

# 2014

STAR RATINGS  
REPORT

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Landlord insurance



# LANDLORD INSURANCE

## IN THIS REPORT

We research and assess insurance policies from more than 35 different providers, comparing more than 3,200 quotes across seven different regions and assessing more than 100 different features across 16 different categories.

## A whole new award!

Joining CANSTAR's raft of star ratings and awards reports for 2014 is the *J*inaugural *Landlord Insurance Star Ratings Report*. While the *CANSTAR Home and Contents Insurance Star Ratings* are a valuable resource for all home owners, we felt it was time that landlords specifically were represented in our research, bearing in mind the variables and details landlords need to incorporate into their insurance-buying decisions.

In order to maintain CANSTAR's high standards of accuracy and validity, our analysts surveyed the insurance landscape for policies created specifically for property owners that rent out their investment and assessed them using a newly crafted, balanced methodology.

Certain specifications were required in order for a provider to be included in the calculations, including (among others) that it must quote in all specific postcodes within the profile, it must offer cover for theft for burglary by tenants or their guests, malicious damage and loss of rent due to tenant default.

## What does landlord insurance cover you for?

When you take out insurance for your rental property, you want to know that you're covered if the worst happens.

The majority of tenants are decent people who will pay their rent on time every month and look after your property as if it were their own, but there is always a risk that some bad apples could move in and leave you out of pocket – which is why it can be a good idea to take out landlord insurance.

Typically, these essentials should be covered by your policy...

- Theft or burglary by tenants or their guests
- Malicious damage or vandalism by tenants or their guests
- Loss of rent due to tenant default

However, there is plenty more that can be covered under a landlord policy, so it pays to investigate properly and ascertain exactly what you think you might need.

As our table shows, landlord insurance can cover liability, rental loss due to a number of different circumstances, re-letting expenses after a claim and professional tax audit fees.



Key elements landlord-specific policies cover...	
<i>Theft or burglary caused by tenant</i>	<i>Legal costs related to tenant eviction by court order</i>
<i>Rental loss due to theft by tenant</i>	<i>Loss due to tenants obtaining a hardship order</i>
<i>Malicious damages caused by tenant</i>	<i>Rental loss due to death of sole tenancy</i>
<i>Malicious damage for both building and contents</i>	<i>Rental loss due to failure to give vacant possession</i>
<i>Rental loss due to damages caused by tenant</i>	<i>Rental loss due to prevention of access</i>
<i>Damages caused by tenant's pet</i>	<i>Does the policy have a weekly rent limit?</i>
<i>Liability cover</i>	<i>Re-letting expenses after a claim on rental loss</i>
<i>Rent loss due to insured events</i>	<i>Removal of goods after a claim on rental loss</i>
<i>Rent default by tenant</i>	<i>Representation costs after a claim on rental loss</i>
<i>Rent loss due to absconding tenants</i>	<i>Change of locks after a claim on rental loss</i>
<i>Rental loss due to tenant eviction by court order</i>	<i>Professional tax audit fees</i>



# WARNING

You need to watch out for potential traps when you're hunting for the right landlord insurance, too. The following can affect your policy at varying degrees, with the potential to render your policy obsolete.



- **Pet damage** – some policies will not cover damage created by tenants' pets, which could end up being very costly if you have allowed animals to be kept inside and the animals' teeth or claws wreak havoc.

- **Proximity to river and low-lying areas** – it's a good idea to pause before you fall for that river view. A potential for a property to flood can be a major issue and one that insurance providers will take into account. Potential for flooding to affect your property needs to be investigated or you could find yourself having to pay out for flood-damaged fixtures and fittings. Some insurers, for example, won't provide cover in North Queensland (north of the Tropic of Capricorn).



# What does it cost?

What sort of prices are being charged around the country? It's interesting to work out how much landlords are paying in insurance compared to the rent they are able to raise, so the CANSTAR researchers took a good look through the database to see what you'd be paying in various states.

One thing that stands out is that premiums vary massively across the nation.

Landlords in northern Queensland are being hit the hardest, thanks to those terrible floods and cyclones that nature likes to send their way occasionally – landlords north of the Tropic of Capricorn are having to fork out an average of 15.97% of their income from the property on their insurance policy!

Those renting out a Sydney unit, on the other hand, are only paying out 1.63% of their rental income on insurance.



Nth Qld	House	Unit
Average yearly median rental income	\$19,240.00	\$14,386.67
Average yearly landlord insurance premium	\$3,073.10	\$917.68
Percentage of yearly income dedicated to landlord insurance	15.97%	6.38%

SA (Adelaide)	House	Unit
Average yearly median rental income	\$17,940.00	\$14,820.00
Average yearly landlord insurance premium	\$935.41	\$313.44
Percentage of yearly income dedicated to landlord insurance	5.21%	2.11%

NSW (Sydney)	House	Unit
Average yearly median rental income	\$26,520.00	\$26,000.00
Average yearly landlord insurance premium	\$1,244.05	\$423.99
Percentage of yearly income dedicated to landlord insurance	4.69%	1.63%

Tas (Hobart)	House	Unit
Average yearly median rental income	\$16,120.00	\$13,520.00
Average yearly landlord insurance premium	\$878.60	\$325.67
Percentage of yearly income dedicated to landlord insurance	5.45%	2.41%

Qld (Brisbane)	House	Unit
Average yearly median rental income	\$17,680.00	\$14,040.00
Average Yearly Landlord Insurance Premium	\$1,145.89	\$464.36
Percentage of yearly income dedicated to Landlord Insurance	6.48%	3.31%

Qld (Rockhampton)	House	Unit
Average yearly median rental income	\$17,680.00	\$14,040.00
Average yearly landlord insurance premium	\$1,325.83	\$409.15
Percentage of yearly income dedicated to landlord insurance	7.50%	2.91%

WA (Perth)	House	Unit
Average yearly median rental income	\$23,920.00	\$20,800.00
Average yearly landlord insurance premium	\$996.49	\$386.27
Percentage of yearly income dedicated to landlord insurance	4.17%	1.86%

Vic (Melbourne)	House	Unit
Average yearly median rental income	\$19,760.00	\$19,240.00
Average yearly landlord insurance premium	\$864.74	\$316.03
Percentage of yearly income dedicated to landlord insurance	3.28%	1.23%

Source: CANSTAR. Sum insured \$300,000 for building and \$25,000 for contents. (Unit insurance is for contents only.) Rental income sourced from Australian Property Monitors

# Who are the award-winning insurers?

With more Australians than ever jumping on the investment property bandwagon, ensuring their future nest eggs are adequately covered is vital. Even better if the landlord insurance policies chosen represent outstanding value.

In the inaugural landlord insurance star ratings, CANSTAR looked at 35 insurers, 40 policies and obtained more than 3,200 individual quotes across seven Australian regions to come up with the insurers we consider to offer outstanding value nationally and at a state level for landlord insurance.

The winners of these awards not only had to offer competitive premiums but also had to balance this against the level of cover they offer in the policy. Particular consideration was placed on the type of events the insurers covered, up to what amount will be paid on certain claims and importantly for landlords the level of cover they offered for the potential incidents when leasing out a property.

## National Winners

**AAMI**

**citibank**

The inaugural winners of the Outstanding Value Australia – Landlord Insurance award are AAMI and Citibank. This award is a reflection of their consistent performance across the regions considered and also the property types (house and units).

AAMI was a consistent high performer featuring in the top five insurers in all regions considered and picking up the top honours in four states (New South Wales, Victoria, Tasmania and Western Australia).



## NATIONAL WINNERS

This was on the back of their competitive pricing which saw them place in the top five of all regions and profiles as well as being a pricing leader in NSW, Vic and Tas. Their policy also comes with coverage on tenant default and even covers changing the locks after a claim on rental loss. AAMI insures for \$20,000 worth of tenant theft, \$30,000 for malicious tenant damage and \$6,000 for tenant default.

Citibank was also a consistent higher performer featuring in the top five insurers in all regions considered and received the top honours for North Queensland. Their policies were competitively priced placing them on average in top 10 of pricing across all seven regions for both house and unit. For units in particular Citibank were consistently in the top five policy pricing and had the cheapest offering in WA and QLD. Their policy also covers the areas important for landlords with high level of coverage on rental loss due to absconding tenants and tenant death. Citibank covers full rental costs for 52 weeks in the event of access prevention.

CANSTAR congratulates AAMI and Citibank on their national achievement in the inaugural Landlord Insurance Star Ratings.

*We had a chat with Reuben Aitchison, AAMI's corporate affairs manager, personal insurance...*

**Q** In terms of landlord insurance, CANSTAR has assessed AAMI as having the most competitive average price for housing, as well as outperformance in features. How do you get the balance between competitive pricing and great features right?

**A** There are two things we really focus on when putting together our products: providing a level of cover the average landlord needs, without getting hung up too much on bells and whistles. This usually means we can come in at a sharper price point and win that all important "value" equation.

The other key component is our philosophy of making things easy to both understand and manage. Good product, great service and simple to deal with is a winning formula.

**Q** What are some of the most important policy inclusions that



landlords must look for when taking out a policy?

**A** Good legal liability cover is an absolute must-have, but cover providing tenant protection is also very important – things like rent default, theft or malicious damage by tenants. Cover for periods when the property can't be rented out due to damage by an insured event also helps protect that income stream for landlords. I think where AAMI's product really stands out are the Complete Replacement Cover option and the fact we group risks associated with a tenant leaving, such as rent still owed, tenants taking items and damage to the property – this

means we'd look at these losses as one claim instead of multiple claims.

**Q** Are you able to share any strange landlord insurance claims that you have received over time?

**A** We do, unfortunately, see cases where landlords, or their property managers, have not really done their due diligence on tenants, only to have their properties turned into drug farms. Good due diligence on prospective tenants, regular inspections and keeping on top of maintenance help minimise nasty surprises.

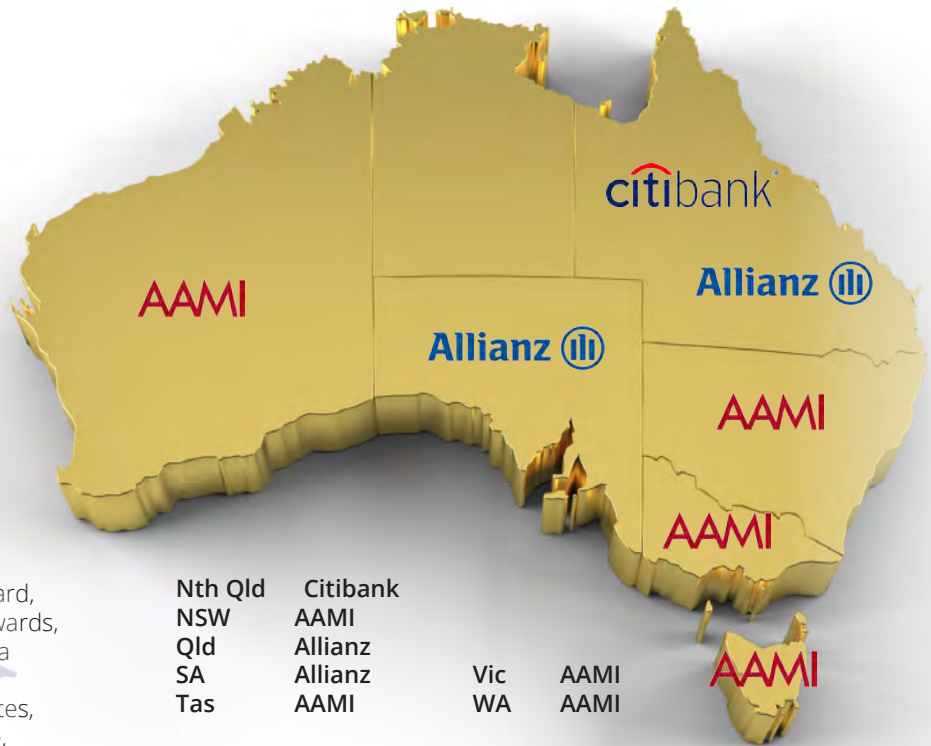
We also sometimes see really bad cases of malicious damage from unruly tenants. In one case, neighbours of a tenant reported a disturbance and upon investigation it was found that the tenant's new boyfriend and his mates had taken to the house with axes and log splitters, leaving no wall, door or window undamaged. The result of this was a severely damaged, untenable property and a very upset landlord.

# Who are the state winners?



STATE WINNER  
**AAMI**

In addition to claiming the National Award, AAMI has also scooped several state awards, for New South Wales, Tasmania, Victoria and Western Australia. With the most competitive policy pricing in all four states, as well as the key features noted above, landlords are being well-served.



STATE WINNER  
**Allianz**

In Queensland and South Australia, Allianz surged to the lead on pricing. Allianz has also outperformed the Queensland and South Australian markets in several key feature areas that has allowed it to reinforce its position in the Qld and SA markets: a high amount of cover for rent loss due to a hardship order; a high amount of cover due to tenant rental default; a high amount of cover for rent loss due to absconding tenants; a high amount of cover due to rent loss from tenant eviction; and a high amount of cover due to loss of rent from the death of a tenant.



STATE WINNER  
**citibank**

The North Queensland rental market can be a sometimes-challenging location for landlords. There are the fluctuating vacancy rates that can be experienced in mining areas, as well as occasional natural disasters. The cost of insurance in this region is correspondingly higher than the national average. Citibank has risen to this price challenge, offering highly competitive pricing of units in particular in North Queensland.

Citibank has outperformed the Nth Qld market in several key feature areas that have allowed it to reinforce its position in the Nth Qld market: a high amount of cover for rent loss due to a hardship order; a high amount of cover due to tenant rental default; a high amount of cover for rent loss due to absconding tenants; and a high amount of cover due to loss of rent from the death of a tenant. Citibank is also a dual winner nationally.

CANSTAR congratulates all national and state winners of its landlord insurance award, as well as all five star-rated products.

See important notices and disclaimer ... [page 10](#)



# Be the best landlord you can be...

It's not just a case of handing over the keys and pocketing the money every month. Being a good landlord entails some effort on your part. Here are some tips:



## **Keep it clear**

Make sure that the tenant is in no doubt as to what you expect in terms of payment, maintenance (e.g. lawn-mowing), paperwork etc. You can't blame them for doing things wrong if you didn't explain things clearly in the first place.

## **Be fair with the rent**

Don't overcharge "just because you can". The same applies to putting the rent up. Don't hike it up after six months if your own costs haven't risen proportionately. The tenants will be able to work out if you're being greedy and it will lead to resentment.

## **Respond promptly**

Always react to queries and maintenance issues as soon as you possibly can. Nothing frustrates a tenant more (and fosters unhealthy relationships) than issues left unfixed, taps left dripping and pests left to fester.

## **Have empathy**

Try to understand their requests, rather than just dismissing them as silly or unnecessary. If they have gone to the effort of contacting you, there's a good chance the issue is affecting their day-to-day life, regardless of how petty it seems to you.

## **Learn about them**

Familiarise yourself with all their names. Perhaps find out what hobbies they have. You shouldn't try to be their best buddy – it's still a business relationship after all – but a little interest can go a long way.

## **Use good quality tradesmen**

Don't skimp just because you don't live there. If you live locally, use the tradespeople you'd use for your own home, and if not, use a locally-recommended professional. Poor workmanship and tasks left half done does not a happy tenant make.

## **Don't be intrusive**

Always knock when you visit, and don't just let yourself in or walk through the garden. It may be your property, but it's the tenants' home, and they have a right to privacy. Giving plenty of notice before visits is also a must.

## **Get everything down on paper**

Make sure things are signed. Everyone benefits in that situation. Don't assume that people prefer a casual arrangement; when things are official, the tenant feels secure knowing they can't be kicked out at a moment's notice (and, of course, you have your own peace of mind, too).

## **Stay in touch without being a nuisance**

Your tenants should be able to contact you when they need to, so make sure they have your details. Perhaps send a welcome card when they first move in, to let them know you're around, but don't pester them with constant questions or requests to visit.

## **Choose your tenants wisely!**

It's easier to be a good landlord and have a good relationship with your tenants if they are decent, law-abiding folk who meet with your approval.





# LANDLORD INSURANCE

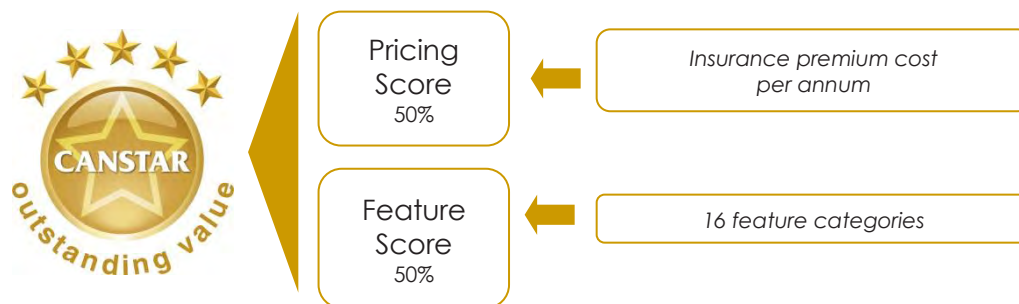
## What are the CANSTAR *Landlord Insurance Star Ratings*?

CANSTAR's *Landlord Insurance Star Ratings* use a sophisticated rating methodology, unique to CANSTAR, that compares landlord insurance products in Australia. CANSTAR star rated products represent a shortlist of financial products. This shortlist narrows the search for consumers to products that have been independently assessed and ranked. The CANSTAR *Landlord Insurance Star Ratings* are a transparent and comprehensive analysis of landlord insurance policies, comparing over 3,200 quotes, across seven different regions, from more than 35 different insurers. Subsequent to determining the star ratings of each individual insurer, the results are then used to determine a winner from each individual state and an overall national winner.



The *Landlord Insurance Star Ratings* consist of two separate insurance product types (building, contents and landlord-specific insurance; and contents and landlord-specific 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.

$$\text{TOTAL STAR RATINGS SCORE (T)} = \text{W1 PRICING SCORE (P)} + \text{W2 FEATURES SCORE (F)}$$



Landlord insurance products are rated across seven regions and two sums insured so that consumers will be able to identify their demographic and create a shortlist 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		
	Building	Contents
Individual dwelling	\$300,000	\$25,000
Strata dwelling		\$25,000

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

## Feature score

Over 100 different features are assessed from 16 different feature categories. Peer products are compared and the product with the most comprehensive feature is awarded the highest feature score.

### Feature weightings

Feature categories	Descriptions	Weights	
		Individual dwellings	Strata dwellings
<b>Policy terms</b>		<b>30%</b>	<b>25%</b>
Policy conditions	List flexibilities in taking the policies (e.g. cooling-off period, different excess amounts)	25%	25%
Claim process	Different flexibilities in making claims (e.g. online, phone, 24-hour service)	15%	15%
Defined events	List all events and maximum cover (e.g. earthquake, explosions, lightning)	20%	20%
Flood	Specific conditions on flood-related cover	20%	20%
Storm	Specific conditions on storm-related cover	20%	20%
<b>Landlord cover</b>		<b>40%</b>	<b>60%</b>
Damage	Cover for malicious damage by tenant	30%	30%
Rent loss/default	Loss of rent due to tenants or insured events	30%	30%
Liability cover	Legal and liability expenses covered	10%	10%
Burglary	Cover for theft or burglary by tenant	20%	20%
Additional	Additional cover	10%	10%
<b>Building cover</b>		<b>20%</b>	<b>0%</b>
Building inclusions	Definitions of buildings	40%	
Building policy	Flexibilities to rebuild (e.g. choice of builders, option to rebuild)	15%	
Under-insurance protection	Specific features to prevent under-insurance	30%	
Fusion of electric motor (Building)	Specific conditions on fusion cover	10%	
Other benefits	Removal of debris, demolition cost	5%	
<b>Contents cover</b>		<b>10%</b>	<b>15%</b>
Contents inclusions	Definitions of contents	60%	60%
Contents policy	Flexibilities on contents term (e.g. new for old, contents in open air)	20%	20%
Fusion of electric motor (Contents)	Specific conditions on fusion cover	20%	20%

## Awards to institutions

Awards are determined by product performance across the following:

- Individual dwelling (building and contents insurance) and strata dwelling (contents insurance)
- Regions

To determine the state winners, the contribution of the best product results from each of the categories is considered. The North Queensland region (above the Tropic of Capricorn) has also been included as a state throughout the calculation process.

To determine the national winners, 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.

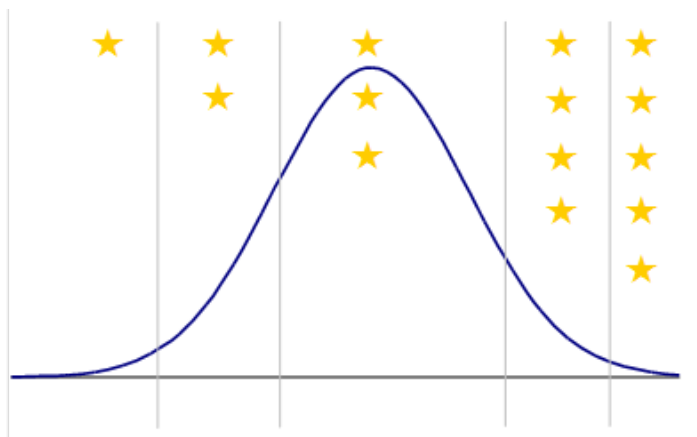


Minimum requirements:

- Must offer cover for theft or burglary by tenants or their guests; malicious damage or vandalism by tenants or their guests; and loss of rent due to tenant default.
- 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, it should be present nationally.

## How are the stars awarded?

Star Ratings are very selective and are only awarded to those institutions that demonstrate truly outstanding value. Once all the scoring from the methodology is completed the results are distributed across a bell curve. The policies that achieve a score in the top 5-10%, relative to the landlord insurance policies rated, are awarded a CANSTAR five-star rating, and the subsequent star ratings are distributed according to their relative distribution.



## Landlord insurance awards

Subsequent to the completion of Landlord Insurance Star Ratings, the state and national awards for Landlord Insurance are determined. This is achieved by using the Star Ratings score and ranking the scores relative to each state, to determine state winners, and then weighted for the population of each state to determine the national winner.

## Does CANSTAR rate other product areas?

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



- Account-based pensions
- Business life insurance
- Deposit accounts
- Health insurance
- Life insurance
- Online banking
- Personal loans
- Term deposits
- Youth banking
- Agribusiness
- Car insurance
- Direct life insurance
- Home & Contents
- Managed investments
- Online share trading
- Reward programs
- Travel insurance
- Business banking
- Credit cards
- First home buyer
- Home loans
- Margin lending
- Package banking
- Superannuation
- Travel money cards

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# Landlord Insurance Awards and Star Ratings

Report Date: July 2014

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.

## House - WA

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★★★★★												
Catholic Church Insurance	Catholic Church Insurance L	X	✓	X	X	●	✓	●	✓	✓	X	✓
AAMI	AAMI Landlord insurance	X	X	X	X	●	●	●	✓	✓	X	✓
Over 50	Over 50 Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
★★★★												
Citibank	Citibank Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
RAC	RAC Landlord's Insurance	X	X	X	X	✓	✓	✓	✓	✓	X	X
NRMA	NRMA Landlord Insurance	✓	✓	✓	X	✓	✓	✓	✓	✓	X	✓
HSBC	HSBC Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
APIA	APIA Landlord Insurance	X	✓	✓	X	✓	✓	✓	✓	✓	X	X
Terri Scheer	Terri Scheer Landlord Resid	X	X	✓	X	✓	✓	✓	✓	X	X	X
★★★												
Australian Unity	Australian Unity Landlords In	✓	X	✓	X	✓	✓	●	✓	✓	X	X
Bank of Queensland	Bank of Queensland Secure	X	✓	X	X	●	✓	●	✓	✓	X	X
Budget Direct	Budget Direct Landlord Hom	X	X	X	X	●	●	●	●	✓	X	X
BUPA	BUPA Landlords Insurance	X	✓	X	X	✓	✓	●	X	✓	X	X
HBF	HBF Landlords Insurance	X	✓	✓	X	●	✓	●	✓	✓	X	X
Allianz	Allianz Landlord insurance	✓	X	X	X	✓	✓	●	✓	X	X	X
SGIO	SGIO Landlord Insurance	✓	✓	✓	X	✓	✓	✓	✓	✓	X	✓
ANZ	ANZ Landlord Insurance	X	✓	✓	X	✓	✓	✓	✓	✓	X	✓
Suncorp	Suncorp Landlord Insurance	X	✓	✓	X	✓	✓	✓	●	✓	X	X

your guide to product excellence

✓ Standard      X Not Included      ● Optional



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Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★★★												
AON	AON Rental Protection Plus	X	✓	X	X	✓	✓	●	X	✓	X	X
IMB	IMB Secure Landlord Insurar	X	✓	X	X	●	✓	●	✓	✓	X	X
CUA	CUA Landlords Residential F	X	✓	X	X	✓	✓	●	X	✓	X	X
Commisure	Commisure Home Insuranc	X	✓	X	X	●	●	●	✓	✓	✓	X
GIO	GIO Landlord Insurance	X	X	✓	X	✓	✓	✓	●	✓	X	X
Bendigo Bank	Bendigo Bank Landlords Insi	X	✓	X	X	✓	✓	●	X	✓	X	X
OnePath	OnePath Landlord Insurance	X	✓	X	X	✓	✓	✓	✓	✓	X	✓
Bankwest	Bankwest Secure Landlord Li	X	✓	X	X	●	✓	●	✓	✓	X	X
People's Choice Credit Unioi	People's Choice Credit Unioi	X	✓	X	X	✓	✓	●	X	✓	X	X
CGU	CGU Landlords Residential f	X	✓	X	X	✓	✓	●	X	✓	X	X
★★												
St George	St George Quality Landlord I	✓	✓	✓	✓	●	●	●	✓	✓	X	X
St George	St George Essential Landlor	✓	✓	✓	✓	●	●	●	X	✓	X	X
Bank SA	Bank SA Essential Landlord	✓	✓	✓	✓	●	●	●	X	✓	X	X
Bank of Melbourne	Bank of Melbourne Essential	✓	✓	✓	✓	●	●	●	X	✓	X	X
Bank SA	Bank SA Quality Landlord In:	✓	✓	✓	✓	●	●	●	✓	✓	X	X
Westpac	Westpac Quality Landlord In:	✓	✓	✓	✓	●	●	●	✓	✓	X	X
Bank of Melbourne	Bank of Melbourne Quality L	✓	✓	✓	✓	●	●	●	✓	✓	X	X
Westpac	Westpac Essential Landlord	✓	✓	✓	✓	●	●	●	X	✓	X	X
★												

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✓ Standard      X Not Included      ● Optional



# Landlord Insurance Awards and Star Ratings

Report Date: July 2014

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## House - WA

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★												
1Cover	1Cover Landlord insurance	X	✓	✓	X	●	✓	●	✓	✓	X	X
QBE	QBE Landlord Cover	✓	X	X	X	●	✓	●	✓	✓	X	X

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✓ Standard
X Not Included
● Optional



# Landlord Insurance Awards and Star Ratings

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## House - VIC

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★★★★★												
AAMI	AAMI Landlord insurance	X	X	X	X	●	●	●	✓	✓	X	✓
Budget Direct	Budget Direct Landlord Hom	X	X	X	X	●	●	●	●	✓	X	X
GIO	GIO Landlord Insurance	X	X	✓	X	✓	✓	✓	●	✓	X	X
★★★★												
Suncorp	Suncorp Landlord Insurance	X	✓	✓	X	✓	✓	✓	●	✓	X	X
AON	AON Rental Protection Plus	X	✓	X	X	✓	✓	●	X	✓	X	X
Citibank	Citibank Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
Over 50	Over 50 Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
Catholic Church Insurance	Catholic Church Insurance L	X	✓	X	X	●	✓	●	✓	✓	X	✓
★★★												
HSBC	HSBC Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
Bank of Queensland	Bank of Queensland Secure	X	✓	X	X	●	✓	●	✓	✓	X	X
APIA	APIA Landlord Insurance	X	✓	✓	X	✓	✓	✓	✓	✓	X	X
Bendigo Bank	Bendigo Bank Landlords Insi	X	✓	X	X	✓	✓	●	X	✓	X	X
OnePath	OnePath Landlord Insurance	X	✓	X	X	✓	✓	✓	✓	✓	X	✓
CGU	CGU Landlords Residential f	X	✓	X	X	✓	✓	●	X	✓	X	X
Bankwest	Bankwest Secure Landlord li	X	✓	X	X	●	✓	●	✓	✓	X	X
IMB	IMB Secure Landlord Insurar	X	✓	X	X	●	✓	●	✓	✓	X	X
Westpac	Westpac Quality Landlord In:	✓	✓	✓	✓	●	●	●	✓	✓	X	X
Allianz	Allianz Landlord insurance	✓	X	X	X	✓	✓	●	✓	X	X	X

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## House - VIC

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★★★												
People's Choice Credit Union	People's Choice Credit Union	X	✓	X	X	✓	✓	●	X	✓	X	X
Commsure	Commsure Home Insuranc	X	✓	X	X	●	●	●	✓	✓	✓	X
BUPA	BUPA Landlords Insurance	X	✓	X	X	✓	✓	●	X	✓	X	X
Terri Scheer	Terri Scheer Landlord Reside	X	X	✓	X	✓	✓	✓	✓	X	X	X
HBF	HBF Landlords Insurance	X	✓	✓	X	●	✓	●	✓	✓	X	X
CUA	CUA Landlords Residential F	X	✓	X	X	✓	✓	●	X	✓	X	X
ANZ	ANZ Landlord Insurance	X	✓	✓	X	✓	✓	✓	✓	✓	X	✓
★★												
Bank of Melbourne	Bank of Melbourne Quality L	✓	✓	✓	✓	●	●	●	✓	✓	X	X
Bank SA	Bank SA Quality Landlord In:	✓	✓	✓	✓	●	●	●	✓	✓	X	X
Westpac	Westpac Essential Landlord	✓	✓	✓	✓	●	●	●	X	✓	X	X
St George	St George Essential Landlor	✓	✓	✓	✓	●	●	●	X	✓	X	X
Bank SA	Bank SA Essential Landlord	✓	✓	✓	✓	●	●	●	X	✓	X	X
Bank of Melbourne	Bank of Melbourne Essential	✓	✓	✓	✓	●	●	●	X	✓	X	X
St George	St George Quality Landlord I	✓	✓	✓	✓	●	●	●	✓	✓	X	X
★												
1Cover	1Cover Landlord insurance	X	✓	✓	X	●	✓	●	✓	✓	X	X
QBE	QBE Landlord Cover	✓	X	X	X	●	✓	●	✓	✓	X	X

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## House - TAS

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★★★★★												
APIA	APIA Landlord Insurance	X	✓	✓	X	✓	✓	✓	✓	✓	X	X
AAMI	AAMI Landlord insurance	X	X	X	X	●	●	●	✓	✓	X	✓
Terri Scheer	Terri Scheer Landlord Reside	X	X	✓	X	✓	✓	✓	✓	X	X	X
★★★★												
RACT	RACT Investor Insurance	X	X	X	X	✓	✓	✓	●	✓	X	✓
Budget Direct	Budget Direct Landlord Hom	X	X	X	X	●	●	●	●	✓	X	X
Over 50	Over 50 Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
AON	AON Rental Protection Plus	X	✓	X	X	✓	✓	●	X	✓	X	X
Catholic Church Insurance	Catholic Church Insurance L	X	✓	X	X	●	✓	●	✓	✓	X	✓
★★★												
Bankwest	Bankwest Secure Landlord Ii	X	✓	X	X	●	✓	●	✓	✓	X	X
Comminsure	Comminsure Home Insuranc	X	✓	X	X	●	●	●	✓	✓	✓	X
Bank of Queensland	Bank of Queensland Secure	X	✓	X	X	●	✓	●	✓	✓	X	X
IMB	IMB Secure Landlord Insurar	X	✓	X	X	●	✓	●	✓	✓	X	X
BUPA	BUPA Landlords Insurance	X	✓	X	X	✓	✓	●	X	✓	X	X
Westpac	Westpac Quality Landlord In:	✓	✓	✓	✓	●	●	●	✓	✓	X	X
Bendigo Bank	Bendigo Bank Landlords Insi	X	✓	X	X	✓	✓	●	X	✓	X	X
OnePath	OnePath Landlord Insurance	X	✓	X	X	✓	✓	✓	✓	✓	X	✓
People's Choice Credit Unioi	People's Choice Credit Unioi	X	✓	X	X	✓	✓	●	X	✓	X	X
CGU	CGU Landlords Residential f	X	✓	X	X	✓	✓	●	X	✓	X	X

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✓ Standard      X Not Included      ● Optional



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## House - TAS

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★★★												
HBF	HBF Landlords Insurance	X	✓	✓	X	●	✓	●	✓	✓	X	X
Suncorp	Suncorp Landlord Insurance	X	✓	✓	X	✓	✓	✓	●	✓	X	X
ANZ	ANZ Landlord Insurance	X	✓	✓	X	✓	✓	✓	✓	✓	X	✓
Allianz	Allianz Landlord insurance	✓	X	X	X	✓	✓	●	✓	X	X	X
Citibank	Citibank Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
CUA	CUA Landlords Residential F	X	✓	X	X	✓	✓	●	X	✓	X	X
HSBC	HSBC Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
Australian Unity	Australian Unity Landlords In	✓	X	✓	X	✓	✓	●	✓	✓	X	X
★★												
Bank SA	Bank SA Quality Landlord In:	✓	✓	✓	✓	●	●	●	✓	✓	X	X
St George	St George Essential Landlor	✓	✓	✓	✓	●	●	●	X	✓	X	X
Bank of Melbourne	Bank of Melbourne Essential	✓	✓	✓	✓	●	●	●	X	✓	X	X
St George	St George Quality Landlord I	✓	✓	✓	✓	●	●	●	✓	✓	X	X
Bank of Melbourne	Bank of Melbourne Quality L	✓	✓	✓	✓	●	●	●	✓	✓	X	X
Bank SA	Bank SA Essential Landlord	✓	✓	✓	✓	●	●	●	X	✓	X	X
Westpac	Westpac Essential Landlord	✓	✓	✓	✓	●	●	●	X	✓	X	X
★												
QBE	QBE Landlord Cover	✓	X	X	X	●	✓	●	✓	✓	X	X
1Cover	1Cover Landlord insurance	X	✓	✓	X	●	✓	●	✓	✓	X	X

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## House - SA

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★★★★★												
Allianz	Allianz Landlord insurance	✓	✗	✗	✗	✓	✓	●	✓	✗	✗	✗
Over 50	Over 50 Landlord Insurance	✗	✓	✗	✗	●	✓	●	✓	✓	✗	✓
AAMI	AAMI Landlord insurance	✗	✗	✗	✗	●	●	●	✓	✓	✗	✓
★★★★												
Budget Direct	Budget Direct Landlord Hom	✗	✗	✗	✗	●	●	●	●	✓	✗	✗
APIA	APIA Landlord Insurance	✗	✓	✓	✗	✓	✓	✓	✓	✓	✗	✗
Catholic Church Insurance	Catholic Church Insurance L	✗	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Citibank	Citibank Landlord Insurance	✗	✓	✗	✗	●	✓	●	✓	✓	✗	✓
HSBC	HSBC Landlord Insurance	✗	✓	✗	✗	●	✓	●	✓	✓	✗	✓
★★★												
1Cover	1Cover Landlord insurance	✗	✓	✓	✗	●	✓	●	✓	✓	✗	✗
AON	AON Rental Protection Plus	✗	✓	✗	✗	✓	✓	●	✗	✓	✗	✗
SGIC	SGIC Landlord Insurance	✓	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
ANZ	ANZ Landlord Insurance	✗	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
Terri Scheer	Terri Scheer Landlord Reside	✗	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗
BUPA	BUPA Landlords Insurance	✗	✓	✗	✗	✓	✓	●	✗	✓	✗	✗
Comminsure	Comminsure Home Insuranc	✗	✓	✗	✗	●	●	●	✓	✓	✓	✗
Australian Unity	Australian Unity Landlords In	✓	✗	✓	✗	✓	✓	●	✓	✓	✗	✗
Suncorp	Suncorp Landlord Insurance	✗	✓	✓	✗	✓	✓	✓	●	✓	✗	✗
Bankwest	Bankwest Secure Landlord li	✗	✓	✗	✗	●	✓	●	✓	✓	✗	✗

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✓ Standard      ✗ Not Included      ● Optional



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## House - SA

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★★★												
CUA	CUA Landlords Residential F	X	✓	X	X	✓	✓	●	X	✓	X	X
People's Choice Credit Union	People's Choice Credit Union	X	✓	X	X	✓	✓	●	X	✓	X	X
HBF	HBF Landlords Insurance	X	✓	✓	X	●	✓	●	✓	✓	X	X
Bank of Queensland	Bank of Queensland Secure	X	✓	X	X	●	✓	●	✓	✓	X	X
IMB	IMB Secure Landlord Insuranc	X	✓	X	X	●	✓	●	✓	✓	X	X
CGU	CGU Landlords Residential F	X	✓	X	X	✓	✓	●	X	✓	X	X
Bendigo Bank	Bendigo Bank Landlords Insu	X	✓	X	X	✓	✓	●	X	✓	X	X
OnePath	OnePath Landlord Insurance	X	✓	X	X	✓	✓	✓	✓	✓	X	✓
★★												
Westpac	Westpac Essential Landlord	✓	✓	✓	✓	●	●	●	X	✓	X	X
Westpac	Westpac Quality Landlord In:	✓	✓	✓	✓	●	●	●	✓	✓	X	X
Bank of Melbourne	Bank of Melbourne Quality L	✓	✓	✓	✓	●	●	●	✓	✓	X	X
Bank SA	Bank SA Essential Landlord	✓	✓	✓	✓	●	●	●	X	✓	X	X
St George	St George Quality Landlord I	✓	✓	✓	✓	●	●	●	✓	✓	X	X
St George	St George Essential Landlord	✓	✓	✓	✓	●	●	●	X	✓	X	X
Bank SA	Bank SA Quality Landlord In:	✓	✓	✓	✓	●	●	●	✓	✓	X	X
★												
QBE	QBE Landlord Cover	✓	X	X	X	●	✓	●	✓	✓	X	X
Bank of Melbourne	Bank of Melbourne Essential	✓	✓	✓	✓	●	●	●	X	✓	X	X

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## House - QLD

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★★★★★												
Allianz	Allianz Landlord insurance	✓	✗	✗	✗	✓	✓	●	✓	✗	✗	✗
Over 50	Over 50 Landlord Insurance	✗	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Budget Direct	Budget Direct Landlord Hom	✗	✗	✗	✗	●	●	●	●	✓	✗	✗
★★★★												
AON	AON Rental Protection Plus	✗	✓	✗	✗	✓	✓	●	✗	✓	✗	✗
HSBC	HSBC Landlord Insurance	✗	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Terri Scheer	Terri Scheer Landlord Reside	✗	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗
Citibank	Citibank Landlord Insurance	✗	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Catholic Church Insurance	Catholic Church Insurance L	✗	✓	✗	✗	●	✓	●	✓	✓	✗	✓
★★★												
BUPA	BUPA Landlords Insurance	✗	✓	✗	✗	✓	✓	●	✗	✓	✗	✗
CGU	CGU Landlords Residential f	✗	✓	✗	✗	✓	✓	●	✗	✓	✗	✗
CUA	CUA Landlords Residential F	✗	✓	✗	✗	✓	✓	●	✗	✓	✗	✗
OnePath	OnePath Landlord Insurance	✗	✓	✗	✗	✓	✓	✓	✓	✓	✗	✓
IMB	IMB Secure Landlord Insurar	✗	✓	✗	✗	●	✓	●	✓	✓	✗	✗
St George	St George Quality Landlord I	✓	✓	✓	✓	●	●	●	✓	✓	✗	✗
Bendigo Bank	Bendigo Bank Landlords Insi	✗	✓	✗	✗	✓	✓	●	✗	✓	✗	✗
Bank SA	Bank SA Quality Landlord In:	✓	✓	✓	✓	●	●	●	✓	✓	✗	✗
Suncorp	Suncorp Landlord Insurance	✗	✓	✓	✗	✓	✓	✓	●	✓	✗	✗
APIA	APIA Landlord Insurance	✗	✓	✓	✗	✓	✓	✓	✓	✓	✗	✗

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## House - QLD

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★★★												
Bank of Queensland	Bank of Queensland Secure	X	✓	X	X	●	✓	●	✓	✓	X	X
Bankwest	Bankwest Secure Landlord II	X	✓	X	X	●	✓	●	✓	✓	X	X
People's Choice Credit Union	People's Choice Credit Union	X	✓	X	X	✓	✓	●	X	✓	X	X
Westpac	Westpac Quality Landlord In:	✓	✓	✓	✓	●	●	●	✓	✓	X	X
AAMI	AAMI Landlord insurance	X	X	X	X	●	●	●	✓	✓	X	✓
Bank of Melbourne	Bank of Melbourne Quality L	✓	✓	✓	✓	●	●	●	✓	✓	X	X
★★												
ANZ	ANZ Landlord Insurance	X	✓	✓	X	✓	✓	✓	✓	✓	X	✓
NRMA	NRMA Landlord Insurance	✓	✓	✓	X	✓	✓	✓	✓	✓	X	✓
HBF	HBF Landlords Insurance	X	✓	✓	X	●	✓	●	✓	✓	X	X
Bank SA	Bank SA Essential Landlord	✓	✓	✓	✓	●	●	●	X	✓	X	X
Westpac	Westpac Essential Landlord	✓	✓	✓	✓	●	●	●	X	✓	X	X
St George	St George Essential Landlord	✓	✓	✓	✓	●	●	●	X	✓	X	X
Bank of Melbourne	Bank of Melbourne Essential	✓	✓	✓	✓	●	●	●	X	✓	X	X
★												
Comminsure	Comminsure Home Insurance	X	✓	X	X	●	●	●	✓	✓	✓	X
1Cover	1Cover Landlord insurance	X	✓	✓	X	●	✓	●	✓	✓	X	X

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✓ Standard      X Not Included      ● Optional



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## House - NSW

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★★★★★												
AAMI	AAMI Landlord insurance	X	X	X	X	●	●	●	✓	✓	X	✓
AON	AON Rental Protection Plus	X	✓	X	X	✓	✓	●	X	✓	X	X
Budget Direct	Budget Direct Landlord Hom	X	X	X	X	●	●	●	●	✓	X	X
★★★★												
Catholic Church Insurance	Catholic Church Insurance L	X	✓	X	X	●	✓	●	✓	✓	X	✓
Over 50	Over 50 Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
Allianz	Allianz Landlord insurance	✓	X	X	X	✓	✓	●	✓	X	X	X
Citibank	Citibank Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
Terri Scheer	Terri Scheer Landlord Reside	X	X	✓	X	✓	✓	✓	✓	X	X	X
★★★												
HSBC	HSBC Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
ANZ	ANZ Landlord Insurance	X	✓	✓	X	✓	✓	✓	✓	✓	X	✓
St George	St George Quality Landlord I	✓	✓	✓	✓	●	●	●	✓	✓	X	X
CUA	CUA Landlords Residential F	X	✓	X	X	✓	✓	●	X	✓	X	X
Bank SA	Bank SA Quality Landlord In:	✓	✓	✓	✓	●	●	●	✓	✓	X	X
IMB	IMB Secure Landlord Insurar	X	✓	X	X	●	✓	●	✓	✓	X	X
HBF	HBF Landlords Insurance	X	✓	✓	X	●	✓	●	✓	✓	X	X
Bendigo Bank	Bendigo Bank Landlords Insi	X	✓	X	X	✓	✓	●	X	✓	X	X
CGU	CGU Landlords Residential I	X	✓	X	X	✓	✓	●	X	✓	X	X
APIA	APIA Landlord Insurance	X	✓	✓	X	✓	✓	✓	✓	✓	X	X

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✓ Standard      X Not Included      ● Optional



# Landlord Insurance Awards and Star Ratings

Report Date: July 2014

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## House - NSW

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★★★												
People's Choice Credit Union	People's Choice Credit Union	X	✓	X	X	✓	✓	●	X	✓	X	X
Westpac	Westpac Essential Landlord	✓	✓	✓	✓	●	●	●	X	✓	X	X
GIO	GIO Landlord Insurance	X	X	✓	X	✓	✓	✓	●	✓	X	X
Bank of Melbourne	Bank of Melbourne Quality L	✓	✓	✓	✓	●	●	●	✓	✓	X	X
BUPA	BUPA Landlords Insurance	X	✓	X	X	✓	✓	●	X	✓	X	X
Westpac	Westpac Quality Landlord In:	✓	✓	✓	✓	●	●	●	✓	✓	X	X
Commisure	Commisure Home Insuranc	X	✓	X	X	●	●	●	✓	✓	✓	X
Bank of Queensland	Bank of Queensland Secure	X	✓	X	X	●	✓	●	✓	✓	X	X
★★												
Bank SA	Bank SA Essential Landlord	✓	✓	✓	✓	●	●	●	X	✓	X	X
1Cover	1Cover Landlord insurance	X	✓	✓	X	●	✓	●	✓	✓	X	X
Bank of Melbourne	Bank of Melbourne Essential	✓	✓	✓	✓	●	●	●	X	✓	X	X
OnePath	OnePath Landlord Insurance	X	✓	X	X	✓	✓	✓	✓	✓	X	✓
Bankwest	Bankwest Secure Landlord li	X	✓	X	X	●	✓	●	✓	✓	X	X
St George	St George Essential Landlord	✓	✓	✓	✓	●	●	●	X	✓	X	X
Suncorp	Suncorp Landlord Insurance	X	✓	✓	X	✓	✓	✓	●	✓	X	X
★												
NRMA	NRMA Landlord Insurance	✓	✓	✓	X	✓	✓	✓	✓	✓	X	✓
QBE	QBE Landlord Cover	✓	X	X	X	●	✓	●	✓	✓	X	X

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## House - NQLD

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★★★★★												
APIA	APIA Landlord Insurance	X	✓	✓	X	✓	✓	✓	✓	✓	X	X
Terri Scheer	Terri Scheer Landlord Reside	X	X	✓	X	✓	✓	✓	✓	X	X	X
★★★★												
IMB	IMB Secure Landlord Insurar	X	✓	X	X	●	✓	●	✓	✓	X	X
Bank of Queensland	Bank of Queensland Secure	X	✓	X	X	●	✓	●	✓	✓	X	X
Bankwest	Bankwest Secure Landlord Li	X	✓	X	X	●	✓	●	✓	✓	X	X
★★★												
CUA	CUA Landlords Residential F	X	✓	X	X	✓	✓	●	X	✓	X	X
Bendigo Bank	Bendigo Bank Landlords Insi	X	✓	X	X	✓	✓	●	X	✓	X	X
CGU	CGU Landlords Residential F	X	✓	X	X	✓	✓	●	X	✓	X	X
Citibank	Citibank Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
Catholic Church Insurance	Catholic Church Insurance L	X	✓	X	X	●	✓	●	✓	✓	X	✓
AON	AON Rental Protection Plus	X	✓	X	X	✓	✓	●	X	✓	X	X
ANZ	ANZ Landlord Insurance	X	✓	✓	X	✓	✓	✓	✓	✓	X	✓
AAMI	AAMI Landlord insurance	X	X	X	X	●	●	●	✓	✓	X	✓
Over 50	Over 50 Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
Suncorp	Suncorp Landlord Insurance	X	✓	✓	X	✓	✓	✓	●	✓	X	X
HSBC	HSBC Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
Comminsure	Comminsure Home Insuranc	X	✓	X	X	●	●	●	✓	✓	✓	X

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## House - NQLD

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★★												
People's Choice Credit Union	People's Choice Credit Union	X	✓	X	X	✓	✓	●	X	✓	X	X
BUPA	BUPA Landlords Insurance	X	✓	X	X	✓	✓	●	X	✓	X	X
OnePath	OnePath Landlord Insurance	X	✓	X	X	✓	✓	✓	✓	✓	X	✓
HBF	HBF Landlords Insurance	X	✓	✓	X	●	✓	●	✓	✓	X	X
★												
1Cover	1Cover Landlord insurance	X	✓	✓	X	●	✓	●	✓	✓	X	X
NRMA	NRMA Landlord Insurance	✓	✓	✓	X	✓	✓	✓	✓	✓	X	✓



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## Unit - WA

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer

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## Unit - WA

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★★★★★												
AAMI	AAMI Landlord insurance	X	X	X	X	●	●	●	✓	✓	X	✓
Suncorp	Suncorp Landlord Insurance	X	✓	✓	X	✓	✓	✓	●	✓	X	X
Citibank	Citibank Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
★★★★												
Australian Unity	Australian Unity Landlords In	✓	X	✓	X	✓	✓	●	✓	✓	X	X
Over 50	Over 50 Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
Catholic Church Insurance	Catholic Church Insurance L	X	✓	X	X	●	✓	●	✓	✓	X	✓
ANZ	ANZ Landlord Insurance	X	✓	✓	X	✓	✓	✓	✓	✓	X	✓
Allianz	Allianz Landlord insurance	✓	X	X	X	✓	✓	●	✓	X	X	X
OnePath	OnePath Landlord Insurance	X	✓	X	X	✓	✓	✓	✓	✓	X	✓
★★★												
Terri Scheer	Terri Scheer Landlord Reside	X	X	✓	X	✓	✓	✓	✓	X	X	X
CGU	CGU Landlords Residential I	X	✓	X	X	✓	✓	●	X	✓	X	X
IMB	IMB Secure Landlord Insurar	X	✓	X	X	●	✓	●	✓	✓	X	X
HSBC	HSBC Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
AON	AON Rental Protection Plus	X	✓	X	X	✓	✓	●	X	✓	X	X
BUPA	BUPA Landlords Insurance	X	✓	X	X	✓	✓	●	X	✓	X	X
St George	St George Quality Landlord I	✓	✓	✓	✓	●	●	●	✓	✓	X	X
Bank of Melbourne	Bank of Melbourne Quality L	✓	✓	✓	✓	●	●	●	✓	✓	X	X
St George	St George Essential Landlori	✓	✓	✓	✓	●	●	●	X	✓	X	X

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## Unit - WA

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★★★												
Bank of Melbourne	Bank of Melbourne Essential	✓	✓	✓	✓	●	●	●	✗	✓	✗	✗
Bank SA	Bank SA Quality Landlord In:	✓	✓	✓	✓	●	●	●	✓	✓	✗	✗
Bendigo Bank	Bendigo Bank Landlords Insi	✗	✓	✗	✗	✓	✓	●	✗	✓	✗	✗
Bankwest	Bankwest Secure Landlord Ii	✗	✓	✗	✗	●	✓	●	✓	✓	✗	✗
Bank SA	Bank SA Essential Landlord	✓	✓	✓	✓	●	●	●	✗	✓	✗	✗
Commisure	Commisure Home Insuranc	✗	✓	✗	✗	●	●	●	✓	✓	✓	✗
Westpac	Westpac Quality Landlord In:	✓	✓	✓	✓	●	●	●	✓	✓	✗	✗
CUA	CUA Landlords Residential F	✗	✓	✗	✗	✓	✓	●	✗	✓	✗	✗
Westpac	Westpac Essential Landlord	✓	✓	✓	✓	●	●	●	✗	✓	✗	✗
★★												
Budget Direct	Budget Direct Landlord Hom	✗	✗	✗	✗	●	●	●	●	✓	✗	✗
HBF	HBF Landlords Insurance	✗	✓	✓	✗	●	✓	●	✓	✓	✗	✗
1Cover	1Cover Landlord insurance	✗	✓	✓	✗	●	✓	●	✓	✓	✗	✗
People's Choice Credit Union	People's Choice Credit Union	✗	✓	✗	✗	✓	✓	●	✗	✓	✗	✗
Bank of Queensland	Bank of Queensland Secure	✗	✓	✗	✗	●	✓	●	✓	✓	✗	✗
SGIO	SGIO Landlord Insurance	✓	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
GIO	GIO Landlord Insurance	✗	✗	✓	✗	✓	✓	✓	●	✓	✗	✗
QBE	QBE Landlord Cover	✓	✗	✗	✗	●	✓	●	✓	✓	✗	✗
★												
APIA	APIA Landlord Insurance	✗	✓	✓	✗	✓	✓	✓	✓	✓	✗	✗

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✓ Standard      ✗ Not Included      ● Optional



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## Unit - WA

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★												
RAC	RAC Landlord's Insurance	X	X	X	X	✓	✓	✓	✓	✓	X	X

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## Unit - VIC

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★★★★★												
Catholic Church Insurance	Catholic Church Insurance L	X	✓	X	X	●	✓	●	✓	✓	X	✓
AAMI	AAMI Landlord insurance	X	X	X	X	●	●	●	✓	✓	X	✓
Citibank	Citibank Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
★★★★												
Suncorp	Suncorp Landlord Insurance	X	✓	✓	X	✓	✓	✓	●	✓	X	X
Allianz	Allianz Landlord insurance	✓	X	X	X	✓	✓	●	✓	X	X	X
Budget Direct	Budget Direct Landlord Hom	X	X	X	X	●	●	●	●	✓	X	X
OnePath	OnePath Landlord Insurance	X	✓	X	X	✓	✓	✓	✓	✓	X	✓
ANZ	ANZ Landlord Insurance	X	✓	✓	X	✓	✓	✓	✓	✓	X	✓
★★★												
People's Choice Credit Unioi	People's Choice Credit Unioi	X	✓	X	X	✓	✓	●	X	✓	X	X
AON	AON Rental Protection Plus	X	✓	X	X	✓	✓	●	X	✓	X	X
Westpac	Westpac Essential Landlord	✓	✓	✓	✓	●	●	●	X	✓	X	X
St George	St George Quality Landlord I	✓	✓	✓	✓	●	●	●	✓	✓	X	X
BUPA	BUPA Landlords Insurance	X	✓	X	X	✓	✓	●	X	✓	X	X
1Cover	1Cover Landlord insurance	X	✓	✓	X	●	✓	●	✓	✓	X	X
CUA	CUA Landlords Residential F	X	✓	X	X	✓	✓	●	X	✓	X	X
Bank of Melbourne	Bank of Melbourne Quality L	✓	✓	✓	✓	●	●	●	✓	✓	X	X
Bank of Melbourne	Bank of Melbourne Essential	✓	✓	✓	✓	●	●	●	X	✓	X	X
St George	St George Essential Landlori	✓	✓	✓	✓	●	●	●	X	✓	X	X

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## Unit - VIC

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★★★												
Over 50	Over 50 Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
CGU	CGU Landlords Residential I	X	✓	X	X	✓	✓	●	X	✓	X	X
Bendigo Bank	Bendigo Bank Landlords Insi	X	✓	X	X	✓	✓	●	X	✓	X	X
HSBC	HSBC Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
Bank SA	Bank SA Quality Landlord In:	✓	✓	✓	✓	●	●	●	✓	✓	X	X
Bank SA	Bank SA Essential Landlord	✓	✓	✓	✓	●	●	●	X	✓	X	X
Westpac	Westpac Quality Landlord In:	✓	✓	✓	✓	●	●	●	✓	✓	X	X
★★												
Comminsure	Comminsure Home Insuranc	X	✓	X	X	●	●	●	✓	✓	✓	X
Bankwest	Bankwest Secure Landlord Ii	X	✓	X	X	●	✓	●	✓	✓	X	X
Terri Scheer	Terri Scheer Landlord Reside	X	X	✓	X	✓	✓	✓	✓	X	X	X
HBF	HBF Landlords Insurance	X	✓	✓	X	●	✓	●	✓	✓	X	X
IMB	IMB Secure Landlord Insurar	X	✓	X	X	●	✓	●	✓	✓	X	X
Bank of Queensland	Bank of Queensland Secure	X	✓	X	X	●	✓	●	✓	✓	X	X
QBE	QBE Landlord Cover	✓	X	X	X	●	✓	●	✓	✓	X	X
★												
GIO	GIO Landlord Insurance	X	X	✓	X	✓	✓	✓	●	✓	X	X
APIA	APIA Landlord Insurance	X	✓	✓	X	✓	✓	✓	✓	✓	X	X

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## Unit - TAS

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★★★★★												
Allianz	Allianz Landlord insurance	✓	✗	✗	✗	✓	✓	●	✓	✗	✗	✗
Citibank	Citibank Landlord Insurance	✗	✓	✗	✗	●	✓	●	✓	✓	✗	✓
AAMI	AAMI Landlord insurance	✗	✗	✗	✗	●	●	●	✓	✓	✗	✓
★★★★												
Bank of Melbourne	Bank of Melbourne Essential	✓	✓	✓	✓	●	●	●	✗	✓	✗	✗
Westpac	Westpac Essential Landlord	✓	✓	✓	✓	●	●	●	✗	✓	✗	✗
St George	St George Essential Landlord	✓	✓	✓	✓	●	●	●	✗	✓	✗	✗
OnePath	OnePath Landlord Insurance	✗	✓	✗	✗	✓	✓	✓	✓	✓	✗	✓
Suncorp	Suncorp Landlord Insurance	✗	✓	✓	✗	✓	✓	✓	●	✓	✗	✗
Bank SA	Bank SA Essential Landlord	✓	✓	✓	✓	●	●	●	✗	✓	✗	✗
★★★												
1Cover	1Cover Landlord insurance	✗	✓	✓	✗	●	✓	●	✓	✓	✗	✗
HSBC	HSBC Landlord Insurance	✗	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Westpac	Westpac Quality Landlord In:	✓	✓	✓	✓	●	●	●	✓	✓	✗	✗
Over 50	Over 50 Landlord Insurance	✗	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Australian Unity	Australian Unity Landlords In	✓	✗	✓	✗	✓	✓	●	✓	✓	✗	✗
Budget Direct	Budget Direct Landlord Hom	✗	✗	✗	✗	●	●	●	●	✓	✗	✗
BUPA	BUPA Landlords Insurance	✗	✓	✗	✗	✓	✓	●	✗	✓	✗	✗
Bendigo Bank	Bendigo Bank Landlords Insi	✗	✓	✗	✗	✓	✓	●	✗	✓	✗	✗
Catholic Church Insurance	Catholic Church Insurance L	✗	✓	✗	✗	●	✓	●	✓	✓	✗	✓

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✓ Standard      ✗ Not Included      ● Optional





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## Unit - TAS

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★★★												
Bank SA	Bank SA Quality Landlord In:	✓	✓	✓	✓	●	●	●	✓	✓	✗	✗
St George	St George Quality Landlord I	✓	✓	✓	✓	●	●	●	✓	✓	✗	✗
HBF	HBF Landlords Insurance	✗	✓	✓	✗	●	✓	●	✓	✓	✗	✗
ANZ	ANZ Landlord Insurance	✗	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
CGU	CGU Landlords Residential F	✗	✓	✗	✗	✓	✓	●	✗	✓	✗	✗
AON	AON Rental Protection Plus	✗	✓	✗	✗	✓	✓	●	✗	✓	✗	✗
Bank of Melbourne	Bank of Melbourne Quality L	✓	✓	✓	✓	●	●	●	✓	✓	✗	✗
CUA	CUA Landlords Residential F	✗	✓	✗	✗	✓	✓	●	✗	✓	✗	✗
Bankwest	Bankwest Secure Landlord Ii	✗	✓	✗	✗	●	✓	●	✓	✓	✗	✗
★★												
QBE	QBE Landlord Cover	✓	✗	✗	✗	●	✓	●	✓	✓	✗	✗
Bank of Queensland	Bank of Queensland Secure	✗	✓	✗	✗	●	✓	●	✓	✓	✗	✗
NRMA	NRMA Landlord Insurance	✓	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
Terri Scheer	Terri Scheer Landlord Reside	✗	✗	✓	✗	✓	✓	✓	✓	✗	✗	✗
IMB	IMB Secure Landlord Insurar	✗	✓	✗	✗	●	✓	●	✓	✓	✗	✗
People's Choice Credit Unioi	People's Choice Credit Unioi	✗	✓	✗	✗	✓	✓	●	✗	✓	✗	✗
Comminsure	Comminsure Home Insuranc	✗	✓	✗	✗	●	●	●	✓	✓	✓	✗
★												
APIA	APIA Landlord Insurance	✗	✓	✓	✗	✓	✓	✓	✓	✓	✗	✗
RACT	RACT Investor Insurance	✗	✗	✗	✗	✓	✓	✓	●	✓	✗	✓

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✓ Standard      ✗ Not Included      ● Optional



# Landlord Insurance Awards and Star Ratings

Report Date: July 2014

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## Unit - SA

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★★★★★												
Citibank	Citibank Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
Allianz	Allianz Landlord insurance	✓	X	X	X	✓	✓	●	✓	X	X	X
Catholic Church Insurance	Catholic Church Insurance L	X	✓	X	X	●	✓	●	✓	✓	X	✓
★★★★												
1Cover	1Cover Landlord insurance	X	✓	✓	X	●	✓	●	✓	✓	X	X
Bendigo Bank	Bendigo Bank Landlords Insu	X	✓	X	X	✓	✓	●	X	✓	X	X
Suncorp	Suncorp Landlord Insurance	X	✓	✓	X	✓	✓	✓	●	✓	X	X
Budget Direct	Budget Direct Landlord Hom	X	X	X	X	●	●	●	●	✓	X	X
AAMI	AAMI Landlord insurance	X	X	X	X	●	●	●	✓	✓	X	✓
★★★												
AON	AON Rental Protection Plus	X	✓	X	X	✓	✓	●	X	✓	X	X
Bank SA	Bank SA Essential Landlord	✓	✓	✓	✓	●	●	●	X	✓	X	X
Westpac	Westpac Essential Landlord	✓	✓	✓	✓	●	●	●	X	✓	X	X
St George	St George Essential Landlord	✓	✓	✓	✓	●	●	●	X	✓	X	X
Westpac	Westpac Quality Landlord In:	✓	✓	✓	✓	●	●	●	✓	✓	X	X
St George	St George Quality Landlord I	✓	✓	✓	✓	●	●	●	✓	✓	X	X
ANZ	ANZ Landlord Insurance	X	✓	✓	X	✓	✓	✓	✓	✓	X	✓
Bank SA	Bank SA Quality Landlord In:	✓	✓	✓	✓	●	●	●	✓	✓	X	X
HSBC	HSBC Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
Bank of Melbourne	Bank of Melbourne Quality L	✓	✓	✓	✓	●	●	●	✓	✓	X	X

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## Unit - SA

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★★★												
BUPA	BUPA Landlords Insurance	X	✓	X	X	✓	✓	●	X	✓	X	X
Comminsure	Comminsure Home Insuranc	X	✓	X	X	●	●	●	✓	✓	✓	X
OnePath	OnePath Landlord Insurance	X	✓	X	X	✓	✓	✓	✓	✓	X	✓
Bank of Melbourne	Bank of Melbourne Essential	✓	✓	✓	✓	●	●	●	X	✓	X	X
CGU	CGU Landlords Residential F	X	✓	X	X	✓	✓	●	X	✓	X	X
CUA	CUA Landlords Residential F	X	✓	X	X	✓	✓	●	X	✓	X	X
Over 50	Over 50 Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
★★												
QBE	QBE Landlord Cover	✓	X	X	X	●	✓	●	✓	✓	X	X
Bankwest	Bankwest Secure Landlord Ii	X	✓	X	X	●	✓	●	✓	✓	X	X
Terri Scheer	Terri Scheer Landlord Reside	X	X	✓	X	✓	✓	✓	✓	X	X	X
SGIC	SGIC Landlord Insurance	✓	✓	✓	X	✓	✓	✓	✓	✓	X	✓
Bank of Queensland	Bank of Queensland Secure	X	✓	X	X	●	✓	●	✓	✓	X	X
HBF	HBF Landlords Insurance	X	✓	✓	X	●	✓	●	✓	✓	X	X
IMB	IMB Secure Landlord Insurar	X	✓	X	X	●	✓	●	✓	✓	X	X
★												
People's Choice Credit Union	People's Choice Credit Union	X	✓	X	X	✓	✓	●	X	✓	X	X
APIA	APIA Landlord Insurance	X	✓	✓	X	✓	✓	✓	✓	✓	X	X

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## Unit - QLD

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★★★★★												
Allianz	Allianz Landlord insurance	✓	✗	✗	✗	✓	✓	●	✓	✗	✗	✗
Catholic Church Insurance	Catholic Church Insurance L	✗	✓	✗	✗	●	✓	●	✓	✓	✗	✓
★★★★★												
AAMI	AAMI Landlord insurance	✗	✗	✗	✗	●	●	●	✓	✓	✗	✓
Budget Direct	Budget Direct Landlord Hom	✗	✗	✗	✗	●	●	●	●	✓	✗	✗
1Cover	1Cover Landlord insurance	✗	✓	✓	✗	●	✓	●	✓	✓	✗	✗
Citibank	Citibank Landlord Insurance	✗	✓	✗	✗	●	✓	●	✓	✓	✗	✓
★★★★												
CGU	CGU Landlords Residential F	✗	✓	✗	✗	✓	✓	●	✗	✓	✗	✗
Comminsure	Comminsure Home Insuranc	✗	✓	✗	✗	●	●	●	✓	✓	✓	✗
CUA	CUA Landlords Residential F	✗	✓	✗	✗	✓	✓	●	✗	✓	✗	✗
Bendigo Bank	Bendigo Bank Landlords Insu	✗	✓	✗	✗	✓	✓	●	✗	✓	✗	✗
ANZ	ANZ Landlord Insurance	✗	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
OnePath	OnePath Landlord Insurance	✗	✓	✗	✗	✓	✓	✓	✓	✓	✗	✓
IMB	IMB Secure Landlord Insurar	✗	✓	✗	✗	●	✓	●	✓	✓	✗	✗
Over 50	Over 50 Landlord Insurance	✗	✓	✗	✗	●	✓	●	✓	✓	✗	✓
Bankwest	Bankwest Secure Landlord Li	✗	✓	✗	✗	●	✓	●	✓	✓	✗	✗
Bank of Queensland	Bank of Queensland Secure	✗	✓	✗	✗	●	✓	●	✓	✓	✗	✗
Suncorp	Suncorp Landlord Insurance	✗	✓	✓	✗	✓	✓	✓	●	✓	✗	✗
HSBC	HSBC Landlord Insurance	✗	✓	✗	✗	●	✓	●	✓	✓	✗	✓

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## Unit - QLD

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★★												
AON	AON Rental Protection Plus	X	✓	X	X	✓	✓	●	X	✓	X	X
Terri Scheer	Terri Scheer Landlord Reside	X	X	✓	X	✓	✓	✓	✓	X	X	X
BUPA	BUPA Landlords Insurance	X	✓	X	X	✓	✓	●	X	✓	X	X
HBF	HBF Landlords Insurance	X	✓	✓	X	●	✓	●	✓	✓	X	X
★												
People's Choice Credit Union	People's Choice Credit Union	X	✓	X	X	✓	✓	●	X	✓	X	X
NRMA	NRMA Landlord Insurance	✓	✓	✓	X	✓	✓	✓	✓	✓	X	✓

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## Unit - NSW

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★★★★★												
Catholic Church Insurance	Catholic Church Insurance L	X	✓	X	X	●	✓	●	✓	✓	X	✓
AAMI	AAMI Landlord insurance	X	X	X	X	●	●	●	✓	✓	X	✓
Allianz	Allianz Landlord insurance	✓	X	X	X	✓	✓	●	✓	X	X	X
★★★★												
ANZ	ANZ Landlord Insurance	X	✓	✓	X	✓	✓	✓	✓	✓	X	✓
Citibank	Citibank Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
Suncorp	Suncorp Landlord Insurance	X	✓	✓	X	✓	✓	✓	●	✓	X	X
AON	AON Rental Protection Plus	X	✓	X	X	✓	✓	●	X	✓	X	X
OnePath	OnePath Landlord Insurance	X	✓	X	X	✓	✓	✓	✓	✓	X	✓
★★★												
BUPA	BUPA Landlords Insurance	X	✓	X	X	✓	✓	●	X	✓	X	X
Bank of Melbourne	Bank of Melbourne Quality L	✓	✓	✓	✓	●	●	●	✓	✓	X	X
CGU	CGU Landlords Residential I	X	✓	X	X	✓	✓	●	X	✓	X	X
Budget Direct	Budget Direct Landlord Hom	X	X	X	X	●	●	●	●	✓	X	X
Bank SA	Bank SA Essential Landlord	✓	✓	✓	✓	●	●	●	X	✓	X	X
St George	St George Essential Landlor	✓	✓	✓	✓	●	●	●	X	✓	X	X
Bank SA	Bank SA Quality Landlord In	✓	✓	✓	✓	●	●	●	✓	✓	X	X
Bank of Melbourne	Bank of Melbourne Essential	✓	✓	✓	✓	●	●	●	X	✓	X	X
HSBC	HSBC Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
Bendigo Bank	Bendigo Bank Landlords Insi	X	✓	X	X	✓	✓	●	X	✓	X	X

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## Unit - NSW

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★★★												
1Cover	1Cover Landlord insurance	X	✓	✓	X	●	✓	●	✓	✓	X	X
Westpac	Westpac Quality Landlord In:	✓	✓	✓	✓	●	●	●	✓	✓	X	X
St George	St George Quality Landlord I	✓	✓	✓	✓	●	●	●	✓	✓	X	X
CUA	CUA Landlords Residential F	X	✓	X	X	✓	✓	●	X	✓	X	X
Westpac	Westpac Essential Landlord	✓	✓	✓	✓	●	●	●	X	✓	X	X
People's Choice Credit Union	People's Choice Credit Union	X	✓	X	X	✓	✓	●	X	✓	X	X
★★												
Over 50	Over 50 Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
HBF	HBF Landlords Insurance	X	✓	✓	X	●	✓	●	✓	✓	X	X
Bank of Queensland	Bank of Queensland Secure	X	✓	X	X	●	✓	●	✓	✓	X	X
Comminsure	Comminsure Home Insuranc	X	✓	X	X	●	●	●	✓	✓	✓	X
Terri Scheer	Terri Scheer Landlord Reside	X	X	✓	X	✓	✓	✓	✓	X	X	X
IMB	IMB Secure Landlord Insurar	X	✓	X	X	●	✓	●	✓	✓	X	X
Bankwest	Bankwest Secure Landlord li	X	✓	X	X	●	✓	●	✓	✓	X	X
★												
QBE	QBE Landlord Cover	✓	X	X	X	●	✓	●	✓	✓	X	X
GIO	GIO Landlord Insurance	X	X	✓	X	✓	✓	✓	●	✓	X	X

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## Unit - QLD

Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★★★★★												
Suncorp	Suncorp Landlord Insurance	X	✓	✓	X	✓	✓	✓	●	✓	X	X
Citibank	Citibank Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
★★★★												
AON	AON Rental Protection Plus	X	✓	X	X	✓	✓	●	X	✓	X	X
CUA	CUA Landlords Residential F	X	✓	X	X	✓	✓	●	X	✓	X	X
ANZ	ANZ Landlord Insurance	X	✓	✓	X	✓	✓	✓	✓	✓	X	✓
★★★												
Bendigo Bank	Bendigo Bank Landlords Insi	X	✓	X	X	✓	✓	●	X	✓	X	X
AAMI	AAMI Landlord insurance	X	X	X	X	●	●	●	✓	✓	X	✓
Bankwest	Bankwest Secure Landlord li	X	✓	X	X	●	✓	●	✓	✓	X	X
HBF	HBF Landlords Insurance	X	✓	✓	X	●	✓	●	✓	✓	X	X
HSBC	HSBC Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
Bank of Queensland	Bank of Queensland Secure	X	✓	X	X	●	✓	●	✓	✓	X	X
IMB	IMB Secure Landlord Insurar	X	✓	X	X	●	✓	●	✓	✓	X	X
Catholic Church Insurance	Catholic Church Insurance L	X	✓	X	X	●	✓	●	✓	✓	X	✓
BUPA	BUPA Landlords Insurance	X	✓	X	X	✓	✓	●	X	✓	X	X
CGU	CGU Landlords Residential f	X	✓	X	X	✓	✓	●	X	✓	X	X
★★												
Terri Scheer	Terri Scheer Landlord Reside	X	X	✓	X	✓	✓	✓	✓	X	X	X

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Company Name	Product Name	No Claim Bonus Discount	Pay Monthly at No Extra Cost	Multi Policy Discount	Storm Surge Flood Cover Available	Cover for Tenant Theft	Cover for Malicious Damage	Cover for Rental Default	Contents		House Only Inclusions	
									Fusion Cover	New for Old	Gap Cover	Choice of Builder/Repairer
★★												
OnePath	OnePath Landlord Insurance	X	✓	X	X	✓	✓	✓	✓	✓	X	✓
Over 50	Over 50 Landlord Insurance	X	✓	X	X	●	✓	●	✓	✓	X	✓
NRMA	NRMA Landlord Insurance	✓	✓	✓	X	✓	✓	✓	✓	✓	X	✓
★												
People's Choice Credit Union	People's Choice Credit Union	X	✓	X	X	✓	✓	●	X	✓	X	X
APIA	APIA Landlord Insurance	X	✓	✓	X	✓	✓	✓	✓	✓	X	X

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