0	Ð		

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Optional

standard

O not available

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

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Optional

standard

O not available

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

ANZ	ANZ Home Insurance	0%	✓	×	•	•	•	•			
CGU	Fundamentals Home Insurance	0%	\checkmark	×	0	0	0	•			
CommInsure	Home Insurance	10%	✓	\checkmark	Ð	•	0	•			
MYER	Home Cover	0%	\checkmark	×	Ð	•	0	0			
MYER	Home Cover Prestige	0%	✓	×	•	•	0	0			
OnePath	Home & Contents + Accidental dama	0%	\checkmark	×	•	•	•	•			
OnePath	Home & Contents	0%	√	×	Ð	•	•	•			

AAMI	AAMI Home Insurance	Varies	×	×	•	•	•	•			
AON	ACCIDENTAL DAMAGE (Blue Ribbor	0%	\checkmark	×	•	•	0	•			
AON	HOME PLUS	0%	\checkmark	×	0	•	0	•			
Bendigo Bank	Bronze Home & Contents Insurance	0%	\checkmark	×	0	0	0	•			
Bendigo Bank	Gold Home & Contents Insurance	0%	\checkmark	×	•	•	0	•			
Bendigo Bank	Silver Home & Contents Insurance	0%	\checkmark	×	0	•	0	•			
BUPA	Listed Events	0%	\checkmark	×	Ð	•	0	•			
BUPA	Fundamentals	0%	✓	×	O	0	0	•			
CGU	Accidental Damage Insurance	0%	\checkmark	×	•	•	0	•			
CGU	Listed Events Insurance	0%	\checkmark	×	0	•	0	•			

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Western Australia

Optional

standard

O not available

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

CommInsure	Home Insurance + Accidental Damag	10%	\checkmark	\checkmark	•	•	0	•				
CUA	First Choice Listed Events	0%	×	×	0	•	×	•				
HBF	Accidental Damage	0%	\checkmark	×	•	•	•	•				
HBF	Fundamentals	0%	\checkmark	×	0	0	Ð	•				
People's Choice CU	First Choice Accidental Damage	0%	\checkmark	×	•	•	0	•				
People's Choice CU	First Choice Listed Events	0%	✓	×	0	•	0	•				

Allianz	SURECOVER PLUS	10%	×	×	0	•	0	O				
Bank of Melbourne	Essential Care	0%	\checkmark	×	0	0	0	•				
Bank of Melbourne	Premier Care	0%	√	×	•	•	0	•				
Bank of Melbourne	Quality Care	0%	\checkmark	×	0	•	0	•				
BANKSA	Quality Care	0%	√	×	0	•	0	•				
BANKSA	Premier Care	0%	\checkmark	×	•	•	0	•				
BANKSA	Essential Care	0%	\checkmark	×	0	0	0	•				
Bankwest	Secure Home Extra	0%	\checkmark	×	0	•	0	•				
BoQ	Accidental Damage/ Secure Home El	0%	✓	\checkmark	•	•	0	•				
BoQ	Defined Events/ Secure Home Extra	0%	\checkmark	\checkmark	0	•	0	•				
BUPA	Accidental Damage	0%	\checkmark	×	•	•	0	•				

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Western Australia

Optional

standard

O not available

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

Catholic Church Insurances Lim	VITAL Home & Contents Insurance	10%	✓	×	0	0	0	O		
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	10%	✓	×	•	•	0	Ð		
Catholic Church Insurances Lim	Classic Home & Contents Insurance	10%	\checkmark	×	0	•	0	O		
Coles	Home Insurance + Fusion	10%	×	×	0	•	0	•		
Coles	Home Insurance + Fusion + Accidenta	10%	×	×	•	•	0	•		
CUA	First Choice Accidental Damage	0%	×	×	•	•	×	•		
HBF	Listed Events	0%	\checkmark	×	0	•	Ð	•		
HSBC	Prestige Home Insurance	10%	\checkmark	×	•	•	0	Ð		
HSBC	Classic Home Insurance	10%	\checkmark	×	0	•	0	O		
HSBC	Vital Home Insurance	10%	\checkmark	×	0	0	0	O		
IMB	Accidental Damage	0%	\checkmark	\checkmark	•	•	0	•		
IMB	Defined Events	0%	\checkmark	\checkmark	0	•	0	•		
QBE	Home Cover + Accidental Damage	10%	×	×	•	•	0	0		
QBE	Home Cover	10%	×	×	0	•	0	0		
RAC	Home & Contents	\$35	×	\checkmark	0	•	0	•		
SGIO	Home Plus Cover	0%	×	×	•	•	0	•		
SGIO	Home Cover	0%	×	×	O	Ð	0	•		
St George	QUALITY CARE	0%	\checkmark	×	0	•	0	•		
St George	PREMIER CARE	0%	✓	×	•	•	0	•		

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Optional

standard

O not available

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

St George	ESSENTIAL CARE	0%	\checkmark	×	0	0	0	•		
Suncorp	Platinum Essential Home & Contents	0%	×	\checkmark	•	•	0	•		
Suncorp	Platinum Essential Home & Contents	0%	×	\checkmark	•	•	0	•		
Suncorp	Classic Home & Contents Insurance	0%	×	\checkmark	Ð	Ð	0	•		
Westpac	QUALITY CARE	0%	\checkmark	×	0	•	0	•		
Westpac	ESSENTIAL CARE	0%	\checkmark	×	0	0	0	•		
Westpac	PREMIER CARE	0%	✓	×	•	•	0	•		
**										
1Cover Direct	Classic Home & Contents Insurance	0%	√	×	•	•	0	Ð		
1Cover Direct	Prestige Home & Contents Insurance	0%	\checkmark	×	•	•	0	Ð		
Allianz	SURECOVER GOLD	10%	×	×	•	•	0	O		
Allianz	SURECOVER	10%	×	×	0	0	0	O		
Budget Direct	Home & Contents Insurance	10%	×	×	•	Ð	0	0		
Citibank	Home Cover Prestige	0%	\checkmark	×	•	•	0	Ð		
Citibank	Vital Home Cover	0%	\checkmark	×	0	0	0	O		
Citibank	Classic Home Cover	0%	✓	×	0	•	0	Ð		
Coles	Home Insurance	10%	×	×	0	0	0	•		
GIO	Classic	10%	×	✓	•	Ð	0	•		

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Western Australia

Optional

standard

O not available

Based on a typical \$500,000 house value										
		Online	Pay Monthly at No Extra	Nill Excess Available	Home Inclusions					
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover		
**										
nab	Home Insurance Essentials	10%	✓	×	0	0	0	Ð		
*										
1300 Insurance	Home & Contents	10%	×	×	Ð	●	0	0		
1Cover Direct	VITAL Home & Contents Insurance	0%	\checkmark	×	0	0	0	O		
GIO	Platinum Essential	10%	×	\checkmark	•	•	0	•		
nab	Home Insurance	10%	✓	×	0	•	0	•		

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O not available

Optional

standard

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

ANZ	ANZ Home Insurance	0%	\checkmark	x	•	•	•	•				
CGU	Fundamentals Home Insurance	0%	\checkmark	×	0	0	0	•				
CommInsure	Home Insurance + Accidental Damag	10%	\checkmark	\checkmark	•	•	0	•				
CommInsure	Home Insurance	10%	\checkmark	\checkmark	O	•	0	•				
HBF	Accidental Damage	0%	\checkmark	×	•	•	•	•				
OnePath	Home & Contents	0%	\checkmark	×	•	•	•	•				
OnePath	Home & Contents + Accidental dama	0%	✓	×	•	•	•	•				

AON	HOME PLUS	0%	✓	×	0	•	0	•				
Australian Unity	Extra care	10%	\checkmark	×	0	•	0	•				
Australian Unity	Everyday care	10%	\checkmark	×	0	•	0	•				
Bendigo Bank	Gold Home & Contents Insurance	0%	✓	×	•	•	0	•				
Bendigo Bank	Silver Home & Contents Insurance	0%	✓	×	0	٠	0	•				
Bendigo Bank	Bronze Home & Contents Insurance	0%	✓	×	0	0	0	•				
BUPA	Listed Events	0%	\checkmark	×	Ð	•	0	•				
BUPA	Fundamentals	0%	✓	×	Ð	0	0	•				
BUPA	Accidental Damage	0%	\checkmark	×	•	•	0	•				
CGU	Listed Events Insurance	0%	✓	×	0	•	0	•				

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standard 🔹 optional 🔅 not available

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

CGU	Accidental Damage Insurance	0%	\checkmark	×	•	•	0	•			
Coles	Home Insurance + Fusion + Accidenta	10%	×	×	•	•	0	•			
CUA	First Choice Listed Events	0%	×	×	0	•	×	•			
CUA	First Choice Accidental Damage	0%	×	×	•	•	×	•			
People's Choice CU	First Choice Listed Events	0%	\checkmark	×	0	•	0	•			
People's Choice CU	First Choice Accidental Damage	0%	\checkmark	×	•	•	0	•			

1300 Insurance	Home & Contents	10%	×	×	Ð	Ð	0	0			
1Cover Direct	Classic Home & Contents Insurance	0%	✓	×	•	•	0	O			
AAMI	AAMI Home Insurance	Varies	×	×	•	•	•	•			
Allianz	SURECOVER	10%	×	×	0	0	0	O			
Allianz	SURECOVER GOLD	10%	×	×	•	•	0	Ð			
Allianz	SURECOVER PLUS	10%	×	×	0	•	0	O			
AON	ACCIDENTAL DAMAGE (Blue Ribbor	0%	✓	×	•	•	0	•			
Australian Unity	Elite care	10%	\checkmark	×	•	•	0	•			
Bank of Melbourne	Quality Care	0%	✓	×	0	•	0	•			
Bank of Melbourne	Premier Care	0%	\checkmark	×	•	•	0	•			
BANKSA	Premier Care	0%	✓	×	•	•	0	•			

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O not available

standard 💽 optional

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

BANKSA	Quality Care	0%	\checkmark	×	0	•	0	•
BoQ	Defined Events/ Secure Home Extra	0%	\checkmark	\checkmark	0	•	0	•
BoQ	Accidental Damage/ Secure Home El	0%	✓	\checkmark	•	•	0	•
Budget Direct	Home & Contents Insurance	10%	×	×	Ð	Ð	0	0
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	10%	\checkmark	×	•	•	0	Ð
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	10%	\checkmark	×	0	0	0	Ð
Catholic Church Insurances Lim	Classic Home & Contents Insurance	10%	\checkmark	×	0	•	0	O
Citibank	Home Cover Prestige	0%	\checkmark	×	•	•	0	Ð
Citibank	Vital Home Cover	0%	\checkmark	×	0	0	0	O
Coles	Home Insurance	10%	×	×	0	0	0	•
Coles	Home Insurance + Fusion	10%	×	×	0	•	0	•
GIO	Classic	10%	×	\checkmark	Ð	Ð	0	•
HBF	Listed Events	0%	\checkmark	×	0	•	Ð	•
HSBC	Prestige Home Insurance	10%	\checkmark	×	•	•	0	Ð
IMB	Accidental Damage	0%	\checkmark	\checkmark	•	•	0	•
IMB	Defined Events	0%	\checkmark	\checkmark	0	•	0	•
MYER	Home Cover	0%	\checkmark	×	O	•	0	0
MYER	Home Cover Prestige	0%	\checkmark	×	•	•	0	0
QBE	Home Cover	10%	×	×	0	•	0	0

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standard 🔹 optional 🔅 🔘 not available

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

RACV	Home & Contents + Fusion + Acciden	0%	×	×	•	•	0	•			
RACV	Home & Contents + Fusion	0%	×	×	0	•	0	•			
RACV	Home & Contents	0%	×	×	0	0	0	•			
St George	QUALITY CARE	0%	✓	×	0	•	0	•			
St George	PREMIER CARE	0%	✓	×	•	•	0	•			
Suncorp	Platinum Essential Home & Contents	0%	×	\checkmark	•	•	0	•			
Suncorp	Platinum Essential Home & Contents	0%	×	\checkmark	•	•	0	•			
Suncorp	Classic Home & Contents Insurance	0%	×	\checkmark	Ð	Ð	0	•			
Westpac	PREMIER CARE	0%	\checkmark	×	•	•	0	•			
Westpac	QUALITY CARE	0%	✓	×	0	•	0	•			
**											
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	×	•	•	0	0			
Bank of Melbourne	Essential Care	0%	\checkmark	×	0	0	0	•			
BANKSA	Essential Care	0%	\checkmark	×	0	0	0	•			
Bankwest	Secure Home Extra	0%	\checkmark	×	0	•	0	•			
Citibank	Classic Home Cover	0%	\checkmark	×	0	•	0	Ð			
GIO	Platinum Essential	10%	×	\checkmark	•	•	0	•			
HSBC	Vital Home Insurance	10%	✓	*	0	0	0	Ð			

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O not available

Optional

standard

Home Insurance - High Sum Insured Based on a typical \$500,000 house value										
	Online	Pay Monthly	Nill Excess		Home	Inclusions				
Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	e Inclusions Under Insurance Protection	Riverine Flood Cover			
Classic Home Insurance	10%	\checkmark	×	0	•	0	Ð			
Home Insurance Essentials	10%	\checkmark	×	0	0	0	O			
Home Cover + Accidental Damage	10%	×	×	•	•	0	0			
ESSENTIAL CARE	0%	\checkmark	×	0	0	0	•			
ESSENTIAL CARE	0%	\checkmark	×	0	0	0	•			
VITAL Home & Contents Insurance	0%	\checkmark	x	0	0	0	Ð			
Fundamentals	0%	\checkmark	×	0	0	●	•			
Home Insurance	10%	\checkmark	×	0	•	0	O			
	Based of Product Name Classic Home Insurance Home Insurance Essentials Home Cover + Accidental Damage ESSENTIAL CARE ESSENTIAL CARE VITAL Home & Contents Insurance Fundamentals	Based on a typicProduct NameOnline Discount#Classic Home Insurance10%Home Insurance Essentials10%Home Cover + Accidental Damage10%ESSENTIAL CARE0%ESSENTIAL CARE0%VITAL Home & Contents Insurance0%Fundamentals0%	Based on a typical \$500,0 Product Name Online Discount# Pay Monthly at No Extra Cost Classic Home Insurance 10% ✓ Home Insurance Essentials 10% ✓ Home Cover + Accidental Damage 10% ✓ ESSENTIAL CARE 0% ✓ VITAL Home & Contents Insurance 0% ✓ Fundamentals 0% ✓	Based on a typical \$500,000 houseProduct NameOnline Discount#Pay Monthly at No Extra CostNill Excess AvailableClassic Home Insurance10%✓×Home Insurance Essentials10%✓×Home Cover + Accidental Damage10%××ESSENTIAL CARE0%✓×VITAL Home & Contents Insurance0%✓×VITAL Home & Contents Insurance0%✓×Fundamentals0%✓×	Product Name Online Discount# Pay Monthly at No Extra Cost Nill Excess Available Accidental Damage Classic Home Insurance 10% ✓ × Home Insurance Essentials 10% ✓ × Home Cover + Accidental Damage 10% × △ ESSENTIAL CARE 0% ✓ × VITAL Home & Contents Insurance 0% ✓ × VITAL Home & Contents Insurance 0% ✓ ×	Product NamePay Monthly at No Extra CostNill Excess AvailableHomeProduct NameOnline Discount#Pay Monthly at No Extra CostNill Excess AvailableAccidental DamageHomeClassic Home Insurance10%✓XHome Insurance Essentials10%✓XHome Cover + Accidental Damage10%XXESSENTIAL CARE0%✓XVITAL Home & Contents Insurance0%✓XVITAL Home & Contents Insurance0%✓XOw✓X </td <td>Area typical \$500,00 house value Home insurance Product Name Online Discount# Pay Monthly at No Extra Cost Nill Excess Available Home Inclusions Accidental Damage Fusion Cover Under Insurance Protection Classic Home Insurance Essentials 10% ✓ X O O Home Cover + Accidental Damage 10% ✓ X O O ESSENTIAL CARE 0% ✓ X O O VITAL Home & Contents Insurance 0% ✓ X O O VITAL Home & Contents Insurance 0% ✓ X O O Fundamentals 0% ✓ X O O O</td>	Area typical \$500,00 house value Home insurance Product Name Online Discount# Pay Monthly at No Extra Cost Nill Excess Available Home Inclusions Accidental Damage Fusion Cover Under Insurance Protection Classic Home Insurance Essentials 10% ✓ X O O Home Cover + Accidental Damage 10% ✓ X O O ESSENTIAL CARE 0% ✓ X O O VITAL Home & Contents Insurance 0% ✓ X O O VITAL Home & Contents Insurance 0% ✓ X O O Fundamentals 0% ✓ X O O O			

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Optional

standard

O not available

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

AAMI	AAMI Home Insurance	Varies	×	×	•	•	•	•	
ANZ	ANZ Home Insurance	0%	\checkmark	×	•	•	•	•	
BUPA	Fundamentals	0%	\checkmark	×	Ð	0	0	•	
CGU	Fundamentals Home Insurance	0%	\checkmark	×	0	0	0	•	
CommInsure	Home Insurance + Accidental Damag	10%	\checkmark	\checkmark	•	•	0	•	
CommInsure	Home Insurance	10%	\checkmark	\checkmark	Ð	•	0	•	
OnePath	Home & Contents	0%	\checkmark	×	Ð	•	•	•	
OnePath	Home & Contents + Accidental dama	0%	\checkmark	×	•	•	•	•	

AON	HOME PLUS	0%	\checkmark	x	0	•	0	•	
Bendigo Bank	Silver Home & Contents Insurance	0%	\checkmark	×	0	•	0	•	
Bendigo Bank	Bronze Home & Contents Insurance	0%	\checkmark	×	0	0	0	•	
BoQ	Accidental Damage/ Secure Home El	0%	\checkmark	\checkmark	•	•	0	•	
BUPA	Listed Events	0%	\checkmark	×	Ð	•	0	•	
CGU	Accidental Damage Insurance	0%	\checkmark	×	•	•	0	•	
CGU	Listed Events Insurance	0%	\checkmark	×	0	•	0	•	
Coles	Home Insurance + Fusion + Accidenta	10%	×	×	•	•	0	•	
CUA	First Choice Listed Events	0%	×	×	0	•	×	•	

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O not available

Optional

standard

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

HBF	Accidental Damage	0%	\checkmark	×	•	•	•	•		
IMB	Defined Events	0%	\checkmark	\checkmark	0	•	0	•		
IMB	Accidental Damage	0%	\checkmark	\checkmark	•	•	0	•		
NRMA	Home & Contents PLUS	0%	×	×	•	•	0	•		
Real Insurance	Essential Cover	0%	✓	×	Ð	Ð	0	•		
Suncorp	Classic Home & Contents Insurance	0%	×	\checkmark	Ð	Ð	0	•		
Suncorp	Platinum Essential Home & Contents	0%	×	\checkmark	•	•	0	•		
Woolworths	Standard Home Insurance	10%	\checkmark	×	0	Ð	0	•		

1300 Insurance	Home & Contents	10%	×	×	Ð	Ð	0	0		
AON	ACCIDENTAL DAMAGE (Blue Ribbor	0%	\checkmark	×	•	•	0	•		
Australian Unity	Elite care	10%	\checkmark	×	•	•	0	•		
Australian Unity	Extra care	10%	\checkmark	×	0	•	0	•		
Bank of Melbourne	Quality Care	0%	\checkmark	×	0	•	0	•		
Bank of Melbourne	Essential Care	0%	\checkmark	×	0	0	0	•		
Bank of Melbourne	Premier Care	0%	\checkmark	×	•	•	0	•		
BANKSA	Premier Care	0%	\checkmark	×	•	•	0	•		
BANKSA	Quality Care	0%	✓	*	0	•	0	•		

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standard 🔹 🔘 optional

O not available

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

BANKSA	Essential Care	0%	\checkmark	×	0	0	0	•				
Bankwest	Secure Home Extra	0%	\checkmark	×	0	•	0	•				
Bendigo Bank	Gold Home & Contents Insurance	0%	✓	×	•	•	0	•				
BoQ	Defined Events/ Secure Home Extra	0%	\checkmark	\checkmark	0	•	0	•				
Budget Direct	Home & Contents Insurance	10%	×	×	Ð	●	0	0				
BUPA	Accidental Damage	0%	\checkmark	*	•	•	0	•				
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	10%	\checkmark	×	•	•	0	Ð				
Coles	Home Insurance	10%	×	*	0	0	0	•				
Coles	Home Insurance + Fusion	10%	×	×	0	•	0	•				
CUA	First Choice Accidental Damage	0%	×	*	•	•	×	•				
HBF	Listed Events	0%	√	×	0	•	•	•				
HBF	Fundamentals	0%	\checkmark	×	0	0	•	•				
HSBC	Prestige Home Insurance	10%	\checkmark	×	•	•	0	Ð				
HSBC	Classic Home Insurance	10%	√	×	0	•	0	Ð				
MYER	Home Cover Prestige	0%	\checkmark	×	•	•	0	0				
MYER	Home Cover	0%	\checkmark	×	Ð	•	0	0				
NRMA	Home & Contents	0%	×	×	O	Ð	0	•				
People's Choice CU	First Choice Accidental Damage	0%	√	×	•	•	0	•				
People's Choice CU	First Choice Listed Events	0%	✓	*	0	•	0	•				

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standard 🛛 💭 optional

not available

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

QBE	Home Cover + Accidental Damage	10%	×	×	•	•	0	0			
RACT	Home & Contents + Fusion	0%	×	×	0	•	0	•			
RACT	Home & Contents	0%	×	×	0	0	0	•			
Real Insurance	Top Cover	0%	\checkmark	×	•	Ð	0	•			
St George	ESSENTIAL CARE	0%	\checkmark	×	0	0	0	•			
St George	QUALITY CARE	0%	\checkmark	×	0	•	0	•			
St George	PREMIER CARE	0%	\checkmark	×	•	•	0	•			
Suncorp	Platinum Essential Home & Contents	0%	×	\checkmark	•	•	0	•			
Westpac	QUALITY CARE	0%	\checkmark	×	0	•	0	•			
Westpac	ESSENTIAL CARE	0%	\checkmark	×	0	0	0	•			
Westpac	PREMIER CARE	0%	\checkmark	×	•	•	0	•			
Woolworths	Comprehensive Home Insurance	10%	✓	×	•	Ð	0	•			
**											
1Cover Direct	Prestige Home & Contents Insurance	0%	✓	×	•	•	0	Ð			
1Cover Direct	Classic Home & Contents Insurance	0%	\checkmark	×	•	•	0	Ð			
Allianz	SURECOVER PLUS	10%	×	×	0	•	0	Ð			
Allianz	SURECOVER	10%	×	×	0	0	0	Ð			
Allianz	SURECOVER GOLD	10%	×	×	•	•	0	Ð			

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Teemenie

Optional

standard

O not available

	Home Insurance - High Sum Insured Tasmania Based on a typical \$500,000 house value											
		Online	Pay Monthly at No Extra	Nill Excess Available		Home	Inclusions					
Company Name	Product Name	Discount#	Cost		Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover				
**												
Australian Unity	Everyday care	10%	\checkmark	×	0	•	0	•				
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	10%	\checkmark	×	0	0	0	Ð				
Catholic Church Insurances Lim	Classic Home & Contents Insurance	10%	✓	×	0	•	0	Ð				
Citibank	Home Cover Prestige	0%	\checkmark	×	•	•	0	Ð				
HSBC	Vital Home Insurance	10%	\checkmark	×	0	0	0	Ð				
nab	Home Insurance	10%	\checkmark	×	0	•	0	O				
RACT	Home & Contents + Fusion + Acciden	0%	×	×	•	•	0	•				
*												
1Cover Direct	VITAL Home & Contents Insurance	0%	\checkmark	×	0	0	0	Ð				
Citibank	Classic Home Cover	0%	✓	×	0	•	0	Ð				
Citibank	Vital Home Cover	0%	\checkmark	×	0	0	0	Ð				
nab	Home Insurance Essentials	10%	\checkmark	×	0	0	0	D				
QBE	Home Cover	10%	×	×	0	•	0	0				

0

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Optional

standard

O not available

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

ANZ	ANZ Home Insurance	0%	\checkmark	×	•	•	•	•
CGU	Listed Events Insurance	0%	✓	×	0	•	0	•
CGU	Fundamentals Home Insurance	0%	✓	×	0	0	0	•
HBF	Accidental Damage	0%	✓	×	•	•	•	•
HBF	Fundamentals	0%	✓	×	0	0	O	•
MYER	Home Cover Prestige	0%	\checkmark	×	•	•	0	0
OnePath	Home & Contents + Accidental dama	0%	\checkmark	×	•	•	•	•
OnePath	Home & Contents	0%	√	*	Ð	•	•	•

Bank of Melbourne	Quality Care	0%	\checkmark	×	0	•	0	•
Bank of Melbourne	Premier Care	0%	\checkmark	×	•	•	0	•
BANKSA	Premier Care	0%	\checkmark	×	•	•	0	•
BANKSA	Quality Care	0%	\checkmark	×	0	•	0	•
Bendigo Bank	Silver Home & Contents Insurance	0%	\checkmark	×	0	•	0	•
Bendigo Bank	Bronze Home & Contents Insurance	0%	\checkmark	×	0	0	0	•
BUPA	Fundamentals	0%	\checkmark	×	O	0	0	•
CommInsure	Home Insurance	10%	\checkmark	\checkmark	Ð	•	0	•
MYER	Home Cover	0%	✓	*	•	•	0	0

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South Queensland

Optional

standard

O not available

Based o	n a typic	al \$500,00	00 house	value			
	Online	Pay Monthly	Nill Excess		Home	Inclusions	
Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
Essential Cover	0%	\checkmark	×	Ð	●	0	•
QUALITY CARE	0%	\checkmark	×	0	•	0	•
PREMIER CARE	0%	\checkmark	×	•	•	0	•
PREMIER CARE	0%	\checkmark	×	•	•	0	•
QUALITY CARE	0%	✓	×	0	•	0	•
Standard Home Insurance	10%	\checkmark	×	0	Ð	0	•
Home & Contents	10%	×	×	Ð	Ð	0	0
AAMI Home Insurance	Varies	×	×	•	•	•	•
HOME PLUS	0%	\checkmark	×	0	•	0	•
ACCIDENTAL DAMAGE (Blue Ribbor	0%	✓	×	•	•	0	•
Essential Care	0%	✓	×	0	0	0	•
Essential Care	0%	✓	×	0	0	0	•
Secure Home Extra	0%	\checkmark	×	0	•	0	•
Gold Home & Contents Insurance	0%	\checkmark	×	•	•	0	•
Defined Events/ Secure Home Extra	0%	✓	✓	0	•	0	•
Accidental Damage/ Secure Home El	0%	✓	\checkmark	•	•	0	•
Home & Contents Insurance	10%	×	×	Ð	●	0	0
	Product NameEssential CoverQUALITY CAREPREMIER CAREPREMIER CAREQUALITY CAREStandard Home InsuranceHome & ContentsAAMI Home InsuranceHOME PLUSACCIDENTAL DAMAGE (Blue RibborEssential CareEssential CareSecure Home ExtraGold Home & Contents InsuranceDefined Events/ Secure Home ExtraAccidental Damage/ Secure Home Eli	Product NameOnline Discount#Essential Cover0%QUALITY CARE0%PREMIER CARE0%PREMIER CARE0%QUALITY CARE0%Standard Home Insurance10%Mome & Contents10%AAMI Home InsuranceVariesHOME PLUS0%Essential Care0%Essential Care0%Secure Home Extra0%Gold Home & Contents Insurance0%Defined Events/ Secure Home Extra0%Accidental Damage/ Secure Home El0%	Product NameOnline Discount#Pay Monthly at No Extra CostEssential Cover0%✓QUALITY CARE0%✓PREMIER CARE0%✓PREMIER CARE0%✓QUALITY CARE0%✓QUALITY CARE0%✓Standard Home Insurance10%✓Home & Contents10%✓HOME PLUS0%✓AAMI Home InsuranceVaries×HOME PLUS0%✓Secure Home Extra0%✓Gold Home & Contents Insurance0%✓Secure Home Extra0%✓Defined Events/ Secure Home Extra0%✓Accidental Damage/ Secure Home Eli0%✓	Product NameOnline Discount#Pay Monthly at No Extra CostNill Excess AvailableEssential Cover0%✓×QUALITY CARE0%✓×PREMIER CARE0%✓×QUALITY CARE0%✓×PREMIER CARE0%✓×QUALITY CARE0%✓×Standard Home Insurance10%✓×Home & Contents10%✓×HOME PLUS0%✓×ACCIDENTAL DAMAGE (Blue Ribbor0%✓×Essential Care0%✓×Secure Home Extra0%✓×Defined Events/ Secure Home Extra0%✓×Odd Homage/ Secure Home EII0%✓×	Product NameOnline Discount#at No Extra CostAvailableAccidental DamageEssential Cover0%✓×DQUALITY CARE0%✓×OPREMIER CARE0%✓×OQUALITY CARE0%✓×OPREMIER CARE0%✓×OQUALITY CARE0%✓×OQUALITY CARE0%✓×OStandard Home Insurance10%✓×OHome & Contents10%××OAAMI Home InsuranceVaries××OACCIDENTAL DAMAGE (Blue Ribbor0%✓×OEssential Care0%✓×OSecure Home Extra0%✓×OGold Home & Contents Insurance0%✓×OAccidental Damage0%✓×OAccidental Damage0%✓×OAccidental Damage0%✓×OAccidental Damage0%✓×O	Product NameOnline DiscountryPay Monthly at No Extra CostNill Excess AvailableHome Accidental DamageHome Fusion CoverEssential Cover0%✓×①①QUALITY CARE0%✓×①①PREMIER CARE0%✓×①①QUALITY CARE0%✓×①①PREMIER CARE0%✓×①①QUALITY CARE0%✓×②①QUALITY CARE0%✓×②①QUALITY CARE0%✓×③③QUALITY CARE0%✓×③③Home & Contents10%××③①Home & Contents10%××③③HOME PLUS0%✓×③③ACCIDENTAL DAMAGE (Blue Ribbor0%✓×③Secure Home Extra0%✓×③Gold Home & Contents Insurance0%✓×④Accidental DamageSecure Home Extra0%✓Defined Events/ Secure Home Extra0%✓×④Defined Events/ Secure Home Extra0%✓✓●Accidental Damage/ Secure Home Ell0%✓✓●	Product NamePay Monthly of the Extra CostNill Excess AvailableHome InclusionsEssential Cover0%✓XQuestion CoverUnder Insurance ProtectionQUALITY CARE0%✓XQuestion CoverQuestion CoverQuestion CoverQUALITY CARE0%✓XQuestion CoverQuestion CoverQuestion CoverPREMIER CARE0%✓XQuestion CoverQuestion CoverQuestion CoverQUALITY CARE0%✓XQuestion CoverQuestion CoverQUALITY CARE0%✓XQuestion CoverQuestion CoverQUALITY CARE0%✓XQuestion CoverQuestion CoverHome & Contents10%××Question CoverQuestion CoverHome & Contents10%××Question CoverQuestion CoverHome & Contents10%✓×Question CoverQuestion CoverHOME PLUS0%✓×Question CoverQuestion CoverACCIDENTAL DAMAGE (Blue Ribbor)0%✓×Question CoverQuestion CoverEssential Care0%✓×Question CoverQuestion CoverQuestion CoverSecure Home Extra0%✓×Question CoverQuestion CoverQuestion CoverGold Home & Contents Insurance0%✓×Question CoverQuestion CoverQuestion CoverGold Home & Contents Insurance0%✓✓✓Q

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South Queensland

Optional

standard

O not available

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

BUPA	Accidental Damage	0%	\checkmark	×	•	•	0	•				
BUPA	Listed Events	0%	\checkmark	×	Ð	•	0	•				
Catholic Church Insurances Lim	Classic Home & Contents Insurance	10%	✓	×	0	•	0	Ð				
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	10%	\checkmark	×	0	0	0	O				
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	10%	\checkmark	×	•	•	0	Ð				
CGU	Accidental Damage Insurance	0%	\checkmark	×	•	•	0	•				
Coles	Home Insurance + Fusion + Accidenta	10%	×	×	•	•	0	•				
Coles	Home Insurance + Fusion	10%	×	×	0	•	0	•				
CommInsure	Home Insurance + Accidental Damag	10%	\checkmark	\checkmark	•	•	0	•				
CUA	First Choice Accidental Damage	0%	×	×	•	•	×	•				
CUA	First Choice Listed Events	0%	×	×	0	•	×	•				
HBF	Listed Events	0%	\checkmark	×	0	•	Ð	•				
IMB	Accidental Damage	0%	\checkmark	\checkmark	•	•	0	•				
IMB	Defined Events	0%	\checkmark	\checkmark	0	•	0	•				
NRMA	Home & Contents	0%	×	×	O	Ð	0	•				
NRMA	Home & Contents PLUS	0%	×	×	•	٠	0	•				
People's Choice CU	First Choice Accidental Damage	0%	\checkmark	×	•	•	0	•				
People's Choice CU	First Choice Listed Events	0%	✓	×	0	٠	0	•				
QBE	Home Cover	10%	×	×	0	•	0	0				

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South Queensland

Optional

standard

O not available

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

QBE	Home Cover + Accidental Damage	10%	×	×	•	•	0	0				
RACQ	Home & Contents	0%	×	\checkmark	Ð	●	0	•				
Real Insurance	Top Cover	0%	\checkmark	×	•	Ð	0	•				
St George	ESSENTIAL CARE	0%	\checkmark	×	0	0	0	•				
Suncorp	Platinum Essential Home & Contents	0%	×	\checkmark	•	•	0	•				
Suncorp	Platinum Essential Home & Contents	0%	×	\checkmark	•	•	0	•				
Westpac	ESSENTIAL CARE	0%	\checkmark	×	0	0	0	•				
Woolworths	Comprehensive Home Insurance	10%	✓	×	•	Ð	0	•				
**												
Allianz	SURECOVER	10%	×	×	0	0	0	Ð				
Allianz	SURECOVER GOLD	10%	×	×	•	•	0	O				
Allianz	SURECOVER PLUS	10%	×	×	0	•	0	O				
Citibank	Home Cover Prestige	0%	\checkmark	×	•	•	0	O				
Citibank	Vital Home Cover	0%	✓	×	0	0	0	Ð				
Coles	Home Insurance	10%	×	×	0	0	0	•				
HSBC	Vital Home Insurance	10%	\checkmark	×	0	0	0	O				
HSBC	Prestige Home Insurance	10%	\checkmark	×	•	•	0	O				
HSBC	Classic Home Insurance	10%	\checkmark	×	0	•	0	Ð				

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South Queensland

Optional

standard

O not available

		Online	Pay Monthly at No Extra	Nill Excess Available		Home I	nclusions	Riverine Flood Cover
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
**								
nab	Home Insurance Essentials	10%	\checkmark	×	0	0	0	●
nab	Home Insurance	10%	\checkmark	×	0	•	0	O
Suncorp	Classic Home & Contents Insurance	0%	×	✓	Ð	O	0	•
*								
1Cover Direct	VITAL Home & Contents Insurance	0%	√	×	0	0	0	Ð
1Cover Direct	Prestige Home & Contents Insurance	0%	\checkmark	×	•	•	0	O
1Cover Direct	Classic Home & Contents Insurance	0%	\checkmark	×	•	•	0	●
Citibank	Classic Home Cover	0%	\checkmark	×	0	•	0	•

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Optional

standard

O not available

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

BUPA	Fundamentals	0%	✓	×	Ð	0	0	•			
CGU	Fundamentals Home Insurance	0%	\checkmark	×	0	0	0	•			
CommInsure	Home Insurance	10%	\checkmark	\checkmark	Ð	•	0	•			
CommInsure	Home Insurance + Accidental Damag	10%	\checkmark	\checkmark	•	•	0	•			
RAA	Home & Contents	\$20	\checkmark	\checkmark	•	Ð	0	•			
RAA	Home & Contents	\$20	\checkmark	\checkmark	0	Ð	0	•			
SGIC	Home Plus Cover	0%	×	×	•	•	0	•			

AON	HOME PLUS	0%	√	×	0	•	0	•			
Bendigo Bank	Gold Home & Contents Insurance	0%	\checkmark	×	•	•	0	•			
Bendigo Bank	Silver Home & Contents Insurance	0%	\checkmark	×	0	•	0	•			
Bendigo Bank	Bronze Home & Contents Insurance	0%	\checkmark	×	0	0	0	•			
BoQ	Accidental Damage/ Secure Home El	0%	\checkmark	\checkmark	•	•	0	•			
BoQ	Defined Events/ Secure Home Extra	0%	\checkmark	\checkmark	0	•	0	•			
BUPA	Listed Events	0%	\checkmark	×	•	•	0	•			
CGU	Listed Events Insurance	0%	\checkmark	×	0	•	0	•			
CGU	Accidental Damage Insurance	0%	\checkmark	×	•	•	0	•			
Coles	Home Insurance + Fusion + Accidenta	10%	×	×	•	•	0	•			

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Optional

standard

O not available

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

IMB	Accidental Damage	0%	✓	\checkmark	•	•	0	•
IMB	Defined Events	0%	\checkmark	\checkmark	0	•	0	•
People's Choice CU	First Choice Accidental Damage	0%	\checkmark	×	•	•	0	•
People's Choice CU	First Choice Listed Events	0%	\checkmark	×	0	•	0	•
SGIC	Home Cover	0%	×	×	Ð	●	0	•
Suncorp	Classic Home & Contents Insurance	0%	×	\checkmark	Ð	●	0	•
Suncorp	Platinum Essential Home & Contents	0%	×	\checkmark	•	•	0	•

1Cover Direct	Classic Home & Contents Insurance	0%	\checkmark	×	•	•	0	Ð
AAMI	AAMI Home Insurance	Varies	×	×	•	•	•	•
Allianz	SURECOVER	10%	×	×	0	0	0	O
Allianz	SURECOVER PLUS	10%	×	×	0	•	0	O
Allianz	SURECOVER GOLD	10%	×	×	•	•	0	•
ANZ	ANZ Home Insurance	0%	\checkmark	×	•	•	•	•
AON	ACCIDENTAL DAMAGE (Blue Ribbor	0%	\checkmark	×	•	•	0	•
Bank of Melbourne	Premier Care	0%	\checkmark	×	•	•	0	•
BANKSA	Premier Care	0%	\checkmark	×	•	•	0	•
Bankwest	Secure Home Extra	0%	\checkmark	×	0	•	0	•

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South Australia

Optional

standard

O not available

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

Budget Direct	Home & Contents Insurance	10%	×	×	Ð	Ð	0	0				
BUPA	Accidental Damage	0%	\checkmark	×	•	•	0	•				
Catholic Church Insurances Lim	Classic Home & Contents Insurance	10%	\checkmark	×	0	•	0	O				
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	10%	\checkmark	×	0	0	0	O				
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	10%	\checkmark	×	•	•	0	O				
Citibank	Classic Home Cover	0%	\checkmark	×	0	•	0	O				
Citibank	Vital Home Cover	0%	✓	×	0	0	0	O				
Coles	Home Insurance + Fusion	10%	×	×	0	•	0	•				
Coles	Home Insurance	10%	×	×	0	0	0	•				
CUA	First Choice Listed Events	0%	×	×	0	•	×	•				
CUA	First Choice Accidental Damage	0%	×	×	•	•	×	•				
HBF	Fundamentals	0%	\checkmark	×	0	0	Ð	•				
HBF	Listed Events	0%	\checkmark	×	0	•	O	•				
HBF	Accidental Damage	0%	\checkmark	×	•	•	•	•				
HSBC	Classic Home Insurance	10%	\checkmark	×	0	•	0	O				
HSBC	Vital Home Insurance	10%	\checkmark	×	0	0	0	O				
HSBC	Prestige Home Insurance	10%	\checkmark	×	•	•	0	•				
nab	Home Insurance Essentials	10%	\checkmark	×	0	0	0	O				
nab	Home Insurance	10%	\checkmark	×	0	•	0	•				

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South Australia

Optional

standard

O not available

Company NameProduct NameOnline Discount#at No Extra CostAvailableAccidental DamageFusion Cover****OnePathHome & Contents0%✓X①OnePathHome & Contents + Accidental damaq0%✓X①①QBEHome Cover10%XX①①Real InsuranceEssential Cover0%✓X①①Real InsuranceTop Cover0%✓X①①St GeorgePREMIER CARE0%✓X①①	ne Inclusions				
Company NameProduct NameDiscount#CostNotableAccidental DamageFusion Cover★★★OnePathHome & Contents0%✓×①●OnePathHome & Contents + Accidental damaç0%✓×●●QBEHome Cover10%××○●Real InsuranceEssential Cover0%✓×●●Real InsuranceTop Cover0%✓×●●St GeorgePREMIER CARE0%✓×●●	Home Inclusions				
OnePathHome & Contents0%✓×●●OnePathHome & Contents + Accidental damaç0%✓×●●QBEHome Cover10%××●●Real InsuranceEssential Cover0%✓×●●Real InsuranceTop Cover0%✓×●●St GeorgePREMIER CARE0%✓×●●	Under Insurance Protection	Riverine Flood Cover			
OnePathHome & Contents + Accidental damaç0%✓×●●QBEHome Cover10%××○●Real InsuranceEssential Cover0%✓×●●Real InsuranceTop Cover0%✓×●●St GeorgePREMIER CARE0%✓×●●					
QBEHome Cover10%××O●Real InsuranceEssential Cover0%✓×DDReal InsuranceTop Cover0%✓×●DSt GeorgePREMIER CARE0%✓×●●	•	•			
Real InsuranceEssential Cover0%✓×DDReal InsuranceTop Cover0%✓×●DSt GeorgePREMIER CARE0%✓×●●	•	•			
Real InsuranceTop Cover0%✓×●●St GeorgePREMIER CARE0%✓×●●	0	0			
St George PREMIER CARE 0% 🗸 🗴 •	0	•			
	0	•			
	0	•			
Suncorp Platinum Essential Home & Contents 0% 🗴 🗸 🕤 🕒	0	•			
Westpac PREMIER CARE 0% 🗸 🗴 🗨 🔴	0	•			
WoolworthsStandard Home Insurance10%✓×O●	0	•			
WoolworthsComprehensive Home Insurance10%✓×●●	0	•			
**					
1300 Insurance Home & Contents 10% 🗴 🗴 🛈 🕕	0	0			
1Cover Direct Prestige Home & Contents Insurance 0% 🗸 🗴 🕒 🕒	0	O			
1Cover Direct VITAL Home & Contents Insurance 0% ✓ × O O	0	Ð			
Bank of Melbourne Quality Care 0% 🗸 😕 🔿 🕒	0	•			
BANKSA Quality Care 0% 🗸 🙁 🔿	0	•			
Citibank Home Cover Prestige 0% 🗸 😕 🕒	0	Ð			
MYER Home Cover Prestige 0% 🗸 😕 🕒					

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South Australia

Optional

standard

O not available

	Based o	on a typic	al \$500,00	00 house	value		Couli	Australia
		Online	Pay Monthly at No Extra	Nill Excess		Home	Riverine Flood Cove	
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover
**								
MYER	Home Cover	0%	✓	×	Ð	•	0	0
QBE	Home Cover + Accidental Damage	10%	×	×	•	•	0	0
St George	QUALITY CARE	0%	\checkmark	×	0	•	0	•
Westpac	QUALITY CARE	0%	✓	×	0	•	0	•
*								
Bank of Melbourne	Essential Care	0%	✓	×	0	0	0	•
BANKSA	Essential Care	0%	\checkmark	×	0	0	0	•
St George	ESSENTIAL CARE	0%	\checkmark	×	0	0	0	•
Westpac	ESSENTIAL CARE	0%	\checkmark	×	0	0	0	•

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North Queensland

Optional

standard

O not available

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

ANZ	ANZ Home Insurance	0%	\checkmark	×	•	•	•	•
BoQ	Defined Events/ Secure Home Extra	0%	\checkmark	\checkmark	0	•	0	•
BoQ	Accidental Damage/ Secure Home El	0%	\checkmark	\checkmark	•	•	0	•
IMB	Accidental Damage	0%	\checkmark	\checkmark	•	•	0	•
IMB	Defined Events	0%	✓	\checkmark	0	•	0	•
OnePath	Home & Contents	0%	✓	×	Ð	•	•	•

Bank of Melbourne	Premier Care	0%	\checkmark	×	•	•	0	•
BANKSA	Premier Care	0%	\checkmark	×	•	•	0	•
Bankwest	Secure Home Extra	0%	\checkmark	×	0	•	0	•
CGU	Fundamentals Home Insurance	0%	\checkmark	×	0	0	0	•
CGU	Listed Events Insurance	0%	\checkmark	×	0	•	0	•
CommInsure	Home Insurance + Accidental Damag	10%	\checkmark	\checkmark	•	•	0	•
CommInsure	Home Insurance	10%	✓	\checkmark	Ð	•	0	•
HBF	Accidental Damage	0%	\checkmark	×	•	•	•	•
MYER	Home Cover Prestige	0%	✓	×	•	•	0	0
MYER	Home Cover	0%	\checkmark	×	Ð	•	0	0
OnePath	Home & Contents + Accidental dama	0%	\checkmark	×	•	•	•	•

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North Queensland

Optional

standard

O not available

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

St George	PREMIER CARE	0%	\checkmark	×	•	•	0	•
Suncorp	Classic Home & Contents Insurance	0%	×	\checkmark	Ð	Ð	0	•
Suncorp	Platinum Essential Home & Contents	0%	×	\checkmark	•	•	0	•
Suncorp	Platinum Essential Home & Contents	0%	×	\checkmark	•	•	0	•
Westpac	PREMIER CARE	0%	✓	×	•	•	0	•

AAMI	AAMI Home Insurance	Varies	×	×	•	•	•	•
AON	HOME PLUS	0%	✓	×	0	•	0	•
AON	ACCIDENTAL DAMAGE (Blue Ribbor	0%	✓	×	•	•	0	•
Bank of Melbourne	Essential Care	0%	✓	×	0	0	0	•
Bank of Melbourne	Quality Care	0%	\checkmark	×	0	•	0	•
BANKSA	Quality Care	0%	\checkmark	×	0	•	0	•
BANKSA	Essential Care	0%	\checkmark	×	0	0	0	•
Bendigo Bank	Bronze Home & Contents Insurance	0%	✓	×	0	0	0	•
Bendigo Bank	Silver Home & Contents Insurance	0%	\checkmark	×	0	•	0	•
Bendigo Bank	Gold Home & Contents Insurance	0%	✓	×	•	•	0	•
BUPA	Listed Events	0%	\checkmark	×	Ð	•	0	•
BUPA	Accidental Damage	0%	\checkmark	×	•	•	0	•

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North Queensland

Optional

standard

O not available

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

BUPA	Fundamentals	0%	✓	×	Ð	0	0	•
Catholic Church Insurances Lim	Classic Home & Contents Insurance	10%	\checkmark	×	0	•	0	Ð
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	10%	\checkmark	×	•	•	0	O
CGU	Accidental Damage Insurance	0%	\checkmark	×	•	•	0	•
Coles	Home Insurance + Fusion + Accidenta	10%	×	×	•	•	0	•
CUA	First Choice Accidental Damage	0%	×	×	•	•	×	•
CUA	First Choice Listed Events	0%	×	×	0	•	×	•
HBF	Fundamentals	0%	\checkmark	×	0	0	●	•
HBF	Listed Events	0%	✓	×	0	•	O	•
NRMA	Home & Contents PLUS	0%	×	×	•	•	0	•
NRMA	Home & Contents	0%	×	×	Ð	●	0	•
People's Choice CU	First Choice Listed Events	0%	\checkmark	×	0	•	0	•
People's Choice CU	First Choice Accidental Damage	0%	\checkmark	×	•	•	0	•
RACQ	Home & Contents	0%	×	\checkmark	Ð	●	0	•
St George	ESSENTIAL CARE	0%	\checkmark	×	0	0	0	•
St George	QUALITY CARE	0%	✓	×	0	•	0	•
Westpac	QUALITY CARE	0%	\checkmark	×	0	•	0	•
Westpac	ESSENTIAL CARE	0%	✓	×	0	0	0	•

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North Queensland

Optional

standard

O not available

Based on a typical \$500,000 house value										
		Online	Pay Monthly at No Extra	Nill Excess Available		Home I	nclusions			
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover		
**										
1Cover Direct	Prestige Home & Contents Insurance	0%	\checkmark	×	•	•	0	0		
1Cover Direct	Classic Home & Contents Insurance	0%	\checkmark	×	•	•	0	O		
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	10%	✓	×	0	0	0	Ð		
Citibank	Home Cover Prestige	0%	\checkmark	×	•	•	0	O		
Coles	Home Insurance	10%	×	×	0	0	0	•		
Coles	Home Insurance + Fusion	10%	×	×	0	•	0	•		
HSBC	Classic Home Insurance	10%	\checkmark	×	0	•	0	O		
HSBC	Prestige Home Insurance	10%	\checkmark	×	•	•	0	•		
HSBC	Vital Home Insurance	10%	\checkmark	×	0	0	0	O		
nab	Home Insurance	10%	✓	×	0	•	0	Ð		
*										
1Cover Direct	VITAL Home & Contents Insurance	0%	\checkmark	×	0	0	0	0		
Citibank	Classic Home Cover	0%	\checkmark	×	0	•	0	O		
Citibank	Vital Home Cover	0%	\checkmark	×	0	0	0	Ð		
nab	Home Insurance Essentials	10%	✓	*	0	0	0	Ð		

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Based on a typical \$500,000 house value

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New South Wales

Optional

standard

O not available

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

ANZ	ANZ Home Insurance	0%	\checkmark	×	•	•	•	•
CGU	Listed Events Insurance	0%	\checkmark	×	0	•	0	•
CGU	Fundamentals Home Insurance	0%	\checkmark	×	0	0	0	•
CommInsure	Home Insurance	10%	\checkmark	\checkmark	Ð	•	0	•
MYER	Home Cover	0%	\checkmark	×	Ð	•	0	0
MYER	Home Cover Prestige	0%	\checkmark	×	•	•	0	0

AON	HOME PLUS	0%	✓	×	0	•	0	•
Bendigo Bank	Silver Home & Contents Insurance	0%	\checkmark	×	0	•	0	•
Bendigo Bank	Gold Home & Contents Insurance	0%	\checkmark	×	•	•	0	•
Bendigo Bank	Bronze Home & Contents Insurance	0%	\checkmark	×	0	0	0	•
BUPA	Listed Events	0%	✓	×	Ð	•	0	•
BUPA	Fundamentals	0%	\checkmark	×	Ð	0	0	•
CGU	Accidental Damage Insurance	0%	✓	×	•	•	0	•
CommInsure	Home Insurance + Accidental Damag	10%	\checkmark	\checkmark	•	•	0	•
CUA	First Choice Listed Events	0%	×	×	0	•	×	•
HBF	Fundamentals	0%	\checkmark	×	0	0	●	•
HBF	Accidental Damage	0%	\checkmark	×	•	•	•	•

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New South Wales

Optional

standard

O not available

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

OnePath	Home & Contents + Accidental dama	0%	\checkmark	×	•	•	•	•
OnePath	Home & Contents	0%	✓	×	Ð	•	•	•
People's Choice CU	First Choice Listed Events	0%	\checkmark	×	0	•	0	•
People's Choice CU	First Choice Accidental Damage	0%	\checkmark	×	•	•	0	•

1300 Insurance	Home & Contents	10%	×	×	Ð	Ð	0	0
AAMI	AAMI Home Insurance	Varies	×	×	•	•	•	•
Allianz	SURECOVER PLUS	10%	×	×	0	•	0	Ð
Allianz	SURECOVER GOLD	10%	×	×	•	•	0	Ð
AON	ACCIDENTAL DAMAGE (Blue Ribbor	0%	\checkmark	×	•	•	0	•
Bank of Melbourne	Essential Care	0%	\checkmark	×	0	0	0	•
Bank of Melbourne	Quality Care	0%	✓	×	0	•	0	•
Bank of Melbourne	Premier Care	0%	\checkmark	×	•	•	0	•
BANKSA	Premier Care	0%	\checkmark	×	•	•	0	•
BANKSA	Quality Care	0%	\checkmark	×	0	•	0	•
BANKSA	Essential Care	0%	✓	×	0	0	0	•
BoQ	Defined Events/ Secure Home Extra	0%	\checkmark	\checkmark	0	•	0	•
BoQ	Accidental Damage/ Secure Home El	0%	\checkmark	\checkmark	•	•	0	•

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New South Wales

Optional

standard

O not available

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

Budget Direct	Home & Contents Insurance	10%	×	×	Ð	●	0	0
BUPA	Accidental Damage	0%	✓	×	•	•	0	•
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	10%	\checkmark	×	•	•	0	Ð
Catholic Church Insurances Lim	Classic Home & Contents Insurance	10%	\checkmark	×	0	•	0	Ð
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	10%	\checkmark	×	0	0	0	Ð
CUA	First Choice Accidental Damage	0%	×	×	•	•	×	•
GIO	Classic	10%	×	\checkmark	Ð	●	0	•
HBF	Listed Events	0%	\checkmark	×	0	•	●	•
IMB	Defined Events	0%	✓	\checkmark	0	•	0	•
IMB	Accidental Damage	0%	\checkmark	\checkmark	•	•	0	•
QBE	Home Cover	10%	×	×	0	•	0	0
QBE	Home Cover + Accidental Damage	10%	×	×	•	•	0	0
St George	PREMIER CARE	0%	\checkmark	×	•	•	0	•
St George	QUALITY CARE	0%	\checkmark	×	0	•	0	•
St George	ESSENTIAL CARE	0%	\checkmark	×	0	0	0	•
Suncorp	Platinum Essential Home & Contents	0%	×	\checkmark	•	•	0	•
Suncorp	Classic Home & Contents Insurance	0%	×	\checkmark	Ð	●	0	•
Suncorp	Platinum Essential Home & Contents	0%	×	\checkmark	•	•	0	•
Westpac	ESSENTIAL CARE	0%	✓	×	0	0	0	•

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New South Wales

Optional

standard

O not available

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

Westpac	PREMIER CARE	0%	✓	×	•	•	0	•
Westpac	QUALITY CARE	0%	✓	×	0	•	0	•
**								
1Cover Direct	Classic Home & Contents Insurance	0%	✓	×	•	•	0	Ð
1Cover Direct	Prestige Home & Contents Insurance	0%	\checkmark	×	•	•	0	Ð
Allianz	SURECOVER	10%	×	×	0	0	0	Ð
Bankwest	Secure Home Extra	0%	\checkmark	×	0	•	0	•
Citibank	Home Cover Prestige	0%	\checkmark	×	•	•	0	O
GIO	Platinum Essential	10%	×	\checkmark	•	•	0	•
HSBC	Prestige Home Insurance	10%	\checkmark	×	•	•	0	O
HSBC	Classic Home Insurance	10%	\checkmark	×	0	•	0	•
HSBC	Vital Home Insurance	10%	\checkmark	×	0	0	0	O
nab	Home Insurance Essentials	10%	\checkmark	×	0	0	0	O
nab	Home Insurance	10%	✓	*	0	•	0	O
*								
1Cover Direct	VITAL Home & Contents Insurance	0%	\checkmark	×	0	0	0	Ð
Citibank	Classic Home Cover	0%	\checkmark	×	0	•	0	Ð
Citibank	Vital Home Cover	0%	✓	×	0	0	0	O
your guide to product exce	llanco							

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New South Wales

Optional

standard

O not available

	Based of	n a typic	al \$500,00	0 house	value		New SO	utii vvales
		Online	Pay Monthly at No Extra	Nill Excess Available		Home I	nclusions	
Company Name	Product Name	Discount#		Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood Cover

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optional

standard

Ο

not available

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

AAMI	AAMI Home Insurance	×	×	•	•	•	5000	1000		
Bankwest	Secure Home Extra	\checkmark	×	•	0	•	8000	2000		
CommInsure	Home Insurance	\checkmark	\checkmark	•	•	•	4000	1000		
GIO	Platinum Essential	×	\checkmark	•	•	•	20000	5000		
GIO	Platinum Essential Plus	×	\checkmark	•	•	•	40000	10000		
OnePath	Home & Contents	\checkmark	×	•	O	•	SI	3000		
SGIO	Home Cover	×	*	•	O	O	2500	2500		

AON	HOME PLUS	\checkmark	×	•	0	•	20%	2500		
Bendigo Bank	Silver Home & Contents Insurance	\checkmark	×	•	0	•	20%	2500		
Bendigo Bank	Bronze Home & Contents Insurance	\checkmark	×	•	0	0	2000	1000		
BoQ	Defined Events/ Secure Home Extra	\checkmark	✓	•	0	•	20%	2000		
CGU	Fundamentals Home Insurance	\checkmark	×	•	0	0	2000	1000		
CGU	Listed Events Insurance	\checkmark	×	•	0	•	20%	2500		
CommInsure	Home Insurance + Accidental Damag	g 🗸	✓	•	•	•	4000	1000		
CUA	First Choice Listed Events	×	×	•	0	•	5000	2500		
GIO	Classic	×	\checkmark	•	O	O	4000	1000		
HBF	Listed Events	\checkmark	×	٠	0	•	20%	2500		

Contante Incurance I ou Sum Incurad

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 \cap

not available

optional

standard

Contents Insurance - Low Sum Insured Western Australia Based on \$75,000 contents sum insured Pay Monthly Nill Excess Home Inclusions Jewellery at No Extra Available **Company Name** Product Name Contents in Open Air Accidental **Fusion Cover** Maximum **Item Limit** Cost Covered Damage $\star \star \star \star$ First Choice Listed Events \checkmark x People's Choice CU O 20% 2500 Platinum Essential Home & Contents \checkmark Suncorp x 20000 5000 Classic Home & Contents Insurance \checkmark O O Suncorp x 4000 1000 $\star \star \star$ \checkmark ANZ Home Insurance ANZ x SI 3000 AON ACCIDENTAL DAMAGE (Blue Ribbor \checkmark x 2500 20% Quality Care \checkmark x 1000 Bank of Melbourne \circ 5000 Premier Care x Bank of Melbourne \checkmark 10000 2000 **Essential Care** \checkmark x O O \circ 500 Bank of Melbourne 3000 0 \checkmark x BANKSA Essential Care \bigcirc \circ 3000 500 Quality Care x BANKSA \checkmark 0 5000 1000 BANKSA Premier Care \checkmark x 2000 10000 Gold Home & Contents Insurance Bendigo Bank \checkmark x 2500 20% Accidental Damage/ Secure Home El \checkmark \checkmark BoQ 20% 2000 **BUPA** Accidental Damage \checkmark x 2500 20% Listed Events **BUPA** x \checkmark O 20% 2500 BUPA **Fundamentals** \checkmark x O $^{\circ}$ 2000 1000 Prestige Home & Contents Insurance \checkmark x Catholic Church Insurances Lim 2000 20%



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optional

standard

Western Australia

not available

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

Catholic Church Insurances Lim	Classic Home & Contents Insurance	\checkmark	×	•	0	•	7500	2000				
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	\checkmark	×	•	0	0	7500	2000				
CGU	Accidental Damage Insurance	\checkmark	×	•	•	•	20%	2500				
Citibank	Classic Home Cover	\checkmark	×	•	0	•	2000	5000				
Citibank	Vital Home Cover	\checkmark	×	•	0	0	2000	5000				
CUA	First Choice Accidental Damage	×	×	•	•	•	7500	2500				
HBF	Fundamentals	\checkmark	×	•	0	0	2000	1000				
HBF	Accidental Damage	\checkmark	×	•	•	•	20%	2500				
HSBC	Classic Home Insurance	\checkmark	×	•	0	•	5000	2000				
HSBC	Vital Home Insurance	\checkmark	×	•	0	0	5000	2000				
IMB	Defined Events	\checkmark	\checkmark	•	0	•	20%	2000				
IMB	Accidental Damage	\checkmark	\checkmark	•	•	•	20%	2000				
MYER	Home Cover	\checkmark	×	•	O	•	SI	2500				
OnePath	Home & Contents + Accidental damage	\checkmark	×	•	•	•	SI	3000				
People's Choice CU	First Choice Accidental Damage	\checkmark	×	•	•	•	20%	2500				
St George	ESSENTIAL CARE	\checkmark	×	0	0	0	3000	500				
St George	PREMIER CARE	\checkmark	×	٠	٠	•	10000	2000				
St George	QUALITY CARE	\checkmark	×	•	0	•	5000	1000				

Contents Insurance - Low Sum Insured



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optional

standard

Western Australia

not available

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

Suncorp	Platinum Essential Home & Contents	×	\checkmark	•	•	•	20000	5000		
Westpac	ESSENTIAL CARE	✓	×	0	0	0	3000	500		
Westpac	PREMIER CARE	✓	×	•	•	•	10000	2000		
Westpac	QUALITY CARE	✓	×	•	0	•	5000	1000		
**										
1Cover Direct	Classic Home & Contents Insurance	\checkmark	×	•	•	•	7500	2000		
1Cover Direct	VITAL Home & Contents Insurance	\checkmark	×	•	0	0	7500	2000		
1Cover Direct	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000		
Citibank	Home Cover Prestige	\checkmark	×	•	•	•	2000	5000		
HSBC	Prestige Home Insurance	\checkmark	×	•	•	•	5000	2000		
MYER	Home Cover Prestige	\checkmark	×	•	•	•	SI	3000		
nab	Home Insurance	\checkmark	×	•	0	•	7500	2000		
nab	Home Insurance Essentials	\checkmark	×	•	0	0	7500	2000		
SGIO	Home Plus Cover	×	×	•	•	•	2500	2500		
*										
Coles	Home Insurance	×	×	•	0	0	1000	1000		
Coles	Home Insurance + Fusion + Accidenta	×	×	•	•	•	1000	1000		

Contents Insurance - Low Sum Insured



Report Date: September 2013

not available

optional

standard

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		Westerr	Australia						
	Company Name Product Nam	Product Name	Pay Monthly at No Extra	Nill Excess Available		me Inclusions			vellery
			Cost	Cost	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
*									
Coles		Home Insurance + Fusion	×	×	•	0	•	1000	1000



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optional

standard

Victoria

not available

Based on \$75,000 contents sum insured

Contents Insurance - Low Sum Insured

		Pay Monthly at No Extra	Nill Excess Available	Нс	ome Inclusions		Jew	ellery
Company Name	Product Name	Cost					Maximum	Item Limit

AAMI	AAMI Home Insurance	×	×	•	•	•	5000	1000
Bank of Melbourne	Quality Care	\checkmark	×	•	0	•	5000	1000
BANKSA	Quality Care	✓	×	•	0	•	5000	1000
GIO	Platinum Essential	×	\checkmark	•	•	•	20000	5000
MYER	Home Cover	\checkmark	×	•	O	•	SI	2500
OnePath	Home & Contents	\checkmark	×	•	O	•	SI	3000
Real Insurance	Essential Cover	\checkmark	×	•	O	O	5000	1000
St George	QUALITY CARE	\checkmark	×	•	0	•	5000	1000
Westpac	QUALITY CARE	\checkmark	×	•	0	•	5000	1000

1300 Insurance	Home & Contents	×	×	•	Ð	Ð	3000	1000
Allianz	SURECOVER PLUS	×	×	•	0	•	7500	2000
Budget Direct	Home & Contents Insurance	×	×	•	O	Ð	3000	1000
CommInsure	Home Insurance	\checkmark	\checkmark	•	O	•	4000	1000
GIO	Platinum Essential Plus	×	✓	•	•	•	40000	10000
GIO	Classic	×	\checkmark	•	O	O	4000	1000
HBF	Accidental Damage	\checkmark	×	•	•	•	20%	2500
MYER	Home Cover Prestige	\checkmark	×	•	٠	•	SI	3000



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optional

standard

not available

Contents Insurance - Low Sum Insured V Based on \$75,000 contents sum insured										
		Pay Monthly	Nill Excess	Ho	Home Inclusions		Jewellery			
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit 3000 2500 1500 1500 1000 1000 2000		

OnePath	Home & Contents + Accidental dama	\checkmark	×	•	•	•	SI	3000		
People's Choice CU	First Choice Listed Events	\checkmark	×	•	0	•	20%	2500		
QBE	Home Cover + Accidental Damage	×	×	•	•	•	1500	1500		
QBE	Home Cover	×	×	•	0	•	1500	1500		
RACV	Home & Contents	×	×	•	0	0	1000	1000		
RACV	Home & Contents + Fusion	×	×	•	0	•	1000	1000		
Woolworths	Standard Home Insurance	\checkmark	×	•	0	O	2500	1000		

Allianz	SURECOVER	×	×	•	0	0	7500	2000		
Allianz	SURECOVER GOLD	×	×	•	•	•	20%	2000		
ANZ	ANZ Home Insurance	\checkmark	×	•	•	•	SI	3000		
AON	ACCIDENTAL DAMAGE (Blue Ribbor	\checkmark	×	•	•	•	20%	2500		
AON	HOME PLUS	\checkmark	×	•	0	•	20%	2500		
Bank of Melbourne	Essential Care	\checkmark	×	0	0	0	3000	500		
Bank of Melbourne	Premier Care	\checkmark	×	•	•	•	10000	2000		
BANKSA	Essential Care	\checkmark	×	0	0	0	3000	500		
BANKSA	Premier Care	\checkmark	×	•	•	•	10000	2000		
Bankwest	Secure Home Extra	\checkmark	×	•	0	•	8000	2000		



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_

not available

optional

standard

Conten	ts Insura	nce - Lov	v Sum Insured				Victoria
Based o	n \$75,000	contents	s sum insured				
	Pay Monthly	Nill Excess	Ho	me Inclusions		Jew	ewellery Item Limit 2500 1000 2500 2000 2000 2500 2000 200
Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
Silver Home & Contents Insurance	\checkmark	×	•	0	•	20%	2500
Bronze Home & Contents Insurance	\checkmark	×	•	0	0	2000	1000
Gold Home & Contents Insurance	\checkmark	×	•	•	•	20%	2500
Defined Events/ Secure Home Extra	\checkmark	\checkmark	•	0	•	20%	2000
Accidental Damage/ Secure Home El	\checkmark	\checkmark	•	•	•	20%	2000
Listed Events	\checkmark	×	•	O	•	20%	2500
Fundamentals	\checkmark	×	•	O	0	2000	1000
Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000
Classic Home & Contents Insurance	\checkmark	×	•	0	•	7500	2000
VITAL Home & Contents Insurance	\checkmark	×	•	0	0	7500	2000
Fundamentals Home Insurance	\checkmark	×	•	0	0	2000	1000
Listed Events Insurance	\checkmark	×	•	0	•	20%	2500
Accidental Damage Insurance	\checkmark	×	•	•	•	20%	2500
Classic Home Cover	\checkmark	×	•	0	•	2000	5000
Vital Home Cover	\checkmark	×	•	0	0	2000	5000
Home Insurance + Fusion	×	×	•	0	•	1000	1000
Home Insurance	×	×	•	0	0	1000	1000
Home Insurance + Accidental Damag	\checkmark	\checkmark	•	•	•	4000	1000
	Product NameSilver Home & Contents InsuranceBronze Home & Contents InsuranceGold Home & Contents InsuranceGold Home & Contents InsuranceDefined Events/ Secure Home ExtraAccidental Damage/ Secure Home EIListed EventsFundamentalsPrestige Home & Contents InsuranceClassic Home & Contents InsuranceVITAL Home & Contents InsuranceFundamentals Home InsuranceListed Events InsuranceClassic Home & Contents InsuranceVITAL Home & Contents InsuranceListed Events InsuranceKudamentals Home InsuranceListed Events InsuranceListed Events InsuranceHome CoverVital Home CoverHome Insurance + Fusion	Based on \$75,000Product NamePay Monthly at No Extra CostSilver Home & Contents InsuranceBronze Home & Contents InsuranceGold Home & Contents InsuranceGold Home & Contents InsuranceDefined Events/ Secure Home ExtraAccidental Damage/ Secure Home ElListed EventsFundamentalsPrestige Home & Contents InsuranceClassic Home & Contents InsuranceVITAL Home & Contents InsuranceFundamentals Home InsuranceClassic Home CoverVital Home CoverVital Home CoverHome Insurance×	Based on \$75,000 contentsProduct NamePay Monthly at No Extra CostNill Excess AvailableSilver Home & Contents Insurance✓×Bronze Home & Contents Insurance✓×Gold Home & Contents Insurance✓×Defined Events/ Secure Home Extra✓✓Accidental Damage/ Secure Home Ell✓✓Listed Events✓×Fundamentals✓×Prestige Home & Contents Insurance✓×Classic Home & Contents Insurance✓×Fundamentals✓×Classic Home & Contents Insurance✓×Listed Events✓×Classic Home & Contents Insurance✓×Classic Home & Contents Insurance✓×Listed Events Insurance✓×Kudamentals Home Insurance✓×Classic Home Cover✓×Vital Home Cover✓×Home Insurance + Fusion××	Product Nameat No Extra CostAvailableContents in Open Air CoveredSilver Home & Contents Insurance✓×●Bronze Home & Contents Insurance✓×●Gold Home & Contents Insurance✓×●Defined Events/ Secure Home Extra✓✓●Accidental Damage/ Secure Home Ell✓✓●Listed Events✓×●Prestige Home & Contents Insurance✓×Prestige Home & Contents Insurance✓×VITAL Home & Contents Insurance✓×VITAL Home & Contents Insurance✓×Fundamentals Home Insurance✓×Classic Home & Contents Insurance✓×Classic Home & Contents Insurance✓×Classic Home & Contents Insurance✓×Classic Home Insurance✓×Accidental Damage Insurance✓×Vital Home Cover✓×Vital Home Cover✓×Home Insurance××Home Insurance××Home Insurance××Home Insurance××Home Insurance××Kasi Chasi Chase××Kasi ChaseKasi Chase <td>Based on \$75,000 contents sum insuredProduct NamePay Monthly at No Extra CostNill Excess AvailableHome InclusionsContents in Open Air CoveredAccidental DamageSilver Home & Contents Insurance×Bronze Home & Contents Insurance×Gold Home & Contents Insurance×Gold Home & Contents Insurance×Gold Home & Contents Insurance×Defined Events/ Secure Home ExtraAccidental Damage/ Secure Home ElListed Events×Fundamentals×VITAL Home & Contents Insurance×VITAL Home & Contents Insurance×Listed Events Insurance×VITAL Home & Contents Insurance×Classic Home Insurance×Kundamentals Home Insurance×Classic Home Cover×Accidental Damage Insurance×Vital Home Cover×Vital Home Cover×Home Insurance×Home Insurance×Manuel Cover×Manuel Cover×Manuel Cover×Manuel Cover×Manuel Cover×Mome Insurance×<!--</td--><td>Pased on \$75,000 contents sum insured Product Name Pay Monthly at No Extra Cost Nill Excess Available Home Inclusions Conternts in Open Air Covered Accidental Damage Fusion Cover Silver Home & Contents Insurance - * - - Bronze Home & Contents Insurance - * - - - Gold Home & Contents Insurance - * - - - - Defined Events/ Secure Home Extra -<td>Based on \$75,000 contents sum insured Product Name Pay Monthly at No Extri Cost Nill Excess Available Home Inclusions Accidental Damage Fusion Cover Maximum Silver Home & Contents Insurance × Ontents in Open Air Covered Accidental Damage Fusion Cover Maximum Silver Home & Contents Insurance × 20% Bronze Home & Contents Insurance × 2000 Gold Home & Contents Insurance × 20% Defined Events/ Secure Home Extra 20% Listed Events 20% Fundamentals × 20% Prestige Home & Contents Insurance × 20% Classic Home & Contents Insurance × 20% VITAL Home & Contents Insurance × 20% Classic Home & Contents Insurance × 20% Classic Home Insurance <td< td=""></td<></td></td></td>	Based on \$75,000 contents sum insuredProduct NamePay Monthly at No Extra CostNill Excess AvailableHome InclusionsContents in Open Air CoveredAccidental DamageSilver Home & Contents Insurance×Bronze Home & Contents Insurance×Gold Home & Contents Insurance×Gold Home & Contents Insurance×Gold Home & Contents Insurance×Defined Events/ Secure Home ExtraAccidental Damage/ Secure Home ElListed Events×Fundamentals×VITAL Home & Contents Insurance×VITAL Home & Contents Insurance×Listed Events Insurance×VITAL Home & Contents Insurance×Classic Home Insurance×Kundamentals Home Insurance×Classic Home Cover×Accidental Damage Insurance×Vital Home Cover×Vital Home Cover×Home Insurance×Home Insurance×Manuel Cover×Manuel Cover×Manuel Cover×Manuel Cover×Manuel Cover×Mome Insurance× </td <td>Pased on \$75,000 contents sum insured Product Name Pay Monthly at No Extra Cost Nill Excess Available Home Inclusions Conternts in Open Air Covered Accidental Damage Fusion Cover Silver Home & Contents Insurance - * - - Bronze Home & Contents Insurance - * - - - Gold Home & Contents Insurance - * - - - - Defined Events/ Secure Home Extra -<td>Based on \$75,000 contents sum insured Product Name Pay Monthly at No Extri Cost Nill Excess Available Home Inclusions Accidental Damage Fusion Cover Maximum Silver Home & Contents Insurance × Ontents in Open Air Covered Accidental Damage Fusion Cover Maximum Silver Home & Contents Insurance × 20% Bronze Home & Contents Insurance × 2000 Gold Home & Contents Insurance × 20% Defined Events/ Secure Home Extra 20% Listed Events 20% Fundamentals × 20% Prestige Home & Contents Insurance × 20% Classic Home & Contents Insurance × 20% VITAL Home & Contents Insurance × 20% Classic Home & Contents Insurance × 20% Classic Home Insurance <td< td=""></td<></td></td>	Pased on \$75,000 contents sum insured Product Name Pay Monthly at No Extra Cost Nill Excess Available Home Inclusions Conternts in Open Air Covered Accidental Damage Fusion Cover Silver Home & Contents Insurance - * - - Bronze Home & Contents Insurance - * - - - Gold Home & Contents Insurance - * - - - - Defined Events/ Secure Home Extra - <td>Based on \$75,000 contents sum insured Product Name Pay Monthly at No Extri Cost Nill Excess Available Home Inclusions Accidental Damage Fusion Cover Maximum Silver Home & Contents Insurance × Ontents in Open Air Covered Accidental Damage Fusion Cover Maximum Silver Home & Contents Insurance × 20% Bronze Home & Contents Insurance × 2000 Gold Home & Contents Insurance × 20% Defined Events/ Secure Home Extra 20% Listed Events 20% Fundamentals × 20% Prestige Home & Contents Insurance × 20% Classic Home & Contents Insurance × 20% VITAL Home & Contents Insurance × 20% Classic Home & Contents Insurance × 20% Classic Home Insurance <td< td=""></td<></td>	Based on \$75,000 contents sum insured Product Name Pay Monthly at No Extri Cost Nill Excess Available Home Inclusions Accidental Damage Fusion Cover Maximum Silver Home & Contents Insurance × Ontents in Open Air Covered Accidental Damage Fusion Cover Maximum Silver Home & Contents Insurance × 20% Bronze Home & Contents Insurance × 2000 Gold Home & Contents Insurance × 20% Defined Events/ Secure Home Extra 20% Listed Events 20% Fundamentals × 20% Prestige Home & Contents Insurance × 20% Classic Home & Contents Insurance × 20% VITAL Home & Contents Insurance × 20% Classic Home & Contents Insurance × 20% Classic Home Insurance <td< td=""></td<>



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not available

optional

standard

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

CUA	First Choice Listed Events	×	×	•	0	•	5000	2500			
HBF	Listed Events	\checkmark	×	•	0	•	20%	2500			
HSBC	Classic Home Insurance	\checkmark	×	•	0	•	5000	2000			
HSBC	Vital Home Insurance	\checkmark	×	•	0	0	5000	2000			
People's Choice CU	First Choice Accidental Damage	\checkmark	×	•	•	•	20%	2500			
RACV	Home & Contents + Fusion + Acciden	×	×	•	•	•	1000	1000			
St George	PREMIER CARE	\checkmark	×	•	•	•	10000	2000			
St George	ESSENTIAL CARE	\checkmark	×	0	0	0	3000	500			
Suncorp	Platinum Essential Home & Contents	×	\checkmark	•	•	•	20000	5000			
Suncorp	Classic Home & Contents Insurance	×	\checkmark	•	O	Ð	4000	1000			
Suncorp	Platinum Essential Home & Contents	×	\checkmark	•	•	•	20000	5000			
Westpac	ESSENTIAL CARE	\checkmark	×	0	0	0	3000	500			
Westpac	PREMIER CARE	\checkmark	×	•	•	•	10000	2000			
**											
1Cover Direct	Classic Home & Contents Insurance	\checkmark	×	•	•	•	7500	2000			
1Cover Direct	VITAL Home & Contents Insurance	\checkmark	×	•	0	0	7500	2000			
BUPA	Accidental Damage	\checkmark	×	•	•	•	20%	2500			
Coles	Home Insurance + Fusion + Accidenta	×	×	•	٠	•	1000	1000			



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standard 💽 optional 🛛 🔘

O not available

	Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured											
		Pay Monthly at No Extra	Nill Excess	Ho	me Inclusions		Jew	ellery				
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit				
**												
CUA	First Choice Accidental Damage	×	×	•	•	•	7500	2500				
HSBC	Prestige Home Insurance	\checkmark	×	•	•	•	5000	2000				
IMB	Accidental Damage	\checkmark	\checkmark	•	•	•	20%	2000				
IMB	Defined Events	\checkmark	\checkmark	•	0	•	20%	2000				
nab	Home Insurance	\checkmark	×	•	0	•	7500	2000				
nab	Home Insurance Essentials	\checkmark	×	•	0	0	7500	2000				
Real Insurance	Top Cover	\checkmark	×	•	•	●	2500	1000				
Woolworths	Comprehensive Home Insurance	\checkmark	×	•	•	O	5000	1000				
*												
1Cover Direct	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000				
Citibank	Home Cover Prestige	\checkmark	×	•	•	•	2000	5000				
HBF	Fundamentals	\checkmark	×	•	0	0	2000	1000				



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optional

standard

Tasmania

not available

Based on \$75,000 contents sum insured

Contents Insurance - Low Sum Insured

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

AAMI	AAMI Home Insurance	×	×	•	•	•	5000	1000
Bank of Melbourne	Quality Care	\checkmark	×	•	0	•	5000	1000
BANKSA	Quality Care	\checkmark	×	•	0	•	5000	1000
CommInsure	Home Insurance + Accidental Damag	\checkmark	\checkmark	•	•	•	4000	1000
CommInsure	Home Insurance	\checkmark	\checkmark	•	•	•	4000	1000
NRMA	Home & Contents	×	×	•	O	Ð	2500	2500
OnePath	Home & Contents	\checkmark	×	•	O	•	SI	3000
QBE	Home Cover	×	×	•	0	•	1500	1500
St George	QUALITY CARE	\checkmark	×	•	0	•	5000	1000
Westpac	QUALITY CARE	\checkmark	×	•	0	•	5000	1000

AON	HOME PLUS	\checkmark	×	•	0	•	20%	2500
Bendigo Bank	Bronze Home & Contents Insurance	\checkmark	×	•	0	0	2000	1000
Bendigo Bank	Silver Home & Contents Insurance	\checkmark	×	•	0	•	20%	2500
Budget Direct	Home & Contents Insurance	×	×	•	O	Ð	3000	1000
BUPA	Fundamentals	\checkmark	×	•	O	0	2000	1000
BUPA	Listed Events	\checkmark	×	•	O	•	20%	2500
CGU	Fundamentals Home Insurance	\checkmark	×	•	0	0	2000	1000



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optional

standard

not available

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

CGU	Listed Events Insurance	\checkmark	×	•	0	•	20%	2500
CUA	First Choice Listed Events	×	×	•	0	•	5000	2500
HBF	Listed Events	\checkmark	×	•	0	•	20%	2500
NRMA	Home & Contents PLUS	×	×	•	•	•	2500	2500
People's Choice CU	First Choice Listed Events	\checkmark	×	•	0	•	20%	2500
QBE	Home Cover + Accidental Damage	×	×	•	•	•	1500	1500
Real Insurance	Essential Cover	\checkmark	×	•	O	Ð	5000	1000
Woolworths	Standard Home Insurance	✓	×	•	0	Ð	2500	1000

1300 Insurance	Home & Contents	×	×	•	O	Ð	3000	1000
ANZ	ANZ Home Insurance	\checkmark	×	•	•	•	SI	3000
AON	ACCIDENTAL DAMAGE (Blue Ribbor	\checkmark	×	•	•	•	20%	2500
Australian Unity	Extra care	\checkmark	×	•	0	•	25%	2500
Australian Unity	Everyday care	\checkmark	×	•	0	•	25%	1000
Australian Unity	Elite care	\checkmark	×	•	•	•	25%	2500
Bank of Melbourne	Essential Care	\checkmark	×	0	0	0	3000	500
Bank of Melbourne	Premier Care	\checkmark	×	•	•	•	10000	2000
BANKSA	Premier Care	\checkmark	×	•	•	•	10000	2000



MYER

Home and Contents Insurance Star Ratings

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optional

standard

Tasmania

Item Limit

500

2000

2500

2000

2000

2500

2000

2500

1000

1000

1000

2500

2500

1000

2000

2000

3000

2500

Ο

not available

				s sum insured				Tasr
		Pay Monthly	Nill Excess	Но	me Inclusions		Jew	wellery
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	lte

BANKSA	Essential Care	\checkmark	×	0	0	0	3000	
Bankwest	Secure Home Extra	\checkmark	×	•	0	•	8000	
Bendigo Bank	Gold Home & Contents Insurance	\checkmark	×	•	•	•	20%	
BoQ	Defined Events/ Secure Home Extra	\checkmark	\checkmark	•	0	•	20%	
BoQ	Accidental Damage/ Secure Home El	\checkmark	\checkmark	•	•	•	20%	
BUPA	Accidental Damage	\checkmark	×	•	•	•	20%	
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	
CGU	Accidental Damage Insurance	\checkmark	×	•	•	•	20%	
Coles	Home Insurance + Fusion + Accidenta	×	×	•	•	•	1000	
Coles	Home Insurance + Fusion	×	×	•	0	•	1000	
Coles	Home Insurance	×	×	•	0	0	1000	
CUA	First Choice Accidental Damage	×	×	•	•	•	7500	
HBF	Accidental Damage	\checkmark	×	•	•	•	20%	
HBF	Fundamentals	\checkmark	×	•	0	0	2000	
IMB	Defined Events	\checkmark	\checkmark	•	0	•	20%	
IMB	Accidental Damage	\checkmark	\checkmark	•	•	•	20%	
MYER	Home Cover Prestige	\checkmark	*	۲	•	•	SI	

 \checkmark

x

O

Contents Insurance - Low Sum Insured

your guide to product excellence

Home Cover

SI



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optional

standard

not available

Based of	n \$75,000 Pay Monthly	Nill Excess		me Inclusions		Jew	ellery				
Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit				
Home & Contents + Accidental dama્	✓	×	•	•	•	SI	3000				
First Choice Accidental Damage	\checkmark	×	•	•	•	20%	2500				
Home & Contents + Fusion + Acciden	×	×	•	•	•	20%	1000				
Home & Contents + Fusion	×	×	•	0	•	20%	1000				
Home & Contents	×	×	•	0	0	20%	1000				
Top Cover	\checkmark	×	•	•	O	2500	1000				
PREMIER CARE	\checkmark	×	•	•	•	10000	2000				
ESSENTIAL CARE	\checkmark	×	0	0	0	3000	500				
Classic Home & Contents Insurance	×	\checkmark	•	O	Ð	4000	1000				
Platinum Essential Home & Contents	×	\checkmark	•	•	•	20000	5000				
Platinum Essential Home & Contents	×	\checkmark	•	•	•	20000	5000				
ESSENTIAL CARE	\checkmark	×	0	0	0	3000	500				
PREMIER CARE	\checkmark	×	•	•	•	10000	2000				
Comprehensive Home Insurance	\checkmark	×	•	•	Ð	5000	1000				
Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000				
Classic Home & Contents Insurance	\checkmark	×	•	•	•	7500	2000				
SURECOVER GOLD	×	×	•	•	•	20%	2000				
	Product Name Home & Contents + Accidental damage First Choice Accidental Damage Home & Contents + Fusion + Acciden Home & Contents + Fusion + Acciden Home & Contents + Fusion Home & Contents + Fusion Home & Contents Top Cover PREMIER CARE ESSENTIAL CARE Classic Home & Contents Insurance Platinum Essential Home & Contents PSENTIAL CARE PREMIER CARE Classic Home & Contents Insurance PREMIER CARE PREMIER CARE Prestige Home & Contents Insurance Classic Home & Contents Insurance Classic Home & Contents Insurance	Based on \$75,000Product NamePay Monthly at No Extra CostHome & Contents + Accidental damaş✓First Choice Accidental Damage✓Home & Contents + Fusion + Acciden×Home & Contents + Fusion + Acciden×Home & Contents + Fusion×Home & Contents + Fusion×Home & Contents×First Choice Accidental Damage✓Home & Contents + Fusion×Home & Contents×For Cover✓PREMIER CARE✓Classic Home & Contents Insurance×Platinum Essential Home & Contents×PREMIER CARE✓PREMIER CARE✓Comprehensive Home Insurance✓Prestige Home & Contents Insurance✓Prestige Home & Contents Insurance✓Classic Home & Contents Insurance✓	Based on \$75,000 contentsProduct NamePay Monthly at No Extra CostNill Excess AvailableHome & Contents + Accidental damay✓×First Choice Accidental Damage✓×Home & Contents + Fusion + Acciden××Home & Contents + Fusion××Home & Contents + Fusion××Home & Contents + Fusion××Home & Contents××Home & Contents××Classic Home & Contents××PREMIER CARE✓×ESSENTIAL CARE✓×Platinum Essential Home & Contents×✓Platinum Essential Home & Contents×✓PREMIER CARE✓×Comprehensive Home Insurance✓×Prestige Home & Contents Insurance✓×Prestige Home & Contents Insurance✓×Prestige Home & Contents Insurance✓×Classic Home & Contents Insurance✓×Prestige Home & Contents Insurance✓×Prestige Home & Contents Insurance✓×Classic Home & Contents Insurance✓×	Product Nameat No Extra CostAvailableContents in Open Air CoveredHome & Contents + Accidental damaç✓X●First Choice Accidental Damage✓X●Home & Contents + Fusion + AccidenX●Home & Contents + FusionXX●Home & Contents + FusionXX●Home & ContentsXX●Home & ContentsXX●PREMIER CARE✓X●ESSENTIAL CARE✓X●Platinum Essential Home & ContentsX✓●Platinum Essential Home & ContentsX✓●PREMIER CARE✓X●Platinum Essential Home & ContentsX✓●Prestige Home & Contents Insurance✓X●Prestige Home & Contents Insurance✓X●Classic Home & Contents Insurance✓X●Prestige Home & Contents Insurance✓X●Prestige Home & Contents Insurance✓X●Prestige Home & Contents Insurance✓X● <td< td=""><td>Based on \$75,000 contents sum insuredProduct NamePay Monthly at CostNill Excess AvailableHome InclusionsHome & Contents + Accidental damayXFirst Choice Accidental DamageXHome & Contents + Fusion + AccidenxXHome & Contents + Fusion + AccidenxXHome & Contents + Fusion + AccidenxXHome & Contents + FusionxXHome & ContentsxXHome & ContentsxXPREMIER CAREXPlatinum Essential Home & ContentsxPlatinum Essential Home & ContentsxPREMIER CAREXPREMIER CAREXPlatinum Essential Home & ContentsxPREMIER CAREXPREMIER CAREXPREMIER CAREXPrestige Home & Contents InsuranceXPrestige Home & Contents InsuranceXPrestige Home & Contents InsuranceXClassic Home & Contents InsuranceXClassic Home & Contents InsuranceXClassic Home & Contents InsuranceXPrestige Home & Contents InsuranceX</td><td>Descent of the start of the</td><td>Based on \$75,000 contents sum insured Product Name Pay Monthly a No Extra Cost NIF Excess Available Home Inclusions Fusion Cover Maximum Home & Contents + Accidental damag</td></td<>	Based on \$75,000 contents sum insuredProduct NamePay Monthly at CostNill Excess AvailableHome InclusionsHome & Contents + Accidental damayXFirst Choice Accidental DamageXHome & Contents + Fusion + AccidenxXHome & Contents + Fusion + AccidenxXHome & Contents + Fusion + AccidenxXHome & Contents + FusionxXHome & ContentsxXHome & ContentsxXPREMIER CAREXPlatinum Essential Home & ContentsxPlatinum Essential Home & ContentsxPREMIER CAREXPREMIER CAREXPlatinum Essential Home & ContentsxPREMIER CAREXPREMIER CAREXPREMIER CAREXPrestige Home & Contents InsuranceXPrestige Home & Contents InsuranceXPrestige Home & Contents InsuranceXClassic Home & Contents InsuranceXClassic Home & Contents InsuranceXClassic Home & Contents InsuranceXPrestige Home & Contents InsuranceX	Descent of the start of the	Based on \$75,000 contents sum insured Product Name Pay Monthly a No Extra Cost NIF Excess Available Home Inclusions Fusion Cover Maximum Home & Contents + Accidental damag				



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not available

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optional

standard

	Contents Insurance - Low Sum Insured Based on \$75,000 contents sum insured										
		Pay Monthly at No Extra	Nill Excess Available	Home Inclusions			Jew	ellery			
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit			
**											
Allianz	SURECOVER PLUS	×	×	•	0	•	7500	2000			
Catholic Church Insurances Lim	Classic Home & Contents Insurance	\checkmark	×	•	0	•	7500	2000			
Citibank	Home Cover Prestige	✓	×	•	•	•	2000	5000			
Citibank	Vital Home Cover	\checkmark	×	•	0	0	2000	5000			
Citibank	Classic Home Cover	✓	×	•	0	•	2000	5000			
HSBC	Prestige Home Insurance	\checkmark	×	•	•	•	5000	2000			
HSBC	Classic Home Insurance	✓	×	•	0	•	5000	2000			
nab	Home Insurance	\checkmark	×	•	0	•	7500	2000			
*											
1Cover Direct	VITAL Home & Contents Insurance	\checkmark	×	•	0	0	7500	2000			
Allianz	SURECOVER	×	×	•	0	0	7500	2000			
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	\checkmark	×	•	0	0	7500	2000			
HSBC	Vital Home Insurance	\checkmark	×	•	0	0	5000	2000			
nab	Home Insurance Essentials	\checkmark	×	•	0	0	7500	2000			



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South Queensland

not available

optional

standard

		South Qu) 1000) 1000) 1000) 1000 3000) 1000					
		Pay Monthly	Nill Excess Available	Hc	ome Inclusions		Jew	ellery
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

Bank of Melbourne	Quality Care	\checkmark	×	•	0	•	5000	1000
BANKSA	Quality Care	\checkmark	×	•	0	•	5000	1000
CommInsure	Home Insurance + Accidental Damag	\checkmark	\checkmark	•	•	•	4000	1000
CommInsure	Home Insurance	\checkmark	\checkmark	•	Ð	•	4000	1000
OnePath	Home & Contents	\checkmark	×	•	Ð	•	SI	3000
St George	QUALITY CARE	\checkmark	×	•	0	•	5000	1000
Westpac	QUALITY CARE	\checkmark	×	•	0	•	5000	1000

1300 Insurance	Home & Contents	×	×	•	Ð	Ð	3000	1000
AAMI	AAMI Home Insurance	×	×	•	•	•	5000	1000
Bankwest	Secure Home Extra	\checkmark	×	•	0	•	8000	2000
Bendigo Bank	Silver Home & Contents Insurance	\checkmark	×	•	0	•	20%	2500
BoQ	Defined Events/ Secure Home Extra	\checkmark	✓	•	0	•	20%	2000
Budget Direct	Home & Contents Insurance	×	×	•	O	Ð	3000	1000
BUPA	Fundamentals	\checkmark	×	•	Ð	0	2000	1000
BUPA	Listed Events	\checkmark	×	•	O	•	20%	2500
CGU	Listed Events Insurance	\checkmark	×	•	0	•	20%	2500
CUA	First Choice Listed Events	×	×	•	0	•	5000	2500

Contents Insurance - Low Sum Insured



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South Queensland

Ο

not available

optional

standard

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

HBF	Listed Events	\checkmark	×	•	0	•	20%	2500			
NRMA	Home & Contents	×	×	•	Ð	Ð	2500	2500			
OnePath	Home & Contents + Accidental damag	\checkmark	×	•	•	•	SI	3000			
People's Choice CU	First Choice Listed Events	\checkmark	×	•	0	•	20%	2500			
RACQ	Home & Contents	×	\checkmark	•	O	Ð	6000	2000			
Suncorp	Platinum Essential Home & Contents	×	\checkmark	•	•	•	20000	5000			

Allianz	SURECOVER PLUS	×	×	•	0	•	7500	2000			
ANZ	ANZ Home Insurance	\checkmark	×	•	•	•	SI	3000			
AON	HOME PLUS	\checkmark	×	•	0	•	20%	2500			
AON	ACCIDENTAL DAMAGE (Blue Ribbor	\checkmark	×	•	•	•	20%	2500			
Bank of Melbourne	Essential Care	\checkmark	×	0	0	0	3000	500			
Bank of Melbourne	Premier Care	\checkmark	×	•	•	•	10000	2000			
BANKSA	Premier Care	\checkmark	×	•	•	•	10000	2000			
BANKSA	Essential Care	\checkmark	×	0	0	0	3000	500			
Bendigo Bank	Bronze Home & Contents Insurance	\checkmark	×	•	0	0	2000	1000			
Bendigo Bank	Gold Home & Contents Insurance	\checkmark	×	•	•	•	20%	2500			
BoQ	Accidental Damage/ Secure Home El	\checkmark	\checkmark	٠	•	•	20%	2000			

Contents Insurance - Low Sum Insured



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South Queensland

not available

optional

standard

Based on \$75,000 contents sum insured										
		Pay Monthly	Nill Excess				Jew	ellery Item Limit 2500 2000 2000 1000 2500 5000 5000 2500 1000 2500 1000 2500 2000 20		
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit		

BUPA	Accidental Damage	\checkmark	×	•	•	•	20%	2500		
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	\checkmark	×	•	0	0	7500	2000		
Catholic Church Insurances Lim	Classic Home & Contents Insurance	\checkmark	×	•	0	•	7500	2000		
CGU	Fundamentals Home Insurance	\checkmark	×	•	0	0	2000	1000		
CGU	Accidental Damage Insurance	\checkmark	×	•	•	•	20%	2500		
Citibank	Vital Home Cover	\checkmark	×	•	0	0	2000	5000		
Citibank	Classic Home Cover	\checkmark	×	•	0	•	2000	5000		
CUA	First Choice Accidental Damage	×	×	•	•	•	7500	2500		
IBF	Fundamentals	\checkmark	×	•	0	0	2000	1000		
IBF	Accidental Damage	\checkmark	×	•	•	•	20%	2500		
ISBC	Vital Home Insurance	\checkmark	×	•	0	0	5000	2000		
MB	Accidental Damage	\checkmark	\checkmark	•	•	•	20%	2000		
/YER	Home Cover Prestige	\checkmark	×	•	•	•	SI	3000		
/IYER	Home Cover	✓	×	•	O	•	SI	2500		
IRMA	Home & Contents PLUS	×	×	•	٠	٠	2500	2500		
People's Choice CU	First Choice Accidental Damage	✓	×	•	•	•	20%	2500		
St George	ESSENTIAL CARE	\checkmark	×	0	0	0	3000	500		
ot George	PREMIER CARE	\checkmark	×	•	•	•	10000	2000		

Contents Insurance - Low Sum Insured



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not available

optional

standard

	South Qu	South Queensland						
		Pay Monthly) contents				Jew	Ueensland wellery Item Limit 5000 1000 500 2000
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

Suncorp	Platinum Essential Home & Contents	×	\checkmark	•	•	•	20000	5000
Suncorp	Classic Home & Contents Insurance	×	\checkmark	•	O	Ð	4000	1000
Westpac	ESSENTIAL CARE	\checkmark	×	0	0	0	3000	500
Westpac	PREMIER CARE	✓	*	•	•	•	10000	2000
**								
1Cover Direct	VITAL Home & Contents Insurance	\checkmark	×	•	0	0	7500	2000
1Cover Direct	Classic Home & Contents Insurance	\checkmark	×	•	•	•	7500	2000
Allianz	SURECOVER	×	×	•	0	0	7500	2000
Allianz	SURECOVER GOLD	×	×	•	•	•	20%	2000
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000
Citibank	Home Cover Prestige	\checkmark	×	•	•	•	2000	5000
HSBC	Classic Home Insurance	\checkmark	×	•	0	•	5000	2000
HSBC	Prestige Home Insurance	\checkmark	×	•	•	•	5000	2000
IMB	Defined Events	\checkmark	\checkmark	•	0	•	20%	2000
nab	Home Insurance Essentials	\checkmark	×	•	0	0	7500	2000
nab	Home Insurance	✓	×	•	0	•	7500	2000



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South Queensland

not available

optional

standard

Based on \$75,000 contents sum insured										
		Pay Monthly at No Extra						Jewellery		
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit		
*										
1Cover Direct	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000		
Coles	Home Insurance	×	×	•	0	0	1000	1000		
Coles	Home Insurance + Fusion + Accidenta	×	×	•	•	•	1000	1000		
Coles	Home Insurance + Fusion	×	×	•	0	•	1000	1000		

Contents Insurance - Low Sum Insured



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optional

standard

South Australia

Ο

not available

	South	Australia						
		Pay Monthly	Nill Excess	Home Inclusions			Jew	ellery
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

AAMI	AAMI Home Insurance	×	×	•	•	•	5000	1000
Australian Unity	Everyday care	\checkmark	×	•	0	•	25%	1000
Australian Unity	Extra care	\checkmark	×	•	0	•	25%	2500
BUPA	Listed Events	\checkmark	×	•	O	•	20%	2500
OnePath	Home & Contents	\checkmark	×	•	O	•	SI	3000
RAA	Home & Contents	\checkmark	\checkmark	•	0	O	10000	5000
Real Insurance	Essential Cover	\checkmark	×	•	O	Ð	5000	1000
SGIC	Home Cover	×	×	•	O	O	2500	2500
Woolworths	Standard Home Insurance	\checkmark	×	•	0	O	2500	1000

AON	HOME PLUS	✓	×	•	0	•	20%	2500
Bank of Melbourne	Quality Care	\checkmark	×	•	0	•	5000	1000
BANKSA	Quality Care	\checkmark	×	•	0	•	5000	1000
Bankwest	Secure Home Extra	\checkmark	×	•	0	•	8000	2000
Bendigo Bank	Silver Home & Contents Insurance	\checkmark	×	•	0	•	20%	2500
BoQ	Defined Events/ Secure Home Extra	\checkmark	\checkmark	•	0	•	20%	2000
Budget Direct	Home & Contents Insurance	×	×	•	O	Ð	3000	1000
BUPA	Fundamentals	\checkmark	×	•	O	0	2000	1000

Contante Incurance I ou Sum Incurad



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not available

optional

standard

	Contents Insurance - Low Sum Insured								
	Based o	n \$75,000) contents	s sum insured				Australia	
		Pay Monthly at No Extra	Nill Excess Available	Нс	ome Inclusions		Jewellery		
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit	

CGU	Listed Events Insurance	\checkmark	×	•	0	•	20%	2500	
CommInsure	Home Insurance	\checkmark	\checkmark	•	O	•	4000	1000	
CUA	First Choice Listed Events	×	×	•	0	•	5000	2500	
People's Choice CU	First Choice Listed Events	\checkmark	×	•	0	•	20%	2500	
QBE	Home Cover	×	×	•	0	•	1500	1500	
SGIC	Home Plus Cover	×	×	•	•	•	2500	2500	
St George	QUALITY CARE	\checkmark	×	•	0	•	5000	1000	
Westpac	QUALITY CARE	✓	*	•	0	•	5000	1000	

1300 Insurance	Home & Contents	×	×	•	Ð	Ð	3000	1000	
Allianz	SURECOVER PLUS	×	×	•	0	•	7500	2000	
ANZ	ANZ Home Insurance	\checkmark	×	•	•	•	SI	3000	
AON	ACCIDENTAL DAMAGE (Blue Ribbo	r √	×	•	•	•	20%	2500	
Australian Unity	Elite care	\checkmark	×	•	•	•	25%	2500	
Bank of Melbourne	Premier Care	\checkmark	×	•	•	•	10000	2000	
BANKSA	Premier Care	\checkmark	×	•	•	•	10000	2000	
Bendigo Bank	Gold Home & Contents Insurance	\checkmark	×	•	•	•	20%	2500	
Bendigo Bank	Bronze Home & Contents Insurance	\checkmark	×	•	0	0	2000	1000	



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optional

standard

not available

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

BoQ	Accidental Damage/ Secure Home El	\checkmark	\checkmark	•	•	•	20%	2000			
BUPA	Accidental Damage	\checkmark	×	•	•	•	20%	2500			
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000			
Catholic Church Insurances Lim	Classic Home & Contents Insurance	\checkmark	×	•	0	•	7500	2000			
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	\checkmark	×	•	0	0	7500	2000			
CGU	Accidental Damage Insurance	\checkmark	×	•	•	•	20%	2500			
CGU	Fundamentals Home Insurance	\checkmark	×	•	0	0	2000	1000			
Citibank	Vital Home Cover	\checkmark	×	•	0	0	2000	5000			
Coles	Home Insurance + Fusion + Accidenta	×	×	•	•	•	1000	1000			
Coles	Home Insurance + Fusion	×	×	•	0	•	1000	1000			
Coles	Home Insurance	×	×	•	0	0	1000	1000			
CommInsure	Home Insurance + Accidental Damag	\checkmark	\checkmark	•	•	•	4000	1000			
CUA	First Choice Accidental Damage	×	×	•	•	•	7500	2500			
HBF	Accidental Damage	\checkmark	×	•	•	•	20%	2500			
HBF	Fundamentals	\checkmark	×	•	0	0	2000	1000			
HBF	Listed Events	\checkmark	×	•	0	•	20%	2500			
HSBC	Classic Home Insurance	\checkmark	×	•	0	٠	5000	2000			
HSBC	Vital Home Insurance	\checkmark	×	•	0	0	5000	2000			

Contents Insurance - Low Sum Insured



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optional

standard

South Australi

not available

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

IMB	Accidental Damage	\checkmark	\checkmark	•	•	•	20%	2000			
MYER	Home Cover	\checkmark	×	•	O	•	SI	2500			
nab	Home Insurance	\checkmark	×	•	0	•	7500	2000			
nab	Home Insurance Essentials	\checkmark	×	•	0	0	7500	2000			
OnePath	Home & Contents + Accidental damage	\checkmark	×	•	•	•	SI	3000			
People's Choice CU	First Choice Accidental Damage	\checkmark	×	•	•	•	20%	2500			
QBE	Home Cover + Accidental Damage	×	×	•	•	•	1500	1500			
Real Insurance	Top Cover	\checkmark	×	•	•	Ð	2500	1000			
St George	PREMIER CARE	\checkmark	×	•	•	•	10000	2000			
Suncorp	Platinum Essential Home & Contents	×	✓	•	•	•	20000	5000			
Westpac	PREMIER CARE	\checkmark	×	•	•	•	10000	2000			
Woolworths	Comprehensive Home Insurance	✓	*	•	•	O	5000	1000			
**											
1Cover Direct	Classic Home & Contents Insurance	\checkmark	×	•	•	•	7500	2000			
Allianz	SURECOVER	×	×	•	0	0	7500	2000			
Allianz	SURECOVER GOLD	×	×	•	٠	•	20%	2000			
Bank of Melbourne	Essential Care	\checkmark	×	0	0	0	3000	500			
BANKSA	Essential Care	\checkmark	×	0	0	0	3000	500			

Contante Incurance I ou Sum Incurad



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optional

standard

South Australia

not available

	Based on \$75,000 contents sum insured										
		Pay Monthly	Nill Excess	Hc	ome Inclusions		Jew	ellery			
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit			
**											
HSBC	Prestige Home Insurance	\checkmark	×	•	•	•	5000	2000			
MYER	Home Cover Prestige	\checkmark	×	•	•	•	SI	3000			
RAA	Home & Contents	\checkmark	\checkmark	•	•	Ð	10000	5000			
St George	ESSENTIAL CARE	\checkmark	×	0	0	0	3000	500			
Suncorp	Platinum Essential Home & Contents	×	\checkmark	•	•	•	20000	5000			
Suncorp	Classic Home & Contents Insurance	×	\checkmark	•	O	Ð	4000	1000			
Westpac	ESSENTIAL CARE	\checkmark	×	0	0	0	3000	500			
*											
1Cover Direct	VITAL Home & Contents Insurance	\checkmark	×	•	0	0	7500	2000			
1Cover Direct	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000			
Citibank	Home Cover Prestige	\checkmark	×	•	•	•	2000	5000			
Citibank	Classic Home Cover	\checkmark	×	•	0	•	2000	5000			
IMB	Defined Events	\checkmark	\checkmark	•	0	•	20%	2000			

Contents Insurance - Low Sum Insured



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Ο

not available

optional

standard

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

Bank of Melbourne	Quality Care	\checkmark	×	•	0	•	5000	1000			
BANKSA	Quality Care	\checkmark	×	•	0	•	5000	1000			
Bankwest	Secure Home Extra	\checkmark	×	•	0	•	8000	2000			
OnePath	Home & Contents	\checkmark	×	•	O	•	SI	3000			
St George	QUALITY CARE	\checkmark	×	•	0	•	5000	1000			
Westpac	QUALITY CARE	\checkmark	×	•	0	•	5000	1000			

Bank of Melbourne	Essential Care	\checkmark	×	0	0	0	3000	500			
Bank of Melbourne	Premier Care	\checkmark	×	•	•	•	10000	2000			
BANKSA	Essential Care	\checkmark	×	0	0	0	3000	500			
BANKSA	Premier Care	\checkmark	×	•	•	•	10000	2000			
BoQ	Accidental Damage/ Secure Home E	✓	✓	•	•	•	20%	2000			
BoQ	Defined Events/ Secure Home Extra	\checkmark	\checkmark	•	0	•	20%	2000			
CommInsure	Home Insurance + Accidental Damag	✓	✓	•	•	•	4000	1000			
CommInsure	Home Insurance	\checkmark	\checkmark	•	O	•	4000	1000			
St George	ESSENTIAL CARE	\checkmark	×	0	0	0	3000	500			
St George	PREMIER CARE	\checkmark	×	•	•	•	10000	2000			
Suncorp	Platinum Essential Home & Contents	×	\checkmark	•	•	•	20000	5000			

Contante Incurance I ou Sum Incurad



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standard 🕕 optional 🔘

Ο	not available

Contents Insurance - Low Sum InsuredNorth QueenslandBased on \$75,000 contents sum insuredNorth Queensland										
		Pay Monthly	Nill Excess	Home Inclusions			Jewellery			
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit		

Suncorp	Classic Home & Contents Insurance	×	✓	•	O	Ð	4000	1000		
Westpac	ESSENTIAL CARE	\checkmark	×	0	0	0	3000	500		
Westpac	PREMIER CARE	\checkmark	×	•	•	•	10000	2000		

AAMI	AAMI Home Insurance	×	×	•	•	•	5000	1000		
ANZ	ANZ Home Insurance	\checkmark	×	•	•	•	SI	3000		
AON	HOME PLUS	\checkmark	×	•	0	•	20%	2500		
AON	ACCIDENTAL DAMAGE (Blue Ribbor	\checkmark	×	•	•	•	20%	2500		
Bendigo Bank	Bronze Home & Contents Insurance	\checkmark	×	•	0	0	2000	1000		
Bendigo Bank	Silver Home & Contents Insurance	\checkmark	×	•	0	•	20%	2500		
Bendigo Bank	Gold Home & Contents Insurance	\checkmark	×	•	•	•	20%	2500		
BUPA	Fundamentals	\checkmark	×	•	Ð	0	2000	1000		
BUPA	Listed Events	\checkmark	×	•	Ð	•	20%	2500		
BUPA	Accidental Damage	\checkmark	×	•	•	•	20%	2500		
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000		
Catholic Church Insurances Lim	Classic Home & Contents Insurance	\checkmark	×	•	0	•	7500	2000		
CGU	Listed Events Insurance	\checkmark	×	•	0	•	20%	2500		
CGU	Accidental Damage Insurance	\checkmark	×	•	•	•	20%	2500		



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North Queensland

 \cap

not available

optional

standard

Based on \$75,000 contents sum insured Pay Monthly Nill Excess Home Inclusions Jewellery at No Extra Available **Company Name** Product Name Contents in Open Air Accidental **Fusion Cover** Maximum **Item Limit** Cost Covered Damage $\star \star \star$ CGU Fundamentals Home Insurance \checkmark x \circ 1000 O 2000 Home Cover Prestige Citibank \checkmark x 2000 5000 First Choice Listed Events CUA х x O 5000 2500 First Choice Accidental Damage CUA x x 7500 2500 Listed Events Ο HBF \checkmark x 2500 20% HBF **Fundamentals** x O \circ 1000 ~ 2000 HBF Accidental Damage x 2500 ~ 20% HSBC Prestige Home Insurance x 2000 \checkmark 5000 Defined Events IMB \checkmark 2000 \checkmark $^{\circ}$ 20% IMB Accidental Damage \checkmark 20% 2000 \checkmark Home Cover x MYER \checkmark O SI 2500 Home Cover Prestige x MYER \checkmark 3000 SI Home & Contents NRMA x x O O 2500 2500 Home & Contents PLUS x NRMA x 2500 2500 OnePath Home & Contents + Accidental damac \checkmark x 3000 SI People's Choice CU First Choice Listed Events x 2500 \checkmark O 20% First Choice Accidental Damage People's Choice CU \checkmark x 2500 20% Platinum Essential Home & Contents \checkmark Suncorp x 20000 5000

Contents Insurance - Low Sum Insured



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North Queensland

not available

optional

standard

	Based on \$75,000 contents sum insured										
		Pay Monthly	Nill Excess	Нс	ome Inclusions		Jewellery				
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit			
**											
1Cover Direct	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000			
1Cover Direct	Classic Home & Contents Insurance	\checkmark	×	•	•	•	7500	2000			
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	\checkmark	×	•	0	0	7500	2000			
Citibank	Vital Home Cover	\checkmark	×	•	0	0	2000	5000			
Citibank	Classic Home Cover	\checkmark	×	•	0	•	2000	5000			
Coles	Home Insurance + Fusion + Accidenta	×	*	٠	•	•	1000	1000			
Coles	Home Insurance + Fusion	×	×	•	0	•	1000	1000			
HSBC	Classic Home Insurance	\checkmark	*	•	0	•	5000	2000			
nab	Home Insurance	✓	*	•	0	•	7500	2000			
*											
1Cover Direct	VITAL Home & Contents Insurance	\checkmark	×	•	0	0	7500	2000			
Coles	Home Insurance	×	×	•	0	0	1000	1000			
ISBC	Vital Home Insurance	\checkmark	×	•	0	0	5000	2000			
nab	Home Insurance Essentials	\checkmark	×	•	0	0	7500	2000			
nab	Home Insurance Essentials	✓	×	•	0	0	7500				

Contents Insurance - Low Sum Insured



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Ο

not available

optional

standard

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

Bendigo Bank	Silver Home & Contents Insurance	\checkmark	×	•	0	•	20%	2500		
CGU	Listed Events Insurance	\checkmark	×	•	0	•	20%	2500		
CGU	Fundamentals Home Insurance	\checkmark	×	•	0	0	2000	1000		
CommInsure	Home Insurance	\checkmark	\checkmark	•	Ð	•	4000	1000		
OnePath	Home & Contents	\checkmark	×	•	O	•	SI	3000		
People's Choice CU	First Choice Listed Events	\checkmark	×	•	0	•	20%	2500		
QBE	Home Cover	×	×	•	0	•	1500	1500		
Real Insurance	Essential Cover	✓	*	•	O	O	5000	1000		

1300 Insurance	Home & Contents	×	×	•	O	Ð	3000	1000		
AAMI	AAMI Home Insurance	×	×	•	•	•	5000	1000		
AON	HOME PLUS	\checkmark	×	•	0	•	20%	2500		
Bank of Melbourne	Quality Care	\checkmark	×	•	0	•	5000	1000		
BANKSA	Quality Care	\checkmark	×	•	0	•	5000	1000		
Budget Direct	Home & Contents Insurance	×	×	•	O	•	3000	1000		
BUPA	Fundamentals	\checkmark	×	•	O	0	2000	1000		
BUPA	Listed Events	\checkmark	×	•	O	•	20%	2500		
CUA	First Choice Listed Events	×	×	•	0	•	5000	2500		

Contante Incurance I ou Sum Incurad



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optional

standard

Ο

not available

	New So	New South Wales						
	Based o	n \$75,000	content	s sum insured				
		Pay Monthly at No Extra	Nill Excess Available	Home Inclusions			Jewellery	
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

GIO	Platinum Essential Plus	×	\checkmark	•	•	•	40000	10000
GIO	Platinum Essential	×	\checkmark	•	٠	•	20000	5000
HBF	Fundamentals	\checkmark	×	•	0	0	2000	1000
HBF	Listed Events	\checkmark	×	•	0	•	20%	2500
St George	QUALITY CARE	\checkmark	×	•	0	•	5000	1000
Westpac	QUALITY CARE	\checkmark	×	•	0	•	5000	1000
Woolworths	Standard Home Insurance	✓	×	•	0	Ð	2500	1000

Allianz	SURECOVER PLUS	×	×	•	0	•	7500	2000
ANZ	ANZ Home Insurance	\checkmark	×	•	•	•	SI	3000
AON	ACCIDENTAL DAMAGE (Blue Ribbo	r 🗸	×	•	•	•	20%	2500
Bank of Melbourne	Premier Care	\checkmark	×	•	•	•	10000	2000
Bank of Melbourne	Essential Care	\checkmark	×	0	0	0	3000	500
BANKSA	Essential Care	\checkmark	×	0	0	0	3000	500
BANKSA	Premier Care	\checkmark	×	•	٠	•	10000	2000
Bankwest	Secure Home Extra	\checkmark	×	٠	0	٠	8000	2000
Bendigo Bank	Bronze Home & Contents Insurance	\checkmark	×	•	0	0	2000	1000
Bendigo Bank	Gold Home & Contents Insurance	\checkmark	×	•	•	•	20%	2500



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optional

standard

not available

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

BoQ	Accidental Damage/ Secure Home El	✓	✓	•	•	•	20%	2000			
BoQ	Defined Events/ Secure Home Extra	\checkmark	\checkmark	•	0	•	20%	2000			
BUPA	Accidental Damage	\checkmark	×	•	•	•	20%	2500			
CGU	Accidental Damage Insurance	\checkmark	×	•	•	•	20%	2500			
Coles	Home Insurance + Fusion + Accidenta	×	×	•	•	•	1000	1000			
Coles	Home Insurance + Fusion	×	×	•	0	•	1000	1000			
Coles	Home Insurance	×	×	•	0	0	1000	1000			
CommInsure	Home Insurance + Accidental Damag	\checkmark	\checkmark	•	•	•	4000	1000			
CUA	First Choice Accidental Damage	×	×	•	•	•	7500	2500			
GIO	Classic	×	\checkmark	•	Ð	Ð	4000	1000			
HBF	Accidental Damage	\checkmark	×	•	•	•	20%	2500			
IMB	Accidental Damage	\checkmark	\checkmark	•	•	•	20%	2000			
IMB	Defined Events	\checkmark	\checkmark	•	0	•	20%	2000			
MYER	Home Cover	\checkmark	×	•	O	•	SI	2500			
MYER	Home Cover Prestige	\checkmark	×	•	•	•	SI	3000			
NRMA	Home & Contents PLUS	×	×	•	•	•	2500	2500			
NRMA	Home & Contents	×	×	•	O	Ð	2500	2500			
OnePath	Home & Contents + Accidental damag	\checkmark	×	•	•	•	SI	3000			



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not available

optional

standard

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

People's Choice CU	First Choice Accidental Damage	\checkmark	×	•	•	•	20%	2500		
QBE	Home Cover + Accidental Damage	×	×	•	•	•	1500	1500		
Real Insurance	Top Cover	\checkmark	×	•	•	Ð	2500	1000		
St George	PREMIER CARE	\checkmark	×	•	•	•	10000	2000		
St George	ESSENTIAL CARE	\checkmark	×	0	0	0	3000	500		
Suncorp	Classic Home & Contents Insurance	×	✓	٠	O	O	4000	1000		
Suncorp	Platinum Essential Home & Contents	×	\checkmark	•	•	•	20000	5000		
Suncorp	Platinum Essential Home & Contents	×	✓	•	•	•	20000	5000		
Westpac	PREMIER CARE	\checkmark	×	•	•	•	10000	2000		
Westpac	ESSENTIAL CARE	\checkmark	×	0	0	0	3000	500		
Woolworths	Comprehensive Home Insurance	✓	×	•	•	O	5000	1000		
**										
1Cover Direct	Classic Home & Contents Insurance	√	×	•	•	•	7500	2000		
Allianz	SURECOVER GOLD	×	×	•	•	•	20%	2000		
Allianz	SURECOVER	×	×	•	0	0	7500	2000		
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000		
Catholic Church Insurances Lim	Classic Home & Contents Insurance	\checkmark	×	•	0	•	7500	2000		
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	\checkmark	×	•	0	0	7500	2000		



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optional

standard

New South Wales

not available

	Based on \$75,000 contents sum insured										
	Pay Monthly	Nill Excess	Но	Jewellery							
Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit				
Home Cover Prestige	\checkmark	×	•	•	•	2000	5000				
Classic Home Cover	\checkmark	×	•	0	•	2000	5000				
Vital Home Cover	\checkmark	×	•	0	0	2000	5000				
Classic Home Insurance	\checkmark	×	•	0	•	5000	2000				
Vital Home Insurance	\checkmark	×	•	0	0	5000	2000				
Prestige Home Insurance	\checkmark	×	•	•	•	5000	2000				
Home Insurance	✓	×	•	0	•	7500	2000				
Prestige Home & Contents Insurance	• 🗸	×	•	•	•	20%	2000				
VITAL Home & Contents Insurance	\checkmark	×	•	0	0	7500	2000				
Home Insurance Essentials	\checkmark	×	•	0	0	7500	2000				
	Classic Home Cover Vital Home Cover Classic Home Insurance Vital Home Insurance Prestige Home Insurance Home Insurance Prestige Home & Contents Insurance VITAL Home & Contents Insurance	Product Nameat No Extra CostHome Cover Prestige✓Classic Home Cover✓Vital Home Cover✓Classic Home Insurance✓Vital Home Insurance✓Prestige Home Insurance✓Home Insurance✓Prestige Home & Contents Insurance✓VITAL Home & Contents Insurance✓	Product Nameat No Extra CostAvailableHome Cover Prestige✓×Classic Home Cover✓×Vital Home Cover✓×Classic Home Insurance✓×Vital Home Insurance✓×Prestige Home Insurance✓×Home Insurance✓×Prestige Home Insurance✓×Home Insurance✓×Vital Home Insurance✓×Vital Home Insurance✓×YITAL Home & Contents Insurance✓×VITAL Home & Contents Insurance✓×	Product Nameat No Extra CostAvailableContents in Open Air CoveredHome Cover Prestige✓×●Classic Home Cover✓×●Vital Home Cover✓×●Classic Home Insurance✓×●Vital Home Insurance✓×●Prestige Home Insurance✓×●Home Insurance✓×●Prestige Home Insurance✓×●Prestige Home & Contents Insurance✓×●VITAL Home & Contents Insurance✓×●	Product Nameat No Extra CostAvailableContents in Open Air CoveredAccidental DamageHome Cover Prestige✓×●Classic Home Cover✓×●Vital Home Cover✓×●Vital Home Cover✓×●Classic Home Insurance✓×●Vital Home Insurance✓×●Prestige Home Insurance✓×●Home Insurance✓×●Prestige Home Insurance✓×●Vital Home Insurance✓×●Vital Home Insurance✓×●Prestige Home & Contents Insurance✓×●VITAL Home & Contents Insurance✓×●	Product Nameat No Extra CostAvailableContents in Open Air CoveredAccidental DamageFusion CoverHome Cover Prestige✓×●●Classic Home Cover✓×●●Vital Home Cover✓×●●Classic Home Insurance✓×●●Vital Home Insurance✓×●●Prestige Home Insurance✓×●●Home Insurance✓×●●Prestige Home & Contents Insurance✓×●●Prestige Home & Contents Insurance✓×●●VITAL Home & Contents Insurance✓×●●VITAL Home & Contents Insurance✓×●●	Product Nameat No Extra CostAvailableContents in Open Alr CoveredAccidental DamageFusion CoverMaximumHome Cover Prestige✓×●●2000Classic Home Cover✓×●●2000Vital Home Cover✓×●●2000Classic Home Insurance✓×●●2000Vital Home Insurance✓×●●5000Vital Home Insurance✓×●●5000Prestige Home Insurance✓×●●7500Prestige Home & Contents Insurance✓×●●20%VITAL Home & Contents Insurance✓×●●20%VITAL Home & Contents Insurance✓×●●20%VITAL Home & Contents Insurance✓×●●20%				

Contents Insurance - Low Sum Insured



Western Australia

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🕨 standard 🔹 🔿 standard

O not available

Contents Insurance - High Sum Insured

Based on\$150,000 contents sum insured

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



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optional

standard

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not available

				n Sum Insured s sum insured			Western	Australia
		Pay Monthly	Nill Excess	Но	me Inclusions		Jew	ellery
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

AAMI	AAMI Home Insurance	×	×	•	•	•	5000	1000
Bankwest	Secure Home Extra	\checkmark	×	•	0	•	8000	2000
BoQ	Defined Events/ Secure Home Extra	\checkmark	\checkmark	•	0	•	20%	2000
CommInsure	Home Insurance	\checkmark	\checkmark	•	O	•	4000	1000
OnePath	Home & Contents	\checkmark	×	•	O	•	SI	3000
RAC	Home & Contents	×	\checkmark	•	0	•	3000	3000
SGIO	Home Cover	×	*	•	O	Ð	2500	2500

AON	HOME PLUS	\checkmark	×	•	0	•	20%	2500
Bank of Melbourne	Quality Care	\checkmark	×	•	0	•	5000	1000
BANKSA	Quality Care	✓	×	•	0	•	5000	1000
Bendigo Bank	Bronze Home & Contents Insurance	\checkmark	×	•	0	0	2000	1000
Bendigo Bank	Silver Home & Contents Insurance	\checkmark	×	•	0	•	20%	2500
CGU	Fundamentals Home Insurance	\checkmark	×	•	0	0	2000	1000
CGU	Listed Events Insurance	\checkmark	×	•	0	•	20%	2500
Citibank	Classic Home Cover	✓	×	•	0	٠	2000	5000
CommInsure	Home Insurance + Accidental Damag) √	\checkmark	•	•	•	4000	1000
CUA	First Choice Listed Events	×	×	•	0	•	5000	2500

Contents Insurance - High Sum Insured

your guide to product excellence



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optional

standard

Ο

not available

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

HBF	Listed Events	\checkmark	×	•	0	•	20%	2500			
People's Choice CU	First Choice Listed Events	\checkmark	×	•	0	•	20%	2500			
St George	QUALITY CARE	\checkmark	×	•	0	•	5000	1000			
Suncorp	Platinum Essential Home & Contents	×	\checkmark	•	•	•	20000	5000			
Westpac	QUALITY CARE	\checkmark	×	•	0	•	5000	1000			

1300 Insurance	Home & Contents	×	×	•	O	Ð	3000	1000			
Allianz	SURECOVER PLUS	×	×	•	0	•	7500	2000			
Allianz	SURECOVER	×	×	•	0	0	7500	2000			
ANZ	ANZ Home Insurance	\checkmark	×	•	•	•	SI	3000			
AON	ACCIDENTAL DAMAGE (Blue Ribbo	r 🗸	×	•	•	•	20%	2500			
Bank of Melbourne	Essential Care	\checkmark	×	0	0	0	3000	500			
Bank of Melbourne	Premier Care	\checkmark	×	•	•	•	10000	2000			
BANKSA	Premier Care	\checkmark	×	•	•	•	10000	2000			
BANKSA	Essential Care	\checkmark	×	0	0	0	3000	500			
Bendigo Bank	Gold Home & Contents Insurance	\checkmark	×	•	٠	٠	20%	2500			
BoQ	Accidental Damage/ Secure Home El	\checkmark	\checkmark	•	•	•	20%	2000			
Budget Direct	Home & Contents Insurance	×	×	•	O	Ð	3000	1000			

Contents Insurance - High Sum Insured



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Mostorn Australi

not available

optional

standard

				s sum insured			Western	Australia
		Pay Monthly					Jew	ellery
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

BUPA	Fundamentals	\checkmark	×	•	O	0	2000	1000
BUPA	Accidental Damage	\checkmark	×	•	•	•	20%	2500
BUPA	Listed Events	\checkmark	×	•	O	•	20%	2500
Catholic Church Insurances Lim	Classic Home & Contents Insurance	\checkmark	×	•	0	•	7500	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	\checkmark	×	•	0	0	7500	2000
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	 ✓ 	×	•	•	•	20%	2000
CGU	Accidental Damage Insurance	\checkmark	×	•	•	•	20%	2500
Citibank	Vital Home Cover	\checkmark	×	•	0	0	2000	5000
CUA	First Choice Accidental Damage	×	×	•	•	•	7500	2500
GIO	Classic	×	\checkmark	•	O	Ð	4000	1000
HBF	Accidental Damage	\checkmark	×	•	•	•	20%	2500
HBF	Fundamentals	\checkmark	×	•	0	0	2000	1000
HSBC	Classic Home Insurance	\checkmark	×	•	0	•	5000	2000
HSBC	Vital Home Insurance	\checkmark	×	•	0	0	5000	2000
IMB	Defined Events	\checkmark	\checkmark	•	0	•	20%	2000
IMB	Accidental Damage	\checkmark	\checkmark	•	•	•	20%	2000
OnePath	Home & Contents + Accidental dama	(✓	×	•	•	•	SI	3000
People's Choice CU	First Choice Accidental Damage	\checkmark	×	•	•	•	20%	2500

Contents Insurance - High Sum Insured



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Western Australi

not available

optional

standard

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

QBE	Home Cover + Accidental Damage	×	×	•	•	•	1500	1500
QBE	Home Cover	×	×	•	0	•	1500	1500
SGIO	Home Plus Cover	×	×	•	•	•	2500	2500
St George	ESSENTIAL CARE	\checkmark	×	0	0	0	3000	500
St George	PREMIER CARE	\checkmark	×	•	•	•	10000	2000
Suncorp	Classic Home & Contents Insurance	×	✓	•	O	O	4000	1000
Suncorp	Platinum Essential Home & Contents	×	\checkmark	•	•	•	20000	5000
Westpac	PREMIER CARE	\checkmark	×	•	•	•	10000	2000
Westpac	ESSENTIAL CARE	\checkmark	*	0	0	0	3000	500
**								
1Cover Direct	Classic Home & Contents Insurance	✓	×	•	•	•	7500	2000
1Cover Direct	VITAL Home & Contents Insurance	\checkmark	×	•	0	0	7500	2000
Allianz	SURECOVER GOLD	×	×	•	•	•	20%	2000
Citibank	Home Cover Prestige	\checkmark	×	•	•	•	2000	5000
GIO	Platinum Essential	×	\checkmark	•	•	•	20000	5000
GIO	Platinum Essential Plus	×	✓	•	•	•	40000	10000
HSBC	Prestige Home Insurance	\checkmark	×	•	•	•	5000	2000
MYER	Home Cover	\checkmark	×	•	Ð	•	SI	2500

Contante Incurance High Sum Incured



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optional

standard

Western Australia

not available

		Pay Monthly	Nill Excess	Но	me Inclusions		Jew	ellery
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
**								
MYER	Home Cover Prestige	\checkmark	×	•	•	•	SI	3000
nab	Home Insurance Essentials	\checkmark	×	•	0	0	7500	2000
nab	Home Insurance	✓	×	•	0	•	7500	2000
*								
1Cover Direct	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000
Coles	Home Insurance + Fusion + Accidenta	×	×	•	•	•	1000	1000
Coles	Home Insurance + Fusion	×	×	•	0	•	1000	1000
Coles	Home Insurance	×	×	•	0	0	1000	1000

Contents Insurance - High Sum Insured



HBF

BoQ

Home and Contents Insurance Star Ratings

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standard optional \cap not available

Contents Insurance - High Sum Insured Victoria Based on\$150,000 contents sum insured Pay Monthly Nill Excess Home Inclusions Jewellery at No Extra Available **Company Name** Product Name Contents in Open Air Accidental **Fusion Cover** Maximum **Item Limit** Cost Covered Damage \star AAMI Home Insurance x 1000 AAMI x 5000 Everyday care x Ο Australian Unity \checkmark 25% 1000 Extra care Australian Unity \checkmark x 0 25% 2500 Quality Care Bank of Melbourne \checkmark x Ο 5000 1000 Quality Care BANKSA \checkmark x O 1000 5000 CommInsure Home Insurance ~ O 1000 ~ 4000 Accidental Damage x 2500 \checkmark 20% OnePath Home & Contents x O 3000 ~ SI QUALITY CARE x \checkmark O 1000 St George 5000 Westpac QUALITY CARE \checkmark x 0 1000 5000 **** SURECOVER PLUS x x Ο 2000 Allianz 7500 Secure Home Extra \checkmark x Ο 2000 Bankwest 8000 Bronze Home & Contents Insurance \checkmark \circ Bendigo Bank x O 2000 1000 Bendigo Bank Silver Home & Contents Insurance \checkmark 0 2500 x 20% Defined Events/ Secure Home Extra Ο \checkmark 2000 \checkmark 20% CGU **Fundamentals Home Insurance** \checkmark x O $^{\circ}$ 2000 1000 Listed Events Insurance x \circ CGU \checkmark 2500 20%



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standard 🔹 optional 🚫 not available

-

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

CommInsure	Home Insurance + Accidental Damag	\checkmark	\checkmark	•	•	•	4000	1000			
CUA	First Choice Listed Events	×	×	•	0	•	5000	2500			
GIO	Classic	×	\checkmark	•	O	Ð	4000	1000			
HBF	Listed Events	\checkmark	×	•	0	•	20%	2500			
MYER	Home Cover	\checkmark	×	•	O	•	SI	2500			
People's Choice CU	First Choice Listed Events	✓	×	•	0	•	20%	2500			

1300 Insurance	Home & Contents	×	×	•	Ð	Ð	3000	1000			
Allianz	SURECOVER GOLD	×	×	•	•	•	20%	2000			
Allianz	SURECOVER	×	×	•	0	0	7500	2000			
ANZ	ANZ Home Insurance	\checkmark	×	•	•	•	SI	3000			
AON	HOME PLUS	\checkmark	×	•	0	•	20%	2500			
AON	ACCIDENTAL DAMAGE (Blue Ribbor	\checkmark	×	•	•	•	20%	2500			
Australian Unity	Elite care	\checkmark	×	•	•	•	25%	2500			
Bank of Melbourne	Premier Care	\checkmark	×	•	•	•	10000	2000			
Bank of Melbourne	Essential Care	\checkmark	×	0	0	0	3000	500			
BANKSA	Essential Care	\checkmark	×	0	0	0	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											
		Pay Monthly	Nill Excess Available	Ho	Home Inclusions			vellery			
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit			

Bendigo Bank	Gold Home & Contents Insurance	\checkmark	×	•	•	•	20%	2500			
BoQ	Accidental Damage/ Secure Home El	\checkmark	\checkmark	•	•	•	20%	2000			
Budget Direct	Home & Contents Insurance	×	×	•	O	Ð	3000	1000			
BUPA	Accidental Damage	\checkmark	×	•	•	•	20%	2500			
BUPA	Fundamentals	\checkmark	×	•	O	0	2000	1000			
BUPA	Listed Events	\checkmark	×	•	O	•	20%	2500			
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000			
Catholic Church Insurances Lim	Classic Home & Contents Insurance	\checkmark	×	•	0	•	7500	2000			
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	\checkmark	×	•	0	0	7500	2000			
CGU	Accidental Damage Insurance	\checkmark	×	•	•	•	20%	2500			
Citibank	Vital Home Cover	\checkmark	×	•	0	0	2000	5000			
Citibank	Classic Home Cover	\checkmark	×	•	0	•	2000	5000			
CUA	First Choice Accidental Damage	×	×	•	•	•	7500	2500			
HSBC	Vital Home Insurance	\checkmark	×	•	0	0	5000	2000			
MB	Accidental Damage	\checkmark	\checkmark	•	•	•	20%	2000			
MB	Defined Events	\checkmark	\checkmark	•	0	•	20%	2000			
MYER	Home Cover Prestige	\checkmark	×	•	•	•	SI	3000			
DnePath	Home & Contents + Accidental dama	\checkmark	×	•	•	•	SI	3000			



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standard 🔹 optional 🔅 not available

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

People's Choice CU	First Choice Accidental Damage	\checkmark	×	•	•	•	20%	2500			
QBE	Home Cover + Accidental Damage	×	×	•	•	•	1500	1500			
QBE	Home Cover	×	×	•	0	•	1500	1500			
RACV	Home & Contents + Fusion	×	×	•	0	•	1000	1000			
RACV	Home & Contents	×	×	•	0	0	1000	1000			
St George	ESSENTIAL CARE	\checkmark	×	0	0	0	3000	500			
St George	PREMIER CARE	\checkmark	×	•	•	•	10000	2000			
Suncorp	Classic Home & Contents Insurance	×	✓	•	O	Ð	4000	1000			
Suncorp	Platinum Essential Home & Contents	×	\checkmark	•	•	•	20000	5000			
Suncorp	Platinum Essential Home & Contents	×	✓	•	•	•	20000	5000			
Westpac	ESSENTIAL CARE	\checkmark	×	0	0	0	3000	500			
Westpac	PREMIER CARE	✓	×	•	•	•	10000	2000			
**											
1Cover Direct	VITAL Home & Contents Insurance	\checkmark	×	•	0	0	7500	2000			
1Cover Direct	Classic Home & Contents Insurance	\checkmark	×	•	•	•	7500	2000			
Citibank	Home Cover Prestige	\checkmark	×	•	•	•	2000	5000			
Coles	Home Insurance + Fusion	×	×	•	0	•	1000	1000			
GIO	Platinum Essential	×	\checkmark	•	•	•	20000	5000			



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optional

standard

not available

	Contents Insurance - High Sum Insured Based on\$150,000 contents sum insured										
		Pay Monthly	Nill Excess	Ho	ome Inclusions		Jew	ellery			
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit			
**					•						
GIO	Platinum Essential Plus	×	\checkmark	•	•	•	40000	10000			
HSBC	Prestige Home Insurance	\checkmark	×	•	•	•	5000	2000			
HSBC	Classic Home Insurance	\checkmark	×	•	0	•	5000	2000			
nab	Home Insurance	\checkmark	×	•	0	•	7500	2000			
nab	Home Insurance Essentials	\checkmark	×	•	0	0	7500	2000			
RACV	Home & Contents + Fusion + Acciden	×	×	•	•	•	1000	1000			
*											
1Cover Direct	Prestige Home & Contents Insurance	√	×	•	•	•	20%	2000			
Coles	Home Insurance + Fusion + Accidenta	×	×	•	•	•	1000	1000			
Coles	Home Insurance	×	×	•	0	0	1000	1000			
HBF	Fundamentals	\checkmark	×	•	0	0	2000	1000			



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optional

standard

Tasmania

not available

Based on\$150,000 contents sum insured

Contents Insurance - High Sum Insured

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

AAMI	AAMI Home Insurance	×	×	•	•	•	5000	1000
Bank of Melbourne	Quality Care	\checkmark	×	•	0	•	5000	1000
BANKSA	Quality Care	\checkmark	×	•	0	•	5000	1000
CommInsure	Home Insurance	\checkmark	\checkmark	•	O	•	4000	1000
OnePath	Home & Contents	✓	×	•	O	•	SI	3000
Real Insurance	Essential Cover	\checkmark	×	•	Ð	Ð	5000	1000
St George	QUALITY CARE	✓	×	•	0	•	5000	1000
Westpac	QUALITY CARE	\checkmark	×	•	0	•	5000	1000
Woolworths	Standard Home Insurance	✓	*	•	0	O	2500	1000

1300 Insurance	Home & Contents	×	×	•	Ð	Ð	3000	1000
AON	HOME PLUS	\checkmark	×	•	0	•	20%	2500
AON	ACCIDENTAL DAMAGE (Blue Ribbor	\checkmark	×	•	•	•	20%	2500
Bendigo Bank	Bronze Home & Contents Insurance	\checkmark	×	•	0	0	2000	1000
Bendigo Bank	Silver Home & Contents Insurance	\checkmark	×	•	0	•	20%	2500
Budget Direct	Home & Contents Insurance	×	×	•	O	Ð	3000	1000
BUPA	Fundamentals	\checkmark	×	•	O	0	2000	1000
BUPA	Listed Events	\checkmark	×	•	O	•	20%	2500



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optional

standard

Tasmania

not available

Based on\$150,000 contents sum insured

Contents Insurance - High Sum Insured

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

CGU	Fundamentals Home Insurance	\checkmark	×	•	0	0	2000	1000
CGU	Listed Events Insurance	\checkmark	×	•	0	•	20%	2500
CommInsure	Home Insurance + Accidental Damag	\checkmark	\checkmark	•	•	•	4000	1000
IBF	Listed Events	\checkmark	×	•	0	•	20%	2500
People's Choice CU	First Choice Listed Events	\checkmark	×	•	0	•	20%	2500
Noolworths	Comprehensive Home Insurance	✓	×	•	•	Ð	5000	1000

ANZ	ANZ Home Insurance	\checkmark	×	•	•	•	SI	3000
Australian Unity	Extra care	\checkmark	×	•	0	•	25%	2500
Australian Unity	Elite care	\checkmark	×	•	•	•	25%	2500
Australian Unity	Everyday care	\checkmark	×	•	0	•	25%	1000
Bank of Melbourne	Premier Care	\checkmark	×	•	•	•	10000	2000
Bank of Melbourne	Essential Care	\checkmark	×	0	0	0	3000	500
BANKSA	Premier Care	\checkmark	×	•	•	•	10000	2000
BANKSA	Essential Care	\checkmark	×	0	0	0	3000	500
Bankwest	Secure Home Extra	\checkmark	×	•	0	•	8000	2000
Bendigo Bank	Gold Home & Contents Insurance	\checkmark	×	•	•	•	20%	2500
BoQ	Accidental Damage/ Secure Home El	\checkmark	\checkmark	•	•	•	20%	2000



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standard

optional

optio

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

BoQ	Defined Events/ Secure Home Extra	✓	✓	•	0	•	20%	2000
BUPA	Accidental Damage	\checkmark	×	•	•	•	20%	2500
CGU	Accidental Damage Insurance	\checkmark	×	•	•	•	20%	2500
Citibank	Classic Home Cover	\checkmark	×	•	0	•	2000	5000
Coles	Home Insurance	×	×	•	0	0	1000	1000
Coles	Home Insurance + Fusion	×	×	•	0	•	1000	1000
Coles	Home Insurance + Fusion + Accident	×	×	•	•	•	1000	1000
CUA	First Choice Accidental Damage	×	×	•	•	•	7500	2500
HBF	Accidental Damage	\checkmark	×	•	•	•	20%	2500
HBF	Fundamentals	\checkmark	×	•	0	0	2000	1000
IMB	Accidental Damage	\checkmark	\checkmark	•	•	•	20%	2000
IMB	Defined Events	\checkmark	\checkmark	•	0	•	20%	2000
MYER	Home Cover	\checkmark	×	•	O	•	SI	2500
MYER	Home Cover Prestige	\checkmark	×	•	•	•	SI	3000
NRMA	Home & Contents PLUS	×	×	•	•	•	2500	2500
NRMA	Home & Contents	×	×	•	O	Ð	2500	2500
OnePath	Home & Contents + Accidental dama	. ✓	×	•	•	•	SI	3000
People's Choice CU	First Choice Accidental Damage	\checkmark	×	•	•	•	20%	2500



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optional

standard

not available

				h Sum Insured				Tasmania	
	Based or	n\$150,00	0 content	s sum insured					
		Pay Monthly at No Extra	Nill Excess Available	Hc	ome Inclusions		Jew	vellery	
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit	

QBE	Home Cover	×	×	•	0	•	1500	1500	
QBE	Home Cover + Accidental Damage	×	×	•	•	•	1500	1500	
RACT	Home & Contents	×	×	•	0	0	20%	1000	
RACT	Home & Contents + Fusion + Acciden	×	×	•	•	•	20%	1000	
RACT	Home & Contents + Fusion	×	×	•	0	•	20%	1000	
Real Insurance	Top Cover	\checkmark	×	•	•	O	2500	1000	
St George	ESSENTIAL CARE	\checkmark	×	0	0	0	3000	500	
St George	PREMIER CARE	\checkmark	×	•	•	•	10000	2000	
Suncorp	Classic Home & Contents Insurance	×	\checkmark	•	O	O	4000	1000	
Suncorp	Platinum Essential Home & Contents	×	\checkmark	•	•	•	20000	5000	
Suncorp	Platinum Essential Home & Contents	×	\checkmark	•	•	•	20000	5000	
Westpac	PREMIER CARE	\checkmark	×	•	•	•	10000	2000	
Westpac	ESSENTIAL CARE	✓	*	0	0	0	3000	500	
**									
1Cover Direct	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000	
1Cover Direct	Classic Home & Contents Insurance	\checkmark	*	•	٠	•	7500	2000	
Allianz	SURECOVER	×	×	•	0	0	7500	2000	
Allianz	SURECOVER GOLD	×	×	•	•	•	20%	2000	



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not available

optional

standard

				h Sum Insured s sum insured				Tasmania
		Pay Monthly	Nill Excess	Home Inclusions			Jew	ellery
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
**								
Allianz	SURECOVER PLUS	×	×	•	0	•	7500	2000
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	\checkmark	×	•	0	•	7500	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	\checkmark	×	•	0	0	7500	2000
Citibank	Home Cover Prestige	\checkmark	×	•	•	•	2000	5000
Citibank	Vital Home Cover	\checkmark	×	•	0	0	2000	5000
CUA	First Choice Listed Events	×	×	•	0	•	5000	2500
HSBC	Prestige Home Insurance	\checkmark	×	•	•	•	5000	2000
HSBC	Classic Home Insurance	\checkmark	×	•	0	•	5000	2000
HSBC	Vital Home Insurance	\checkmark	×	•	0	0	5000	2000
nab	Home Insurance	\checkmark	×	•	0	•	7500	2000
*								
1Cover Direct	VITAL Home & Contents Insurance	\checkmark	×	•	0	0	7500	2000
nab	Home Insurance Essentials	✓	×	•	0	0	7500	2000



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not available

optional

standard

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

Bank of Melbourne	Quality Care	\checkmark	×	•	0	•	5000	1000		
BANKSA	Quality Care	\checkmark	×	•	0	•	5000	1000		
CommInsure	Home Insurance	\checkmark	\checkmark	•	Ð	•	4000	1000		
OnePath	Home & Contents	\checkmark	×	•	Ð	•	SI	3000		
Real Insurance	Essential Cover	\checkmark	×	•	Ð	Ð	5000	1000		
St George	QUALITY CARE	\checkmark	×	•	0	•	5000	1000		
Westpac	QUALITY CARE	\checkmark	×	•	0	•	5000	1000		
Woolworths	Standard Home Insurance	✓	*	•	0	O	2500	1000		

AAMI	AAMI Home Insurance	×	×	•	•	•	5000	1000		
AON	HOME PLUS	\checkmark	×	•	0	•	20%	2500		
Bankwest	Secure Home Extra	\checkmark	×	•	0	•	8000	2000		
Bendigo Bank	Silver Home & Contents Insurance	✓	×	•	0	•	20%	2500		
Bendigo Bank	Bronze Home & Contents Insurance	\checkmark	×	•	0	0	2000	1000		
CGU	Fundamentals Home Insurance	\checkmark	×	•	0	0	2000	1000		
CGU	Listed Events Insurance	\checkmark	×	•	0	•	20%	2500		
CommInsure	Home Insurance + Accidental Damag	√	\checkmark	•	•	•	4000	1000		
CUA	First Choice Listed Events	×	×	•	0	•	5000	2500		



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South Queensland

not available

optional

standard

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

HBF	Fundamentals	\checkmark	×	•	0	0	2000	1000
HBF	Listed Events	\checkmark	×	•	0	•	20%	2500
MYER	Home Cover	\checkmark	×	•	O	•	SI	2500
NRMA	Home & Contents	×	×	•	O	Ð	2500	2500
People's Choice CU	First Choice Listed Events	\checkmark	×	•	0	•	20%	2500
People's Choice CU	First Choice Accidental Damage	\checkmark	×	•	•	•	20%	2500

1300 Insurance	Home & Contents	×	×	•	Ð	Ð	3000	1000
Allianz	SURECOVER PLUS	×	×	•	0	•	7500	2000
ANZ	ANZ Home Insurance	\checkmark	×	•	•	•	SI	3000
AON	ACCIDENTAL DAMAGE (Blue Ribbor	 ✓ 	×	•	٠	•	20%	2500
Bank of Melbourne	Premier Care	\checkmark	×	•	•	•	10000	2000
Bank of Melbourne	Essential Care	\checkmark	×	0	0	0	3000	500
BANKSA	Essential Care	\checkmark	×	0	0	0	3000	500
BANKSA	Premier Care	✓	×	•	•	•	10000	2000
Bendigo Bank	Gold Home & Contents Insurance	\checkmark	×	•	•	•	20%	2500
BoQ	Defined Events/ Secure Home Extra	\checkmark	\checkmark	•	0	•	20%	2000
BoQ	Accidental Damage/ Secure Home El	\checkmark	\checkmark	•	•	•	20%	2000

Contents Insurance - High Sum Insured



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standard

South Queensland

not available

optional

Anticident ContentsContentsDumageBudget DirectHome & Contents InsurancexXD30001000BUPAListed Events-/XD20%2500BUPAFundamentals-/XD20001000BUPAAccidental Damage-/XD200%2500BUPAAccidental Damage-/XD200%2500BUPAAccidental Damage-/XD200%2500Catholic Church Insurances LimPrestige Home & Contents Insurance-/XD20%2500Catholic Church Insurances LimClassic Home & Contents Insurance-/XD020%2500Catholic Church Insurances LimVITAL Home & Contents Insurance-/XD020%2500CGUAccidental Damage-/XD020%2500CGUAccidental Damage-/XD020%2500CItabankVital Home Cover-/XD020%2500CUAFirst Choice Accidental Damage-/XD020%2500IMBAccidental Damage-/-/-/20%25002500IMBDefined Events-/-/D20%25002500NRMAHome & Contents PLUSX-/-/20%25002500NRMAHome & Contents PLUSX <th></th> <th colspan="11">Based on\$150,000 contents sum insured</th>		Based on\$150,000 contents sum insured										
Contracting Product NatingProduct NatingCoatContents in Open Air CoveredAccidental DamageFusion CoverMaximumItem Li****Budget DirectHome & Contents InsuranceX•••30001000BUPAListed Events-/X••20%2500BUPAFundamentals-/X••20%2500BUPAAccidental Damage-/X••20%2500Catholic Church Insurances LimPrestige Home & Contents Insurance-/X••20%2500Catholic Church Insurances LimPrestige Home & Contents Insurance-/X••20%2500Catholic Church Insurances LimClassic Home & Contents Insurance-/X••20%2500Catholic Church Insurances LimVITAL Home & Contents Insurance-/X••20%2500CGUAccidental Damage Insurance-/X••20%2500CGUAccidental Damage-/X••20%2500CUAFirst Choice Accidental Damage-/X••20%2500CHahakVital Home Cover-/X••20%2500CHahakVital Home Cover-/X••20%2500CHAFirst Choice Accidental Damage-/X••20%2500 <t< th=""><th></th><th></th><th></th><th></th><th>Но</th><th>me Inclusions</th><th></th><th>Jew</th><th>ellery</th></t<>					Но	me Inclusions		Jew	ellery			
Budget DirectHome & Contents InsurancexxD30001000BUPAListed Events✓×D20%2500BUPAFundamentals✓×D20001000BUPAAccidental Damage✓×D20%2500BUPAAccidental Damage✓×D20%2000Catholic Church Insurances LimPrestige Home & Contents Insurance✓×D20%2000Catholic Church Insurances LimClassic Home & Contents Insurance✓×D75002000Catholic Church Insurances LimVITAL Home & Contents Insurance✓×D20%2500CGUAccidental Damage Insurance✓×D20005000CGUAccidental Damage✓×D20005000CUAFirst Choice Accidental Damage××D20%2500IMBAccidental Damage✓×D20%2500IMBDefined Events✓×D20%2000MYERHome Cover Prestige✓×D20%2000NRMAHome & Contents FLUS××D20%2500OnePathHome & Contents FLUS××D20%2000NEMAHome & Contents HL××D20%2000NEMAHome & Contents FLUS××D25002500NEMA <th>Company Name</th> <th>Product Name</th> <th></th> <th>Available</th> <th>-</th> <th></th> <th>Fusion Cover</th> <th>Maximum</th> <th>Item Limit</th>	Company Name	Product Name		Available	-		Fusion Cover	Maximum	Item Limit			
BUPAListed Events✓×020%200BUPAFundamentals✓×020001000BUPAAccidental Damage✓×020%2500Catholic Church Insurances LimPrestige Home & Contents Insurance✓×020%2000Catholic Church Insurances LimClassic Home & Contents Insurance✓×075002000Catholic Church Insurances LimVITAL Home & Contents Insurance✓×075002000CGUAccidental Damage Insurance✓×020%2500CGUAccidental Damage Insurance✓×020005000CGUAccidental Damage✓×020005000CGUAccidental Damage✓×020005000CGUAccidental Damage✓×020%2500CHARFirst Choice Accidental Damage✓×020%2500CHARAccidental Damage✓×020%2500IMBAccidental Damage✓✓×020%20%IMBDefined Events✓✓✓020%20%NRMAHome & Contents PLUS××025002500OnePathHome & Contents + Accidental damag✓×020%20%OnePathHome & Contents + Accidental damag✓×02500<	***											
BUPAFundamentals✓XDO200100BUPAAccidental Damage✓X20%250Catholic Church Insurances LimPrestige Home & Contents Insurance✓X20%200Catholic Church Insurances LimClassic Home & Contents Insurance✓X20%200Catholic Church Insurances LimClassic Home & Contents Insurance✓X75002000Catholic Church Insurances LimVITAL Home & Contents Insurance✓X20%2500CGUAccidental Damage Insurance✓X20005000CGUAccidental Damage✓X20005000CUAAFirst Choice Accidental Damage✓X20%2500CBBAccidental Damage✓✓✓20%2500CUAFirst Choice Accidental Damage✓×20%2500CBBAccidental Damage✓✓✓20%2500IMBDefined Events✓✓✓20%2500NRMAHome & Contents PLUS××25002500OnePathHome & Contents + Accidental damag✓×300OnePathHome & Contents + Accidental damag✓×300OnePath	Budget Direct	Home & Contents Insurance	×	×	•	O	Ð	3000	1000			
BUPAAccidental Damage✓×ImageZowZ	BUPA	Listed Events	\checkmark	×	•	O	•	20%	2500			
Catholic Church Insurances LimPrestige Home & Contents InsuranceImage: Con	BUPA	Fundamentals	✓	×	•	O	0	2000	1000			
Catholic Church Insurances LimClassic Home & Contents Insurance✓ו•75002000Catholic Church Insurances LimVITAL Home & Contents Insurance✓ו••75002000CGUAccidental Damage Insurance✓ו••200020002000CitibankVital Home Cover✓ו••20005000CUAFirst Choice Accidental Damage×ו•920005000HBFAccidental Damage✓ו•200020002000IMBAccidental Damage✓✓✓••20002000IMBDefined Events✓✓••200020002000MYERHome & Contents PLUS×ו•20002000NRMAHome & Contents PLUS×ו•20002000OnePathHome & Contents + Accidental damage✓ו•\$I3000OnePathHome & Contents + Accidental damage✓ו•\$I\$I3000OnePathHom	BUPA	Accidental Damage	\checkmark	×	•	•	•	20%	2500			
Catholic Church Insurances LimVITAL Home & Contents InsuranceImage Insurance <thimage in<="" td=""><td>Catholic Church Insurances Lim</td><td>Prestige Home & Contents Insurance</td><td>✓</td><td>×</td><td>•</td><td>•</td><td>•</td><td>20%</td><td>2000</td></thimage>	Catholic Church Insurances Lim	Prestige Home & Contents Insurance	✓	×	•	•	•	20%	2000			
CGUAccidental Damage InsuranceImage Insuranc	Catholic Church Insurances Lim	Classic Home & Contents Insurance	\checkmark	×	•	0	•	7500	2000			
CitibankVital Home Cover✓×●○2000500CUAFirst Choice Accidental Damage××●●75002500HBFAccidental Damage✓×●●20%2500IMBAccidental Damage✓✓●●20%2000IMBDefined Events✓✓●●20%2000MYERHome & Cover Prestige✓×●●\$I3000NRMAHome & Contents PLUS××●●\$I3000OnePathHome & Contents + Accidental damag✓×●●\$I3000	Catholic Church Insurances Lim	VITAL Home & Contents Insurance	\checkmark	×	•	0	0	7500	2000			
CUAFirst Choice Accidental Damagexx••10001000HBFAccidental Damage✓X•••20%2500IMBAccidental Damage✓✓✓••20%2000IMBDefined Events✓✓✓••20%2000MYERHome Cover Prestige✓✓✓•••1000NRMAHome & Contents PLUS×ו•25002500OnePathHome & Contents + Accidental damage✓ו••\$I3000	CGU	Accidental Damage Insurance	\checkmark	×	•	•	•	20%	2500			
HBFAccidental DamageImag	Citibank	Vital Home Cover	\checkmark	×	•	0	0	2000	5000			
IMBAccidental DamageImplement <td>CUA</td> <td>First Choice Accidental Damage</td> <td>×</td> <td>×</td> <td>•</td> <td>•</td> <td>•</td> <td>7500</td> <td>2500</td>	CUA	First Choice Accidental Damage	×	×	•	•	•	7500	2500			
IMBDefined EventsImage: A standard A standa	HBF	Accidental Damage	\checkmark	×	•	•	•	20%	2500			
MYERHome Cover PrestigeImage: Contents PLUSImage: Contents P	IMB	Accidental Damage	\checkmark	✓	•	•	•	20%	2000			
NRMAHome & Contents PLUS××●25002500OnePathHome & Contents + Accidental dama;✓×●●SI300	IMB	Defined Events	\checkmark	\checkmark	•	0	•	20%	2000			
OnePath Home & Contents + Accidental dama (🗸 🗴 🌑 🕒 SI 3000	MYER	Home Cover Prestige	\checkmark	×	•	٠	•	SI	3000			
· · · · · · · · · · · · · · · · · · ·	NRMA	Home & Contents PLUS	×	×	•	•	•	2500	2500			
QBE Home Cover x × O O O 1500 1500	OnePath	Home & Contents + Accidental damage	\checkmark	×	•	٠	•	SI	3000			
	QBE	Home Cover	×	×	•	0	٠	1500	1500			
QBE Home Cover + Accidental Damage 🗴 🗴 🗢 🌑 🜑 1500 1500	QBE	Home Cover + Accidental Damage	×	×	•	•	•	1500	1500			

Contents Insurance - High Sum Insured



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optional

standard

South Queensland

not available

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

RACQ	Home & Contents	×	\checkmark	•	Ð	Ð	6000	2000
Real Insurance	Top Cover	\checkmark	×	•	•	Ð	2500	1000
St George	ESSENTIAL CARE	\checkmark	×	0	0	0	3000	500
St George	PREMIER CARE	\checkmark	×	•	•	•	10000	2000
Suncorp	Classic Home & Contents Insurance	×	\checkmark	•	O	O	4000	1000
Suncorp	Platinum Essential Home & Contents	×	\checkmark	•	•	•	20000	5000
Suncorp	Platinum Essential Home & Contents	×	\checkmark	•	•	•	20000	5000
Westpac	PREMIER CARE	\checkmark	×	•	•	•	10000	2000
Westpac	ESSENTIAL CARE	\checkmark	×	0	0	0	3000	500
Woolworths	Comprehensive Home Insurance	\checkmark	×	•	•	●	5000	1000
**								
1Cover Direct	Classic Home & Contents Insurance	✓	×	•	•	•	7500	2000
Allianz	SURECOVER	×	×	•	0	0	7500	2000
Allianz	SURECOVER GOLD	×	×	•	•	•	20%	2000
Citibank	Home Cover Prestige	\checkmark	×	•	•	•	2000	5000
Citibank	Classic Home Cover	\checkmark	×	•	0	•	2000	5000
Coles	Home Insurance	×	×	•	0	0	1000	1000
Coles	Home Insurance + Fusion + Accident	x	×	•	•	•	1000	1000

Contents Insurance - High Sum Insured



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standard

South Queensland

not available

optional

	Based or	n\$150,000	content	s sum insured				
		Pay Monthly at No Extra	Nill Excess Available	Ho	me Inclusions		Jew	ellery
Company Name	Product Name	at No Extra Cost		Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
**								
Coles	Home Insurance + Fusion	×	×	•	0	•	1000	1000
HSBC	Prestige Home Insurance	\checkmark	×	•	•	•	5000	2000
HSBC	Vital Home Insurance	\checkmark	×	•	0	0	5000	2000
HSBC	Classic Home Insurance	\checkmark	×	•	0	•	5000	2000
nab	Home Insurance Essentials	\checkmark	×	•	0	0	7500	2000
nab	Home Insurance	\checkmark	×	•	0	•	7500	2000
*								
1Cover Direct	VITAL Home & Contents Insurance	\checkmark	×	•	0	0	7500	2000
1Cover Direct	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000

Contents Insurance - High Sum Insured



RAA

AAMI

AON

BoQ

Home and Contents Insurance Star Ratings

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 \cap

not available

optional

standard

Contents Insurance - High Sum Insured South Australia Based on\$150,000 contents sum insured Pay Monthly Nill Excess Home Inclusions Jewellery at No Extra Available **Company Name** Product Name Contents in Open Air Accidental **Fusion Cover** Maximum **Item Limit** Cost Covered Damage \star Quality Care \checkmark x O 1000 Bank of Melbourne 5000 Quality Care x Ο BANKSA \checkmark 5000 1000 Classic Home Cover Citibank \checkmark x 0 2000 5000 CommInsure Home Insurance \checkmark \checkmark O 4000 1000 Home & Contents \checkmark O O 5000 \checkmark 10000 Essential Cover O Real Insurance x O 1000 \checkmark 5000 St George QUALITY CARE x O 1000 ~ 5000 QUALITY CARE x 1000 Westpac ~ \circ 5000 Standard Home Insurance x O Woolworths \checkmark O 1000 2500 **** AAMI Home Insurance x x 5000 1000 HOME PLUS \checkmark x 2500 0 20% Secure Home Extra \checkmark x Ο 2000 Bankwest 8000 Silver Home & Contents Insurance \checkmark Bendigo Bank x O 20% 2500 Defined Events/ Secure Home Extra \checkmark \checkmark 0 2000 20% **Classic Home & Contents Insurance** Catholic Church Insurances Lim \checkmark 2000 x 0 7500 VITAL Home & Contents Insurance \circ Catholic Church Insurances Lim \checkmark x $^{\circ}$ 7500 2000 Vital Home Cover x \circ O Citibank \checkmark 5000 2000



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optional

standard

Ο

not available

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

CommInsure	Home Insurance + Accidental Damag	\checkmark	\checkmark	•	•	•	4000	1000
MYER	Home Cover	\checkmark	×	•	O	•	SI	2500
OnePath	Home & Contents	\checkmark	×	•	O	•	SI	3000
People's Choice CU	First Choice Listed Events	\checkmark	×	•	0	•	20%	2500
RAA	Home & Contents	\checkmark	\checkmark	•	•	Ð	10000	5000
SGIC	Home Cover	×	×	•	O	Ð	2500	2500

1Cover Direct	Classic Home & Contents Insurance	\checkmark	×	•	•	•	7500	2000
1Cover Direct	VITAL Home & Contents Insurance	\checkmark	×	•	0	0	7500	2000
Allianz	SURECOVER	×	×	•	0	0	7500	2000
Allianz	SURECOVER PLUS	×	×	•	0	•	7500	2000
ANZ	ANZ Home Insurance	\checkmark	×	•	•	•	SI	3000
AON	ACCIDENTAL DAMAGE (Blue Ribbor	 ✓ 	×	•	•	•	20%	2500
Bank of Melbourne	Premier Care	\checkmark	×	•	٠	•	10000	2000
Bank of Melbourne	Essential Care	\checkmark	×	0	0	0	3000	500
BANKSA	Premier Care	\checkmark	×	•	•	•	10000	2000
BANKSA	Essential Care	\checkmark	×	0	0	0	3000	500
Bendigo Bank	Gold Home & Contents Insurance	\checkmark	×	۲	•	•	20%	2500



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 \cap

not available

optional

standard

Contents Insurance - High Sum Insured South Australia Based on\$150,000 contents sum insured Pay Monthly Nill Excess Home Inclusions Jewellery at No Extra Available **Company Name** Product Name Contents in Open Air Accidental **Fusion Cover** Maximum **Item Limit** Cost Covered Damage $\star \star \star$ Bendigo Bank Bronze Home & Contents Insurance \checkmark x \circ 1000 O 2000 Accidental Damage/ Secure Home El \checkmark \checkmark BoQ 20% 2000 Listed Events BUPA \checkmark x O 20% 2500 **Fundamentals BUPA** \checkmark x O \circ 2000 1000 Prestige Home & Contents Insurance Catholic Church Insurances Lim \checkmark x 2000 20% Listed Events Insurance CGU x O 2500 \checkmark 20% CGU Fundamentals Home Insurance x O \circ 1000 \checkmark 2000 Coles Home Insurance + Fusion 1000 x X $^{\circ}$ 1000 Home Insurance + Fusion + Accidenta Coles x x 1000 1000 Coles Home Insurance X \circ \bigcirc 1000 x 1000 First Choice Listed Events x CUA x \circ 5000 2500 Accidental Damage x HBF \checkmark 2500 20% \checkmark HBF Listed Events x Ο 20% 2500 HSBC Vital Home Insurance x \circ \checkmark 0 2000 5000 \checkmark HSBC Classic Home Insurance x 2000 0 5000 IMB Defined Events \checkmark 2000 O 20% \checkmark Home Cover Prestige MYER x 3000 \checkmark SI Home Insurance x \circ nab \checkmark 7500 2000



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not available

optional

standard

	Contents Insurance - High Sum Insured									
	Based o	n\$150,00	0 content	s sum insured				Australia		
		Pay Monthly	Nill Excess	Home Inclusions			Jew	ellery		
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit		

nab	Home Insurance Essentials	\checkmark	×	•	0	0	7500	2000		
OnePath	Home & Contents + Accidental damage	 ✓ 	×	٠	٠	•	SI	3000		
People's Choice CU	First Choice Accidental Damage	\checkmark	×	•	•	•	20%	2500		
Real Insurance	Top Cover	\checkmark	×	٠	٠	Ð	2500	1000		
St George	PREMIER CARE	\checkmark	×	•	•	•	10000	2000		
St George	ESSENTIAL CARE	\checkmark	*	0	0	0	3000	500		
Suncorp	Classic Home & Contents Insurance	×	\checkmark	•	O	Ð	4000	1000		
Suncorp	Platinum Essential Home & Contents	×	✓	•	٠	•	20000	5000		
Westpac	ESSENTIAL CARE	\checkmark	×	0	0	0	3000	500		
Westpac	PREMIER CARE	\checkmark	×	•	•	•	10000	2000		
Woolworths	Comprehensive Home Insurance	✓	*	•	•	O	5000	1000		
**										
1300 Insurance	Home & Contents	×	×	•	O	Ð	3000	1000		
Allianz	SURECOVER GOLD	×	×	•	•	•	20%	2000		
Budget Direct	Home & Contents Insurance	×	×	•	Ð	Ð	3000	1000		
BUPA	Accidental Damage	\checkmark	×	•	•	•	20%	2500		
CGU	Accidental Damage Insurance	\checkmark	×	•	•	•	20%	2500		
Citibank	Home Cover Prestige	\checkmark	×	•	•	•	2000	5000		



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optional

standard

South Australia

not available

	Based of	n\$150,000) content	s sum insured				
		Pay Monthly at No Extra	Nill Excess Available	Но	me Inclusions		Jewellery	
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
**								
CUA	First Choice Accidental Damage	×	×	•	•	•	7500	2500
HBF	Fundamentals	\checkmark	×	•	0	0	2000	1000
HSBC	Prestige Home Insurance	\checkmark	×	•	•	•	5000	2000
IMB	Accidental Damage	\checkmark	\checkmark	•	•	•	20%	2000
QBE	Home Cover	×	×	•	0	•	1500	1500
SGIC	Home Plus Cover	×	×	•	•	•	2500	2500
Suncorp	Platinum Essential Home & Contents	×	✓	•	•	•	20000	5000
*								
1Cover Direct	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000
QBE	Home Cover + Accidental Damage	×	×	•	•	•	1500	1500

Contents Insurance - High Sum Insured



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standard

North Queensland

not available

optional

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

Bank of Melbourne	Quality Care	\checkmark	×	•	0	•	5000	1000
BANKSA	Quality Care	\checkmark	×	•	0	•	5000	1000
Bankwest	Secure Home Extra	\checkmark	×	•	0	•	8000	2000
BoQ	Defined Events/ Secure Home Extra	✓	✓	•	0	•	20%	2000
St George	QUALITY CARE	\checkmark	×	•	0	•	5000	1000
Westpac	QUALITY CARE	✓	*	•	0	•	5000	1000

AAMI	AAMI Home Insurance	×	×	•	•	•	5000	1000
Bendigo Bank	Silver Home & Contents Insurance	✓	×	•	0	•	20%	2500
Bendigo Bank	Bronze Home & Contents Insurance	\checkmark	×	•	0	0	2000	1000
BoQ	Accidental Damage/ Secure Home El	\checkmark	✓	•	•	•	20%	2000
CGU	Fundamentals Home Insurance	\checkmark	×	•	0	0	2000	1000
CGU	Listed Events Insurance	\checkmark	×	•	0	•	20%	2500
CUA	First Choice Listed Events	×	×	•	0	•	5000	2500
HBF	Listed Events	\checkmark	×	•	0	•	20%	2500
HBF	Fundamentals	\checkmark	×	•	0	0	2000	1000
IMB	Defined Events	\checkmark	\checkmark	•	0	•	20%	2000
OnePath	Home & Contents	\checkmark	×	•	O	•	SI	3000

Contents Insurance - High Sum Insured



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standard 🜑 optional 🔘 not available

				h Sum Insured s sum insured			North Queensland	
		Pay Monthly	Nill Excess	На	Home Inclusions			ellery
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

People's Choice CU	First Choice Listed Events	√	×	•	0	•	20%	2500
Suncorp	Platinum Essential Home & Contents	×	\checkmark	•	•	•	20000	5000

ANZ	ANZ Home Insurance	✓	×	•	•	•	SI	3000
AON	ACCIDENTAL DAMAGE (Blue Ribbor	✓	×	•	•	•	20%	2500
AON	HOME PLUS	\checkmark	×	•	0	•	20%	2500
Bank of Melbourne	Essential Care	\checkmark	×	0	0	0	3000	500
Bank of Melbourne	Premier Care	\checkmark	×	•	•	•	10000	2000
BANKSA	Essential Care	\checkmark	×	0	0	0	3000	500
BANKSA	Premier Care	\checkmark	×	•	•	•	10000	2000
Bendigo Bank	Gold Home & Contents Insurance	\checkmark	×	•	•	•	20%	2500
BUPA	Fundamentals	\checkmark	×	•	O	0	2000	1000
BUPA	Accidental Damage	\checkmark	×	•	•	•	20%	2500
BUPA	Listed Events	\checkmark	×	•	O	•	20%	2500
Catholic Church Insurances Lim	Classic Home & Contents Insurance	\checkmark	×	•	0	•	7500	2000
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000
CGU	Accidental Damage Insurance	\checkmark	×	•	•	٠	20%	2500
CommInsure	Home Insurance	\checkmark	\checkmark	•	Ð	•	4000	1000



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optional

standard

not available

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

CommInsure	Home Insurance + Accidental Damag	\checkmark	\checkmark	•	•	•	4000	1000
CUA	First Choice Accidental Damage	×	×	•	•	•	7500	2500
HBF	Accidental Damage	\checkmark	×	•	•	•	20%	2500
HSBC	Classic Home Insurance	\checkmark	×	•	0	•	5000	2000
IMB	Accidental Damage	\checkmark	\checkmark	•	•	•	20%	2000
MYER	Home Cover Prestige	\checkmark	×	•	•	•	SI	3000
MYER	Home Cover	\checkmark	×	•	O	•	SI	2500
NRMA	Home & Contents PLUS	×	×	•	•	•	2500	2500
NRMA	Home & Contents	×	×	•	O	Ð	2500	2500
OnePath	Home & Contents + Accidental damage	\checkmark	×	•	•	•	SI	3000
People's Choice CU	First Choice Accidental Damage	\checkmark	×	•	•	•	20%	2500
RACQ	Home & Contents	×	\checkmark	•	O	Ð	6000	2000
St George	PREMIER CARE	\checkmark	×	•	•	•	10000	2000
St George	ESSENTIAL CARE	\checkmark	×	0	0	0	3000	500
Suncorp	Platinum Essential Home & Contents	×	\checkmark	•	•	•	20000	5000
Suncorp	Classic Home & Contents Insurance	×	\checkmark	•	O	O	4000	1000
Westpac	PREMIER CARE	\checkmark	×	٠	٠	•	10000	2000
Westpac	ESSENTIAL CARE	\checkmark	×	0	0	0	3000	500



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North Queensland

not available

optional

standard

Based on\$150,000 contents sum insured									
		Pay Monthly at No Extra	Nill Excess	Home Inclusions			Jewellery		
Company Name	Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit	
**									
1Cover Direct	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000	
1Cover Direct	Classic Home & Contents Insurance	\checkmark	×	•	•	•	7500	2000	
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	\checkmark	×	•	0	0	7500	2000	
Citibank	Vital Home Cover	\checkmark	×	•	0	0	2000	5000	
Citibank	Home Cover Prestige	\checkmark	×	•	•	•	2000	5000	
Citibank	Classic Home Cover	\checkmark	×	•	0	•	2000	5000	
Coles	Home Insurance + Fusion + Accidenta	×	×	•	•	•	1000	1000	
Coles	Home Insurance + Fusion	×	×	•	0	•	1000	1000	
HSBC	Prestige Home Insurance	\checkmark	×	•	•	•	5000	2000	
HSBC	Vital Home Insurance	\checkmark	×	•	0	0	5000	2000	
nab	Home Insurance	\checkmark	×	•	0	•	7500	2000	
*									
1Cover Direct	VITAL Home & Contents Insurance	\checkmark	×	•	0	0	7500	2000	
Coles	Home Insurance	×	×	•	0	0	1000	1000	
nab	Home Insurance Essentials	\checkmark	×	•	0	0	7500	2000	

Contents Insurance - High Sum Insured



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Ο

not available

optional

standard

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

Bank of Melbourne	Quality Care	\checkmark	×	•	0	•	5000	1000
BANKSA	Quality Care	\checkmark	×	•	0	•	5000	1000
CommInsure	Home Insurance	\checkmark	\checkmark	•	O	•	4000	1000
OnePath	Home & Contents	\checkmark	×	•	O	•	SI	3000
People's Choice CU	First Choice Listed Events	\checkmark	×	•	0	•	20%	2500
St George	QUALITY CARE	\checkmark	×	•	0	•	5000	1000
Westpac	QUALITY CARE	✓	×	•	0	•	5000	1000

AON	ACCIDENTAL DAMAGE (Blue Ribbor	✓	×	•	•	•	20%	2500
AON	HOME PLUS	\checkmark	×	•	0	•	20%	2500
Bank of Melbourne	Essential Care	\checkmark	×	0	0	0	3000	500
BANKSA	Essential Care	\checkmark	×	0	0	0	3000	500
Bendigo Bank	Silver Home & Contents Insurance	\checkmark	×	•	0	•	20%	2500
Bendigo Bank	Bronze Home & Contents Insurance	\checkmark	×	•	0	0	2000	1000
CGU	Listed Events Insurance	\checkmark	×	•	0	•	20%	2500
CGU	Fundamentals Home Insurance	\checkmark	×	•	0	0	2000	1000
CommInsure	Home Insurance + Accidental Damag	\checkmark	\checkmark	•	•	•	4000	1000
CUA	First Choice Listed Events	×	×	•	0	•	5000	2500



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optional

standard

not available

Contents Insurance - High Sum Insured Based on\$150,000 contents sum insured							
	Pay Monthly	Nill Excess	Но	me Inclusions		Jewellery	
Product Name	at No Extra Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
Fundamentals	✓	×	•	0	0	2000	1000
Listed Events	\checkmark	×	•	0	•	20%	2500
First Choice Accidental Damage	\checkmark	×	•	•	•	20%	2500
ESSENTIAL CARE	\checkmark	×	0	0	0	3000	500
ESSENTIAL CARE	✓	*	0	0	0	3000	500
Home & Contents	×	×	•	Ð	Ð	3000	1000
AAMI Home Insurance	×	×	•	•	•	5000	1000
ANZ Home Insurance	\checkmark	×	•	•	•	SI	3000
Premier Care	\checkmark	×	•	•	•	10000	2000
Premier Care	\checkmark	×	•	•	•	10000	2000
Secure Home Extra	\checkmark	×	•	0	•	8000	2000
Gold Home & Contents Insurance	\checkmark	×	•	•	•	20%	2500
Defined Events/ Secure Home Extra	\checkmark	\checkmark	•	0	•	20%	2000
Accidental Damage/ Secure Home El	\checkmark	\checkmark	•	•	•	20%	2000
Home & Contents Insurance	×	×	•	O	Ð	3000	1000
Listed Events	\checkmark	×	•	O	•	20%	2500
Accidental Damage	\checkmark	×	•	•	•	20%	2500
	Product Name Fundamentals Listed Events First Choice Accidental Damage ESSENTIAL CARE ESSENTIAL CARE ESSENTIAL CARE Home & Contents AAMI Home Insurance ANZ Home Insurance Premier Care Premier Care Secure Home Extra Gold Home & Contents Insurance Defined Events/ Secure Home Extra Accidental Damage/ Secure Home E Home & Contents Insurance Listed Events	Based on\$150,000Product NamePay Monthly at No Extra CostFundamentals✓Listed Events✓First Choice Accidental Damage✓ESSENTIAL CARE✓ESSENTIAL CARE✓Home & Contents×AAMI Home Insurance✓ANZ Home Insurance✓Premier Care✓Premier Care✓Secure Home Extra✓Gold Home & Contents Insurance✓Defined Events/ Secure Home Ettra✓Home & Contents Insurance✓Home & Contents Insurance✓Listed Events✓Koridental Damage/ Secure Home Ettra✓Koridental Damage/ Secure Home Ettra✓Koriden	Based on\$150,000 contentProduct NamePay Monthly at No Extra CostNill Excess AvailableFundamentals✓×Listed Events✓×First Choice Accidental Damage✓×ESSENTIAL CARE✓×ESSENTIAL CARE✓×Home & Contents××AAMI Home Insurance××ANZ Home Insurance✓×Premier Care✓×Secure Home Extra✓×Gold Home & Contents Insurance✓×Defined Events/ Secure Home Extra✓×Home & Contents Insurance✓×Defined Events/ Secure Home Extra✓×Home & Contents Insurance✓×Listed Events✓×Listed Events✓×	Product NamePay Monthly at No Extra CostNill Excess AvailableHoFundamentals✓×●Listed Events✓×●First Choice Accidental Damage✓×●ESSENTIAL CARE✓×●ESSENTIAL CARE✓×●Home & Contents××●Home & Contents××●AAMI Home Insurance××●Premier Care✓×●Premier Care✓×●Secure Home Extra✓×●Gold Home & Contents Insurance✓×●Accidental Damage/ Secure Home El✓✓●Home & Contents Insurance✓×●Listed Events✓×●Home & Contents Insurance✓×●Listed Events✓✓●Home & Contents Insurance✓✓●Home & Contents Insurance✓✓●Listed Events✓✓●Home & Contents Insurance✓✓●Home & Contents Insurance✓✓● <td>Based ors 150,000 contents sum insuredProduct NamePay Monthing CostNill Excess VailableHome InclusionsFundamentals-×Contents in Open Air CoveredAccidental DamageFundamentals-×ContentsContentsFundamentals-×ContentsContentsFirst Choice Accidental Damage-×ContentsFirst Choice Accidental Damage-×ContentsESSENTIAL CARE-×ContentsESSENTIAL CARE-×ContentsHome & Contentsx×ContentsAAMI Home Insurance××ContentsPremier Care-×ContentsSecure Home Extra-×ContentsGold Home & Contents Insurance-×ContentsAccidental Damage/ Secure Home ExtraAccidental Damage/ Secure Home ExtraHome & Contents Insurance-×Secure Home ExtraAccidental Damage/ Secure Home Extra-Home & Contents InsuranceHome & Contents Insurance<</td> <td>Based on\$150,000 contents sum insured Product Name Init Excess Available Home Inclusions Fusion Cover Fundamentals × Contents in Open Alr Covered Accidental Damage Fusion Cover Fundamentals × Fundamentals × Listed Events × First Choice Accidental Damage × ESSENTIAL CARE × Home & Contents x x <</td> <td>Based on\$150,000 contents sum insured Product Name Pay Monthly at No Extra Cost Nill Excess Available Home Inclusions Accidental Damage Fusion Cover Maximum Fundamentals - × - - 2000 Listed Events - × - - 20% First Choice Accidental Damage - × - - 20% ESSENTIAL CARE - × - - 3000 ESSENTIAL CARE - × - - 3000 Home & Contents x × - - 3000 AAMI Home Insurance x × - - - - Home & Contents x × -</td>	Based ors 150,000 contents sum insuredProduct NamePay Monthing CostNill Excess VailableHome InclusionsFundamentals-×Contents in Open Air CoveredAccidental DamageFundamentals-×ContentsContentsFundamentals-×ContentsContentsFirst Choice Accidental Damage-×ContentsFirst Choice Accidental Damage-×ContentsESSENTIAL CARE-×ContentsESSENTIAL CARE-×ContentsHome & Contentsx×ContentsAAMI Home Insurance××ContentsPremier Care-×ContentsSecure Home Extra-×ContentsGold Home & Contents Insurance-×ContentsAccidental Damage/ Secure Home ExtraAccidental Damage/ Secure Home ExtraHome & Contents Insurance-×Secure Home ExtraAccidental Damage/ Secure Home Extra-Home & Contents InsuranceHome & Contents Insurance<	Based on\$150,000 contents sum insured Product Name Init Excess Available Home Inclusions Fusion Cover Fundamentals × Contents in Open Alr Covered Accidental Damage Fusion Cover Fundamentals × Fundamentals × Listed Events × First Choice Accidental Damage × ESSENTIAL CARE × Home & Contents x x <	Based on\$150,000 contents sum insured Product Name Pay Monthly at No Extra Cost Nill Excess Available Home Inclusions Accidental Damage Fusion Cover Maximum Fundamentals - × - - 2000 Listed Events - × - - 20% First Choice Accidental Damage - × - - 20% ESSENTIAL CARE - × - - 3000 ESSENTIAL CARE - × - - 3000 Home & Contents x × - - 3000 AAMI Home Insurance x × - - - - Home & Contents x × -

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Now Oouth Male

not available

optional

standard

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

BUPA	Fundamentals	\checkmark	×	•	Ð	0	2000	1000
Catholic Church Insurances Lim	Classic Home & Contents Insurance	\checkmark	×	•	0	•	7500	2000
Catholic Church Insurances Lim	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000
Catholic Church Insurances Lim	VITAL Home & Contents Insurance	\checkmark	×	•	0	0	7500	2000
CGU	Accidental Damage Insurance	\checkmark	×	•	•	•	20%	2500
CUA	First Choice Accidental Damage	×	×	•	•	•	7500	2500
GIO	Platinum Essential	×	\checkmark	•	•	•	20000	5000
GIO	Classic	×	✓	•	O	Ð	4000	1000
GIO	Platinum Essential Plus	×	\checkmark	•	•	•	40000	10000
HBF	Accidental Damage	\checkmark	×	•	•	•	20%	2500
HSBC	Classic Home Insurance	\checkmark	×	•	0	•	5000	2000
IMB	Accidental Damage	\checkmark	\checkmark	•	•	•	20%	2000
MYER	Home Cover	\checkmark	×	•	O	•	SI	2500
MYER	Home Cover Prestige	\checkmark	×	•	•	•	SI	3000
OnePath	Home & Contents + Accidental damag	\checkmark	×	•	•	•	SI	3000
QBE	Home Cover + Accidental Damage	×	×	•	•	•	1500	1500
QBE	Home Cover	×	×	•	0	•	1500	1500
St George	PREMIER CARE	\checkmark	×	•	•	•	10000	2000

Contents Insurance - High Sum Insured



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Ο

not available

optional

standard

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

Suncorp	Classic Home & Contents Insurance	×	\checkmark	•	O	Ð	4000	1000
Suncorp	Platinum Essential Home & Contents	×	\checkmark	•	•	•	20000	5000
Suncorp	Platinum Essential Home & Contents	×	\checkmark	•	•	•	20000	5000
Vestpac	PREMIER CARE	\checkmark	×	•	•	•	10000	2000
**								
Cover Direct	Classic Home & Contents Insurance	\checkmark	×	•	•	•	7500	2000
llianz	SURECOVER	×	×	•	0	0	7500	2000
llianz	SURECOVER PLUS	×	×	•	0	•	7500	2000
llianz	SURECOVER GOLD	×	×	•	•	•	20%	2000
itibank	Home Cover Prestige	\checkmark	×	•	•	•	2000	5000
itibank	Vital Home Cover	\checkmark	×	•	0	0	2000	5000
itibank	Classic Home Cover	\checkmark	×	•	0	•	2000	5000
SBC	Vital Home Insurance	\checkmark	×	•	0	0	5000	2000
SBC	Prestige Home Insurance	\checkmark	×	•	•	•	5000	2000
ſВ	Defined Events	\checkmark	\checkmark	•	0	•	20%	2000
ab	Home Insurance	✓	×	•	0	•	7500	2000

Contante Incurance High Sum Incured



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optional

standard

New South Wales

not available

Based on\$150,000 contents sum insured									
Company Name Product Name		Pay Monthly at No Extra					Jewellery		
	Product Name	at No Extra Cost		Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit	
*									
1Cover Direct	VITAL Home & Contents Insurance	\checkmark	×	•	0	0	7500	2000	
1Cover Direct	Prestige Home & Contents Insurance	\checkmark	×	•	•	•	20%	2000	
nab	Home Insurance Essentials	\checkmark	×	•	0	0	7500	2000	

Contents Insurance - High Sum Insured

METHODOLOGY



AWARDS TO INSTITUTIONS

CANSTAR



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

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

To determine the state winners, the contribution of the best product results from each of the categories is considered. This year for 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



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.

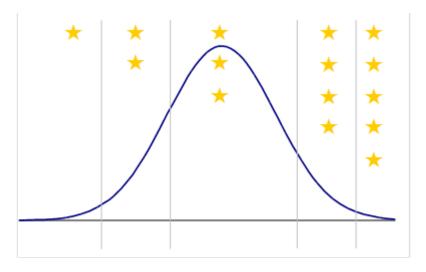
FEATURE SCORE – HOME INSURANCE

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.

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



Travel insurance

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