Report No. 3 November 2010

## HOME & CONTENTS STAR RATINGS

IN THIS REPORT: We research & rate

- Home Insurance
- Contents Insurance
- Home & Contents Insurance

We determine which insurers offer outstanding value in this market

#### PROTECTING YOUR ASSETS

n an ideal world, you wouldn't need to insure your possessions, whether they be car, home and contents or boat, because nothing would happen to them. However, we live in a world of theft, accidents, legal liability and, worst of all, unnerving uncertainty about the likelihood of natural disasters. In the blink of an eye, everything we've worked for can be gone. That's why the extra layer of asset protection insurance affords is not an option in many cases, it is a must.



eather disasters make up the largest number of claims made on home and contents insurance. This is not surprising as natural events, such as storms, hail damage, floods, bushfires, earthquakes, landslides etc, usually affect a lot of people in one go and thus receive high profile media coverage.

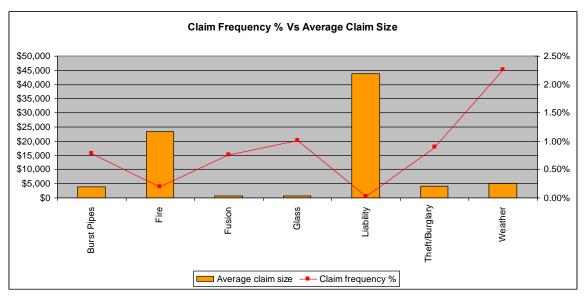
Over 2.26% of policyholders make a claim for damage



that's weather related. These average in size at \$5,109 per claim, according to Insurance Statistics Australia's 2007 figures.

While not many people claim for liability – just 0.02% of policyholders - when they do, the sum is hefty, averaging \$43,879. So while you certainly want cover for weather-related damage, you want to make absolutely sure you are covered for any liability issues that may arise, should you be sued for injury or damage sustained by others in your home.

Fire damage, i.e. *not* caused by bushfire, fortunately is at the lower end of the scale, as far as claims frequency go. It is costlier though, after liability, with the average damages claim sitting at \$23,405.



Source: Insurance Statistics Australia, June 2007



Theft and burglary are prevalent, with \$4,096 being the average claim by householders. This is closely followed by water damage from a burst pipe, averaging \$3,886 per claim.

According to the figures, we make a lot of claims for broken glass in the home, each claim worth on average \$608. Failure of electrical appliances through such things as power surges also figures in our claims history – at an average of \$775 per claim.

#### WHEN IS A FLOOD NOT A FLOOD?



lood cover is a major exclusion from most home insurance policies. Confusion arises from the different terms insurers use to explain what they will and won't cover in relation to floods.

Most policies will cover rainwater run off. After that, it's a sliding scale of coverage if the damage has been caused by flash flooding of rivers, creeks, drains or heavy rains. Flooding without rain in your area and landslip due to storms are also events that are likely to be excluded from insurance cover. Be aware, too, that tidal flooding also may not be covered.

The definition of flood cover varies between insurers. In the event of flash flooding the *source* of the damaging heavy rain seems to be of paramount importance to insurers. Was the cause man-made such as a stormwater drain? Was it a creek or water-catchment system near your property or, worse still, was it rainwater *mixed* with flood water? How soon after the storm did the flooding occur?

There are 17,000 homes built in high risk flood areas, according to the Insurance Council of Australia. If you are in or near a flood zone, you may have difficulty obtaining flood cover. If you can get it, you may have to pay a surcharge or a flood excess, according to perceived risk by the insurer.

Those with property and contents insurance, who may be at risk of flood damage, should review the terms and conditions of their cover by reading the Policy

#### **DID YOU KNOW?**

The proportional costs of natural disasters by type, according to Geoscience Australia are:

- 29% Flood
- 26% Severe storm
- 25% Tropical cyclone
- 13% Earthquake
- 7% Bushfire (wild fire)
- <1% Landslide</p>

Disclosure Statement (PDS). If in doubt, contact your insurer to clarify the situation.

### HOME INSURANCE EXPLAINED

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

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

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

#### HOME INSURANCE COMPARED

CANSTAR CANNEX has once again put home and contents insurance policies under the microscope to help residents determine what could be the best deal for them in the areas of home insurance, contents insurance and the home and contents package.

Despite what some people think, home and contents insurance policies differ between providers. These differences can be major or minor, yet enough to cause distress when discovered at claim time, the worst possible moment to learn your policy doesn't cover that particular loss or damage.

Trawling through product disclosure statements (PDS) and meticulously comparing coverage with premiums obtained in a massive shadow shopping exercise has resulted in CANSTAR CANNEX compiling a huge database of useful information.



We looked at 32 insurers, 58 policies and obtained over 12,000 individual quotes across the six Australian states to come up with the insurers we consider offer outstanding value nationally and at a state level for all three home insurance categories.

### WHICH INSURERS CAME OUT ON TOP?

omparing home and contents insurance is not an easy job for most householders. No-one has the time to trawl through numerous product disclosure statements and pit one against the other. This year, CANSTAR CANNEX examined and collated results from 12,000 quotes Australia-wide to find those offering a winning blend of price and features. Ours was a difficult task, as the competition for your home and contents business is strong among insurers. This is a beneficial situation for the consumer who has a wide choice of excellent products to assist them in protecting their assets.

For **building-only insurance**, **ANZ**, the **Commonwealth Bank** and **OnePath** stood out for the value they offer consumers across the country. The Commonwealth Bank figured prominently in the state awards, in particular, Queensland, Western Australia and Tasmania. While OnePath does not appear in the state awards for building insurance, its consistency in every state got it over the line when the points were added up.

When we looked at **contents insurance** we found **Australian Unity** once again topped the list, this year sharing the honours with **Westpac** for the insurers offering outstanding value contents insurance. Statewide, Australian Unity dominated, winning all but Queensland and Western Australia. These two were taken out by Westpac and GIO respectively.

The home and contents package resulted in another triumph for Australian Unity and the Commonwealth Bank. Both topped the scores for outstanding value across Australia. These insurers were particularly strong across the board, with the Commonwealth Bank picking up South Australia before being named joint winner of the national award for home and contents insurance.

CANSTAR CANNEX congratulates these insurers, plus those listed below at state level, for the outstanding products and services they provide to Australian households.

#### TWO LEVELS OF COVER

For each insurance category, we obtained quotes at two different price points. The sample figures below are considered average across Australia by home insurance standards. We obtained quotes in all states using 8 postcodes in the metropolitan area and 4 in regional towns.

We looked at a lowset home and a double storey home, assuming a young couple owned the lowset home and a 50-year-old couple owned the more expensive home.

Further details on how we conducted this comparative research can be found in the Methodology document at the end of the five-star results.

#### **MEDIUM COVER - lowset home**



Insurance Cover	Sum
	Insured
Building only	\$300,000
Contents only	\$75,000
Home & Contents Package	\$375,000

### **HIGH COVER – two storey home**



Insurance Cover	Sum
	Insured
Building only	\$500,000
Contents only	\$150,000
Home & Contents Package	\$650,000











#### **NEW PLAYERS ENTER THE MARKET**

owerful retailers, Coles and Myer have signalled their intention to join the competition in the insurance industry by offering home and contents insurance. Coles used Tasmania as a test market last year and has expanded its home and contents policy to the mainland. The insurance offered by Coles is underwritten by Wesfarmers General Insurance.



Myer is now offering its home and contents product underwritten by QBE. It will be interesting to watch how these two new entrants differentiate themselves from the competition in order to attract more marketshare. Theoretically, more competition is good for the consumer, so time will tell.

# THE DANGERS OF UNDER-INSURANCE: HOW MUCH IS ENOUGH?

p to 60% of Australian home owners have insured their homes for less than 70% of the rebuilding costs, according to

the Australian Securities and Investment Commission (ASIC). That means should the worst happen and the home is lost, there is no capacity under the insurance policy to replace that asset

It's easy to see why the majority of Australians underinsure their home and its contents. Unlike those in other countries, Australian building insurance policies place

E TO PRODUCT EXCELLENCE

How we get paid: www.canstar.com.au/images/legals/fsg.pdf

the burden of estimating rebuilding costs on the consumer.

This results in home owners making a "guesstimate" of the rebuilding costs. Naturally, the majority of home owners don't have the knowledge to accurately do this. Some insurers' websites have calculators to help you but in reality, you need to look into a combination of calculator-based costs and your own figures.

Points to consider include:

- Estimating the cost of rebuilding your house today, rather than when you originally built the home
- Looking at the style, materials used, structure and finishes
- Considering cost of professionals like architect, engineer, surveyor, plus legal costs
- Factoring in council approval plans and fees
- Keeping in mind regional differences building in Perth is a lot cheaper than building in Sydney
- Remember to check if your policy covers demolition, debris removal, leveling/landscaping – many don't
- Seeing if your insurer will pay for temporary accommodation while building is in process

Be mindful of the differences between the two most common methods. The simplistic cost-per-square metre method leaves a lot to be desired. Elemental estimating, on the other hand, takes in features such as sloping land and quality of finishes which can really bump up building costs.

### COMPANIES COMBAT THE PROBLEM

ome insurers have tried to address the problem of under-insurance by offering full value protection with their normal home insurance policies. This is separate from any elite or prestige policies they may offer.

### **DID YOU KNOW?**

- Tiled floors are covered under home insurance, yet carpets are under contents
- A built-in dishwasher is part of the building, yet a free-standing dishwasher is a part of contents
- An air conditioner attached to the wall is covered under home insurance, yet an air conditioner attached to a window is part of the contents

Full value protection means that they will guarantee to cover the full cost of rebuilding, provided you have given them 'reasonable' information when taking out the policy. Comminsure takes this approach while Suncorp/GIO offers what they call safety-net cover where they may pay 25% above the sum insured if the added rebuilding costs are beyond your control. But a word of caution. Reasonable information is not, for instance, insuring a \$500,000 home for \$250,000 and expecting the insurer to pick up the shortfall in the event of a disaster.

AAMI and OnePath take a unique approach. Instead of asking the usual "how much do you want to insure for?" AAMI asks for specifications of the house – number of bedrooms etc – and then undertakes to replace the house to these specifications, should the worst occur.



### RUNNING THE CONTENTS GAUNTLET

our hard-earned possessions are at risk without adequate cover. Those who under-insure the contents of their home, whether a home owner or a renter usually do so because they don't review their policies regularly and incorporate changes into them. There are also many people who won't pay to insure their contents because they don't believe their possessions are worth anything, or they are prepared to run the risk of losing their possessions.

Consumers who take out insurance are responsible for selecting the type of policy and nominating the value of their assets. According to the Insurance Council of Australia, key factors that contribute to under-insurance of household contents are:

### A gradual accumulation of possessions.

The number and value of things we own can grow significantly over time. For example, purchasing a new TV, appliances, furniture, computers, mobile phones and clothing. Add up the replacement cost of your possession on a room-by-room basis, and the total cost can often be a surprise.

### Not accounting for upgraded assets.

Over time people tend to replace household items and belongings with better quality and more expensive items. After a major renovation or upon upgrading your household items, consider whether your level of



insurance should be increased.

#### Financial prioritisation.

Some people may choose a premium they want to pay and then live with an arbitrary level of coverage that this provides. This is not the same as working out the value of your assets and then insuring for that value.

### **EXCLUSION CONFUSION**

he most common reason by far that insurers give for refusing home and contents insurance claims is that the claim is excluded under the policy. It's therefore every bit as important to know what is *not* covered by a policy, i.e. the 'exclusions', as it is to know what *is* covered.

Added confusion arises with the language used by insurers. For instance, what is the difference between 'excluded' and 'not covered'?

Generally, a particular event may be excluded from the policy. It could be, say, flooding. However, within that flooding category, it may be that flooding from a storm water drain may be covered but water damage from a king tide may not.

You need to be clear on your understandin g of the policy and if in doubt, call your insurer and clarify the language.



#### SECURE AND SAVE

Preak and enter remains one of the most prevalent types of crime in Australia today and one of the crimes of greatest concern to the general public. The 2005 Crime and Safety Survey, conducted by the Australian

Bureau of Statistics highlighted that of the 7.8 million households in Australia, 3.3% had experienced at least one break-in to their home, garage or shed: and 2.6% had at least one attempted break-in in the 12 months prior.

Law enforcement activities in each state continue to push down the rate of burglary each year. However it remains a significant risk for those householders who are unprepared. Insurers assess the risk of crime against your property and will often encourage property protection by offering considerable premium discounts, in some cases of up to 15%. The Insurance Council of Australia recommends the following checklist to help keep your home safe and secure.

#### What can you do to limit your chances of becoming a victim of a break and enter?

- 1. **Always lock up**. Don't overlook the obvious. Doors and windows should be locked, not only when we leave the house, but when we are elsewhere in the house, on the phone, in the garden, or otherwise preoccupied and away from points of entry.
- Cut away the camouflage. Cultivate a garden, but not a burglar's paradise. Burglars love camouflage. Site
  trees, shrubs, walls and fences so an intruder can be clearly seen in your front or back yard, and keep bushes
  around doors and windows trimmed.
- 3. Deadlock the main door. This is the most likely point of entry and should be your first priority. A key-operated deadlock on a solid timber door is the safest option. If intruders get into your house through another entry, a key-operated deadlock on the main door will make it more difficult for them to carry stolen goods out. Reinforce the deadlock wherever possible with a security screen, and a peephole, so you get to see any visitors before they see you.
- 4. **Synochonise door locks**. Install the same key-operated lock system on all other doors it makes locking up and owner entry easier. Security firms can install tamper-proof locks. Sliding glass doors are particularly vulnerable and should be bolted top and bottom or fitted with a specifically designed deadlock.
- 5. **Secure all windows.** No windows are too high or too small for burglars. All windows should be secured with keyed locks or security grills. Do not resort to a piece of dowel in the window track, and lock all upper-level windows; they are easier to reach than you think.
- 6. **Light up at night.** Keep doors, windows, and pathways well-lit at night. Movement activated sensor lights are highly recommended
- 7. **Lock the side gates.** Side gates are easily overlooked. They should also be securely locked, and children and grandchildren educated to always lock the gates behind them.
- 8. **Co-opt a canine.** Consider keeping a dog. Even if you don't own one, think about hanging a 'beware of the dog' sign at any outside gates. If burglars are casing the place, the prospect of a burglar-unfriendly dog can be good enough reason for many to beat a retreat.
- 9. Install burglar alarms. The best alarm to complement other forms of household security are highly visible,



- audible, back-to-base alarms linked to a security service that monitors and responds to their call.
- 10. **Lock up the meter box**. Locking up your meter box prevents thieves interfering with your power supply or security sensor light system. (Consult electricity authorities or local councils for further information.)
- 11. **Padlock garden sheds and garages**. Sheds and garages are usually the repository of tools and other implements burglars use to assist in a break-in. Keep them padlocked. If there is a connecting door between the garage door and your house, ensure it is always locked.
- 12. Plan ahead for absences or holidays. An empty house invites burglars. Never leave your house obviously unoccupied, even briefly. Install timer devices that turn lights and radios on and off at night, and outside sensors that are movement-activated. Arrange for neighbours or friends to clear out your letterbox and park a car in your driveway occasionally. Cancel all deliveries. Lock away the wheelie bin (thieves like wheelies to wheel away their loot). Turn the volume down on your answering machine.
- 13. Prepare for an emergency. Ensure your house number is clearly visible. If you have to call police or other emergency services, they should be able to find your house quickly. Programme telephone numbers for emergency services, close friends, relatives or neighbours into your telephone's memory so that in a state of emergency you can summon assistance quickly.

#### Other considerations to improve the security of your premises

#### Conduct a security audit:

Many locksmiths and commercial companies will carry out a security audit of your premises and make recommendations regarding any vulnerabilities they discover. You could also take a walk around your property with a friend or neighbour and ask yourself How would we best break in to the property? The purpose of not doing it alone is that your 'accomplice' might spot things that you overlook. Return the favour for your neighbour and then consult a professional tradesman to rectify any problem spots you discover.

#### HOW TO USE CANSTAR CANNEX STAR RATINGS

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

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

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Home & Contents Insurance - Low Sum Insured based on a typical low set \$300,000 value house & \$75,000 contents value

●standard ● optional ○ not available

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Product Name	Temporary Accomodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Flood cover available	Accidental Damage	Fusion Cover	Maximum	Item Limit	
***** outstanding value										
Australian Unity - Everyday Care	•	✓	✓	10.00%	•	0	•	25% of SI	1000	
Australian Unity - Extra Care	•	<b>✓</b>	<b>✓</b>	10.00%	•	0	•	25% of SI	2500	
NRMA - Home & Contents Insurance	•	×	✓	N/A	•	•	0	1000	1000	
***										
Allianz - SureCover	•	×	<b>✓</b>	10.00%	0	0	0	7500	2000	
ANZ - Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	•	•	•	Unlimited	3000	
Australian Unity - Elite Care	•	<b>✓</b>	<b>✓</b>	10.00%			•	25% of SI	2500	
Budget Direct - Home Contents Insurance	•	×	×	N/A	0	<b>D</b>	•	3000	1000	
Commonwealth Bank - Residential Home Insurance	•	<b>✓</b>	<b>✓</b>	10.00%	0	•	•	4000	1000	
ING - Home Insurance	•	✓	<b>✓</b>	N/A		•	•	Unlimited	3000	
Real Insurance - Essential Cover	•	✓	×	10.00%		•	0	2500	1000	
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AAMI - Home Contents Insurance	•	×		\$20.00	0	0	•	5000	1000	
Allianz - SureCoverPlus	•	X		10.00%	0	0	•	7500	2000	
Allianz - SureCover Gold	•	×		10.00%	0	•	•	20% of SI	2000	
AON - Home Plus Insurance	•	×	<b>/</b>	N/A	0	0	•	20% of SI	2500	
AON - Blue Ribbon Home Insurance	•	1	<b>V</b>	N/A	0	•	•	20% of SI	2500	
Bendigo/Adelaide Bank - Fundamentals Home		<b>V</b>	<b>✓</b>	N/A	0	0	0	2000	1000	
Bendigo/Adelaide Bank - Listed Events Home Insurance	9	<b>\</b>	<b>✓</b>	N/A	0	0	•	20% of SI	2500	
Bendigo/Adelaide Bank - Accidental Damage Home		<b>✓</b>	<b>✓</b>	N/A	0	•	•	20% of SI	2500	
CGU - Accidental Damage Home Insurance		<b>✓</b>	<b>✓</b>	N/A	0	•	•	20% of SI	2500	
CGU - Listed Events Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	0	•	20% of SI	2500	
Citibank - Home Cover	•	×	<b>✓</b>	10.00%	•	•	•	1000	1000	
Citibank - Home Cover Prestige	•	×	<b>✓</b>	10.00%	0	•	•	20% of SI	1750	
GIO - Classic Home & Contents Insurance	•	×	<b>✓</b>	N/A	•	•	•	4000	1000	
IMB - Secure Home Elite	•	<b>✓</b>	<b>✓</b>	N/A	•	•	•	20% of SI	2000	
IMB - Secure Home Extra	•	<b>✓</b>	<b>✓</b>	N/A	•	0	•	20% of SI	2000	
Real Insurance - Top Cover	•	✓	×	10.00%	•	•	•	5000	1000	
St George - Premier Care	•	<b>✓</b>	<b>✓</b>	N/A	•	•	•	10000	2000	
St George - Essential Care	0	<b>✓</b>	<b>√</b>	N/A	•	0	0	3000	500	
St George - Quality Care	•	<b>✓</b>	<b>✓</b>	N/A	•	0	•	5000	1000	
Suncorp - Classic Home & Contents Insurance	•	×	<b>✓</b>	N/A	•	•	•	4000	1000	
Westpac - Premier Care	•	<b>√</b>	<b>√</b>	N/A	•	•	•	10000	2000	
Westpac - Essential Care	0	✓	✓	N/A	•	0	0	3000	500	
Westpac - Quality Care	•	<b>√</b>	✓	N/A	•	0	•	5000	1000	
***										
Catholic Church Insurance - Classic Home Insurance	•	<b>✓</b>	✓	10.00%	0	0	•	7500	2000	
Catholic Church Insurance - Prestige Home Insurance	•	✓	✓	10.00%	0	•	•	20% of SI	2000	
Catholic Church Insurance - Vital Home Insurance	•	✓	<b>✓</b>	10.00%	0	0	0	7500	2000	
CGU - Fundamentals Home	•	✓	<b>✓</b>	N/A	0	0	0	2000	1000	
HSBC - Classic Home Insurance	•	✓	<b>✓</b>	N/A	0	0	•	7500	2000	
HSBC - Vital Home Insurance	•	✓	<b>✓</b>	N/A	0	0	0	7500	2000	
nab - National Home Insurance Essentials	•	✓	✓	10.00%	0	0	0	7500	2000	
nab - National Home Insurance	•	✓	✓	10.00%	0	0	•	7500	2000	

#### your guide to product excellence

\* restriction apply ^ in the event of a single claim on home plus contents, does the insurer treat the excess as one amount or two.





Home & Contents Insurance - Low Sum Insured based on a typical low set \$300,000 value house & \$75,000 contents value

standard	optional	O not available
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Product Name	Temporary Accomodation available	Pay Monthly at No Extra Cost	One excess fo both claims^	Online Discount Available	Flood cover available	Accidental Damage	Fusion Cover	Maximum	Item Limit	
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QBE - Home & Content Insurance		×	✓	N/A	•	<b>O</b>	•	not specified*	1000	
**:										
Arab Bank - Home Building & Contents Insurance	•	✓	✓	N/A	0	•	•	20% of SI	2000	
HSBC - Prestige Home Insurance	•	<b>✓</b>	✓	N/A	0	•	•	20% of SI	2000	







Home & Contents Insurance - Low Sum Insured based on a typical low set \$300,000 value house & \$75,000 contents value

standard **0** optional O not available ROFILE S U M M A R R Е Р 0 R **Contents Inclusions** Online Discount Cost Jewellery Accomodation claims cover Monthly available Available available Accidental **Product Name** No Extra Cover Flood Item Limit Maximum both 食食食食食 outstanding value 10.00% 0 25% of SI 1000 Australian Unity - Everyday Care • 0 Australian Unity - Extra Care 10.00% 25% of SI 2500 0 0 GIO - Classic Home & Contents Insurance N/A 4000 1000 食食食食 0 0 AAMI - Home Contents Insurance \$20.00 5000 1000 N/A Unlimited 3000 ANZ - Home Insurance Australian Unity - Elite Care 10.00% 25% of SI 2500 O Bank of Queensland - Secure Home Extra N/A 20% of SI 2000 N/A O 0 0 3000 1000 **Budget Direct** - Home Contents Insurance 0 0 0 Commonwealth Bank - Residential Home Insurance 10.00% 4000 1000 N/A 0 20% of SI 2000 IMB - Secure Home Extra 0 ING - Home Insurance N/A Unlimited 3000  $\bigcirc$ 0 0 1000 N/A 1000 RACV - Home Insurance \*\*\* 10.00% 0 Allianz - SureCover 0 0 7500 2000 10.00% 0 0 Allianz - SureCoverPlus 7500 2000 0 Allianz - SureCover Gold 10.00% 20% of SI 2000 0 0 20% of SI 2500 AON - Home Plus Insurance N/A 0 N/A 20% of SI 2500 AON - Blue Ribbon Home Insurance Bank of Queensland - Secure Home Elite N/A • 20% of SI 2000 0 0 Bendigo/Adelaide Bank - Listed Events Home Insurance N/A 20% of SI 2500 0 0 Bendigo/Adelaide Bank - Fundamentals Home N/A 0 2000 1000 0 Bendigo/Adelaide Bank - Accidental Damage Home N/A 20% of SI 2500 0 10.00% 0 0 Catholic Church Insurance - Vital Home Insurance 7500 2000 0 CGU - Accidental Damage Home Insurance N/A 20% of SI 2500 0 0 CGU - Listed Events Home Insurance N/A 20% of SI 2500 Citibank - Home Cover 10.00% • 0 1000 1000 10.00% 0 0 Citibank - Home Cover Prestige 20% of SI 1750 • IMB - Secure Home Elite N/A 20% of SI 2000 0 10.00% 0 nab - National Home Insurance 7500 2000 0 0 10.00% • Real Insurance - Essential Cover 2500 1000 N/A St George - Premier Care 10000 2000 0 St George - Quality Care N/A 5000 1000 Westpac - Premier Care N/A 10000 2000 0 Westpac - Quality Care N/A 5000 1000 0 0 Catholic Church Insurance - Classic Home Insurance 10.00% 7500 2000 10.00% 0 20% of SI 2000 Catholic Church Insurance - Prestige Home Insurance 0 HSBC - Vital Home Insurance N/A 0  $\bigcirc$ 7500 2000 Ö 0 **HSBC** - Classic Home Insurance N/A 2000 7500 Ö 0 0 10.00% 7500 2000 nab - National Home Insurance Essentials 10.00% 0 0 Real Insurance - Top Cover 5000 1000 0 0 0 St George - Essential Care N/A 3000 500

#### your guide to product excellence

Westpac - Essential Care

\* restriction apply ^ in the event of a single claim on home plus contents, does the insurer treat the excess as one amount or two.

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Report Date: October, 2010, (All information is correct as at September 2010)

3000 500

0

0

N/A





Home & Contents Insurance - Low Sum Insured based on a typical low set \$300,000 value house & \$75,000 contents value

standard O optional O not available

PROFIL	E S L	J M M	A R	Y R	E P	0 R	Т			
				t t			Contents Inclusions			
	e tion	Temporary Accomodation available Pay Monthly at No Extra Cost One excess for	s for	onu	e ver			Jewellery		
Product Name			Online Discount Available	Flood cover available	Accidental Damage	Fusion Cover	Maximum	Item Limit		
**										
Arab Bank - Home Building & Contents Insurance		<b>√</b>	<b>√</b>	N/A	0	•	•	20% of SI	2000	
CGU - Fundamentals Home	•	<b>✓</b>	<b>√</b>	N/A	0	0	0	2000	1000	
HSBC - Prestige Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	•	•	20% of SI	2000	
QBE - Home & Content Insurance	•	~	/	N/A	•		•	not specified*	1000	







Home & Contents Insurance - Low Sum Insured based on a typical low set \$300,000 value house & \$75,000 contents value

PROFILE	s u	м м	A R	Y R	E P	O R	т		
							Cont	ents Inclusions	
	N U	/ at ost	s <sup>^</sup>	T T	₩ .			Jewell	erv
Product Name	Temporary Accomodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Flood cover available	Accidental Damage	Fusion Cover	Maximum	Item Limit
**** outstanding value									
Australian Unity - Everyday Care	•	<b>✓</b>	<b>✓</b>	10.00%	•	0	•	25% of SI	1000
Commonwealth Bank - Residential Home Insurance	•	<b>✓</b>	<b>✓</b>	10.00%	0	0	0	4000	1000
IMB - Secure Home Extra	•	✓	<b>✓</b>	N/A	•	0	•	20% of SI	2000
***									
ANZ - Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	•	•	•	Unlimited	3000
Australian Unity - Extra Care	•	<b>✓</b>	<b>✓</b>	10.00%	•	0	•	25% of SI	2500
Citibank - Home Cover	•	×	<b>✓</b>	10.00%		0	•	1000	1000
IMB - Secure Home Elite	•	<b>✓</b>	<b>✓</b>	N/A			•	20% of SI	2000
ING - Home Insurance	•	✓	<b>✓</b>	N/A	•	•	•	Unlimited	3000
NRMA - Home & Contents Insurance	•	×	<b>✓</b>	N/A	0	•	•	1000	1000
Suncorp - Classic Home & Contents Insurance	•	×	✓	N/A		•	•	4000	1000
***									
AAMI - Home Contents Insurance	•	×		\$20.00	0	0	•	5000	1000
Allianz - SureCoverPlus	•	×		10.00%	0	0	•	7500	2000
Allianz - SureCover Gold	•	30		10.00%	0	•	•	20% of SI	2000
Allianz - SureCover	•	X	/	10.00%	0	0	0	7500	2000
AON - Home Plus Insurance		/	<b>✓</b>	N/A	0	0	•	20% of SI	2500
AON - Blue Ribbon Home Insurance		<b>✓</b>	<b>✓</b>	N/A	0	•	•	20% of SI	2500
Australian Unity - Elite Care		<b>\</b>	<b>✓</b>	10.00%	•	•	•	25% of SI	2500
Bendigo/Adelaide Bank - Accidental Damage Home		✓	<b>✓</b>	N/A	0	•	•	20% of SI	2500
Bendigo/Adelaide Bank - Listed Events Home Insurance		✓	<b>✓</b>	N/A	0	0	•	20% of SI	2500
Bendigo/Adelaide Bank - Fundamentals Home	•	✓	<b>✓</b>	N/A	0	0	0	2000	1000
Budget Direct - Home Contents Insurance	• • • • • • • • • • • • • • • • • • • •	×	×	N/A	0	O.	0	3000	1000
CGU - Listed Events Home Insurance	•	✓	<b>√</b>	N/A	0	0	•	20% of SI	2500
CGU - Accidental Damage Home Insurance	•	✓	✓	N/A	0	•	•	20% of SI	2500
CGU - Fundamentals Home		<b>√</b>	<b>√</b>	N/A	0	0	0	2000	1000
Citibank - Home Cover Prestige		×	<b>√</b>	10.00%	0	•	•	20% of SI	1750
RACQ - Household Insurance		×		N/A	•	•	0	6000	
Real Insurance - Essential Cover		<b>√</b> ,	×	10.00%	•	•	0		1000
St George - Premier Care		≰,	<b>v</b>	N/A	•		•	10000	
St George - Quality Care		<b>√</b> ,	<b>√</b> ,	N/A	•	0		5000	
St George - Essential Care	o .	<b>√</b> ,	<b>√</b> ,	N/A	•	0	0	3000	
Westpac - Premier Care		<b>√</b> ,	√,	N/A			•	10000	
Westpac - Quality Care		√,	√,	N/A		0			1000
Westpac - Essential Care	0	✓	✓	N/A		0	0	3000	500
**									
Catholic Church Insurance - Vital Home Insurance		≰,		10.00%	Ŏ	Ŏ	0		2000
HSBC - Classic Home Insurance		√		N/A	0	0			2000
nab - National Home Insurance		√,		10.00%	Ŏ	Ŏ			2000
nab - National Home Insurance Essentials		<b>√</b>		10.00%	0	Õ	0	7500	
QBE - Home & Content Insurance		×	<b>v</b>	N/A	Ţ		<u>.</u>	not specified*	1000
Suncorp - Platinum Essential Plus		×	✓	N/A				40000	10000

#### your guide to product excellence

\* restriction apply ^ in the event of a single claim on home plus contents, does the insurer treat the excess as one amount or two.

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Home & Contents Insurance - Low Sum Insured based on a typical low set \$300,000 value house & \$75,000 contents value

●standard ● optional ○ not available

PROFIL	E S l	J M M	A R	Y R	E P	O R	Т			
				±			Contents Inclusions			
	ffion le	ly at Sost	s for ns^	onu e	Flood cover available	_		Jewellery		
Product Name	Temporary Accomodation available	Pay Monthly at No Extra Cost	One excess both claim	Online Discount Available		Accidental Damage	Fusion Cover	Maximum	Item Limit	
<b>★</b>										
Arab Bank - Home Building & Contents Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	•	•	20% of SI	2000	
Catholic Church Insurance - Classic Home Insurance	•				_	_	_	7500	2000	
		<b>√</b>	<b>√</b>	10.00%	0	0	•	7500	2000	
Catholic Church Insurance - Prestige Home Insurance		····	· · · · · · ·	10.00% 10.00%	0	•		7500 20% of SI	2000	
Catholic Church Insurance - Prestige Home Insurance  HSBC - Prestige Home Insurance		Ý			=		i		2000 2000	
		× × ×	✓.	10.00%	Ö	•	•	20% of SI	2000 2000 2000	







Home & Contents Insurance - Low Sum Insured based on a typical low set \$300,000 value house & \$75,000 contents value

●standard ● optional ○ not available

PROFILE	s l	у м м	A R	Y R	E P	O R	т		
							Conte	ents Inclusions	
	_ uo	at	jo v	T I	<u>.</u>		Cont	Jewell	orv
Product Name	Temporary Accomodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Flood cover available	Accidental Damage	Fusion Cover	Maximum	Item Limit
<b>★★★★</b> outstanding value									
IMB - Secure Home Extra	•	<b>✓</b>	✓	N/A	•	0	•	20% of SI	2000
SGIC - Home Insurance	•	×	✓	N/A	0	•	•	5000	1000
***									
		4.0							
Allianz - SureCoverPlus		×	√,	10.00%	0	0		7500	2000
Australian Unity - Extra Care		√,	<b>v</b>	10.00%		0		25% of SI	
Australian Unity - Everyday Care		√,	····×	10.00%		0	· · · · · ·	25% of SI	
Bank of Queensland - Secure Home Extra		√,	· · · · ·	N/A		0		20% of SI	
Commonwealth Bank - Residential Home Insurance		√,	· · · · · ·	10.00%		<u> </u>	0	4000	1000
IMB - Secure Home Elite		√	<b>X</b> î	N/A				20% of SI	2000
****									
AAMI - Home Contents Insurance	•	×	•	\$20.00	0	0	•	5000	1000
Allianz - SureCover Gold	•	×	1	10.00%	0	•	•	20% of SI	2000
Allianz - SureCover	•	×		10.00%	0	0	0	7500	2000
ANZ - Home Insurance	•	<b>/</b>		N/A	•	•	•	Unlimited	3000
AON - Blue Ribbon Home Insurance	•	🗸		N/A	0	•	•	20% of SI	2500
Australian Unity - Elite Care				10.00%	•	•	•	25% of SI	2500
Bank of Queensland - Secure Home Elite		1	<b>√</b>	N/A	•	•	•	20% of SI	2000
Bank SA - Premier Care		<b></b>	<b>√</b>	N/A	•	•	•	10000	2000
Bank SA - Quality Care	<b>(</b>	<b>Y</b>	<b>√</b>	N/A	•	0	•	5000	1000
Bendigo/Adelaide Bank - Listed Events Home Insurance		<b></b>	<b>√</b>	N/A	0	0	•	20% of SI	2500
Bendigo/Adelaide Bank - Accidental Damage Home		· · · · ·	<b>v</b>	N/A	0	•		20% of SI	
Budget Direct - Home Contents Insurance	•	×	×	N/A	0			3000	1000
Catholic Church Insurance - Vital Home Insurance		<b></b>	<b>√</b>	10.00%	O	0	0		2000
CGU - Accidental Damage Home Insurance		· · · · • • • • • • • • • • • • • • • •		N/A	0			20% of SI	2500
Citibank - Home Cover		<b>×</b>		10.00%					1000
nab - National Home Insurance Essentials			<b>v</b>	10.00%	0	0	0		2000
nab - National Home Insurance		≰,	√,	10.00%	o .	<u> </u>			2000
RAA - Home & Contents Insurance		√,	· · · · •	N/A	0	•			1500
St George - Premier Care		≰,	≰,	N/A		<u>-</u>		10000	
Westpac - Premier Care Westpac - Quality Care		· · · · · ·	· · · · · ·	N/A N/A		0	- I	10000	1000
		<del>Y</del>	· · · · · · · ·	IN/A				5000	1000
<b>未来</b>									
AON - Home Plus Insurance		≰,	√,	N/A	0	0		20% of SI	
Bendigo/Adelaide Bank - Fundamentals Home		√,	<b>v</b>	N/A	0	0	0		1000
CGU - Listed Events Home Insurance		· · · · <u>V</u>	· · · · <b>v</b>	N/A	0	0		20% of SI	
Citibank - Home Cover Prestige		×	····•	10.00%	0	0		20% of SI	
HSBC - Classic Home Insurance		<b>v</b>	····•	N/A	0	0			2000
HSBC - Vital Home Insurance		√,	<b>√</b> ,	N/A		0			2000
ING - Home Insurance		<b>v</b>	····•	N/A		0		Unlimited	
St George - Essential Care		<b>v</b> ,	<b>v</b>	N/A		0	0	3000	
Westpac - Essential Care	0	<b>Y</b>	<b>v</b>	N/A		0	0	3000	อบบ
**									

#### your guide to product excellence

Arab Bank - Home Building & Contents Insurance

restriction apply in the event of a single claim on home plus contents, does the insurer treat the excess as one amount or two.

N/A

0

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20% of SI 2000



Catholic Church Insurance - Prestige Home Insurance

Catholic Church Insurance - Classic Home Insurance

**CGU** - Fundamentals Home

Real Insurance - Top Cover

**HSBC** - Prestige Home Insurance

QBE - Home & Content Insurance

### home & contents insurance star ratings



20% of SI 2000

20% of SI 2000

not specified\* 1000

7500 2000

2000 1000

5000 1000

Home & Contents Insurance - Low Sum Insured based on a typical low set \$300,000 value house & \$75,000 contents value

●standard ● optional O not available

PROFILE	S U	м м	AR \	/ R	ЕР	O R	Т		
				÷.			Cont	ents Inclusions	
	rary dation ible	ıly at Cost	s fol	s for ms^				Jewel	lery
Product Name	Temporary Accomodati available	Pay Monthly No Extra Co	One excess fo both claims^	Online Discount Available	Flood cover available	Accidental Damage	Fusion Cover	Maximum	Item Limit

10.00%

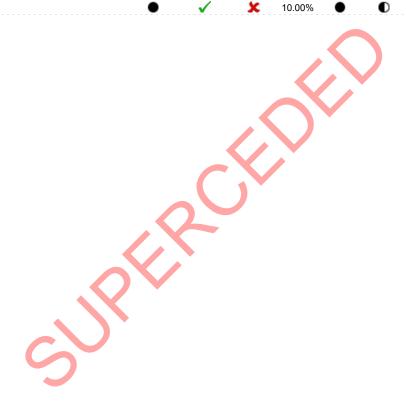
10.00%

N/A

N/A

N/A

0







Home & Contents Insurance - Low Sum Insured based on a typical low set \$300,000 value house & \$75,000 contents value

●standard ● optional ○ not available

	_	t at	5.	Ħ			Cont	ents Inclusions	
Product Name	Temporary Accomodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Flood cover available	Accidental Damage	Fusion Cover	Jewel Maximum	ltem Limit
	Te Acc	Pay No	One	Onlin	Fio	Acci	∃ o		
**** outstanding value									
AAMI - Home Contents Insurance	•	×	✓	\$20.00	0	0		5000	1000
Commonwealth Bank - Residential Home Insurance		✓	<b>√</b>	10.00%	0	•		4000	1000
****									
ANZ - Home Insurance	•	✓	✓	N/A	•	•	•	Unlimited	3000
Australian Unity - Everyday Care	•	<b>✓</b>	<b>√</b>	10.00%	•	0	•	25% of SI	1000
Australian Unity - Extra Care		<b>✓</b>	<b>✓</b>	10.00%	•	0	•	25% of SI	2500
Budget Direct - Home Contents Insurance	•	×	×	N/A	0	0	•	3000	1000
IMB - Secure Home Extra		√,	√,	N/A		0	•	20% of SI	
ING - Home Insurance		√	<b>√</b>	N/A	•	0	•	Unlimited	3000
***									
Allianz - SureCoverPlus		×		10.00%	0	0	•		2000
Allianz - SureCover Gold		×		10.00%	0	•		20% of SI	
Allianz - SureCover		×		10.00%	Ö	. O	Ō	7500	
AON - Home Plus Insurance				N/A	Ö	0	•	20% of SI	
AON - Blue Ribbon Home Insurance			<b>V</b> j	N/A	Ō	•	•	20% of SI	
Australian Unity - Elite Care			<b>√</b> .√.,	10.00%				25% of SI	
Bendigo/Adelaide Bank - Accidental Damage Home		1	· •	N/A	0			20% of SI	
Bendigo/Adelaide Bank - Fundamentals Home		· . •	<b>√</b>	N/A	0	0	0	2000	1000
Bendigo/Adelaide Bank - Listed Events Home Insurance		<u>.</u>	· · · · / · ·	N/A	0	0		20% of SI	
Catholic Church Insurance - Vital Home Insurance		× /	<b>~</b>	10.00%	0	0	0	7500	2000
CGU - Listed Events Home Insurance		···•	· · ·	N/A N/A	0		- X	20% of SI 20% of SI	
CGU - Accidental Damage Home Insurance Citibank - Home Cover	•••••	×	· ·	10.00%		ŏ	· · · <u> </u>	1000	1000
Citibank - Home Cover Prestige		×	· · · · · ·	10.00%	Ö	Ŏ	_	20% of SI	
IMB - Secure Home Elite		7		N/A				20% of SI	
nab - National Home Insurance	· · · · · · · · · · · · · · · · · · ·		/	10.00%	Ö	Ö			2000
nab - National Home Insurance Essentials		/	/	10.00%	Ö	Ö	Ö		2000
Real Insurance - Essential Cover	•	/	x	10.00%	•	<b>O</b>	Õ	2500	
St George - Premier Care	•	/	<b>/</b>	N/A	•	•	•	10000	
St George - Essential Care	0	<b>/</b>	/	N/A	•	0	0	3000	500
St George - Quality Care	•	<b>✓</b>	<b>✓</b>	N/A	•	0	•	5000	1000
Westpac - Premier Care	•	<b>✓</b>	<b>✓</b>	N/A	•	•	•	10000	2000
Westpac - Essential Care	0	<b>✓</b>	<b>✓</b>	N/A	•	0	0	3000	500
Westpac - Quality Care	•	✓	✓	N/A	•	0	•	5000	1000
**I									
Catholic Church Insurance - Classic Home Insurance	•	<b>✓</b>	<b>√</b>	10.00%	0	0	•	7500	2000
Catholic Church Insurance - Prestige Home Insurance	•	<b>✓</b>	<b>✓</b>	10.00%	0	•	•	20% of SI	2000
CGU - Fundamentals Home	•	<b>✓</b>	<b>✓</b>	N/A	0	0	0	2000	1000
HSBC - Vital Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	0	0	7500	2000
HSBC - Classic Home Insurance	•	✓	✓	N/A	0	0	•	7500	2000
QBE - Home & Content Insurance	•	×	✓	N/A	•	•	•	not specified*	1000
•									
Arab Bank - Home Building & Contents Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	•	•	20% of SI	2000

#### your guide to product excellence

restriction apply in the event of a single claim on home plus contents, does the insurer treat the excess as one amount or two.

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Home & Contents Insurance - Low Sum Insured based on a typical low set \$300,000 value house & \$75,000 contents value

●standard ● optional ○ not available

PROFILE	s u	M M	A R	Y R	E P	O R	Т		
						Contents Inclusions			
	ary ation ole	ly af Cost	s for		e e	Ф		Jewellery	
Product Name	Temporary Accomodati available	Pay Month No Extra ( One excess	Şΰ		Flood cover available	Accidental Damage	Fusion Cover	Maximum	Item Limit
HSBC - Prestige Home Insurance		./		N/A	0			20% of SI	2000
Real Insurance - Top Cover	•	<b>V</b>	×	10.00%	•	ō	ŏ		1000







Home & Contents Insurance - Low Sum Insured based on a typical low set \$300,000 value house & \$75,000 contents value

standard O optional O not available

PROFILE	s u	M M	A R	Y R	E P	O R	Т		
							Cont	ents Inclusions	
	S E	r at ost	s <sup>,</sup> for	Ĭ,	<u>.</u>		90	Jewell	erv
Product Name	dati	a Ē	ess	sco	Sove	tal e			···,
	Temporary Accomodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Flood cover available	Accidental Damage	Fusion Cover	Maximum	Item Limit
****    outstanding value									
Australian Unity - Extra Care	•	<b>✓</b>	<b>✓</b>	10.00%	•	0	•	25% of SI	2500
Australian Unity - Everyday Care	•	<b>✓</b>	<b>✓</b>	10.00%	•	0	•	25% of SI	1000
IMB - Secure Home Extra	•	✓	✓	N/A	•	0	•	20% of SI	2000
***									
Allianz - SureCoverPlus	•	×	<b>✓</b>	10.00%	0	0	•	7500	2000
Australian Unity - Elite Care	•	<b>✓</b>	<b>✓</b>	10.00%	•	•	•	25% of SI	2500
Bank of Queensland - Secure Home Extra	•	<b>✓</b>	<b>✓</b>	N/A		0	•	20% of SI	2000
Budget Direct - Home Contents Insurance	•	×	×	N/A	0	<b>D</b>	•	3000	1000
Commonwealth Bank - Residential Home Insurance	•	✓	<b>✓</b>	10.00%	0	•	•	4000	1000
GIO - Classic Home & Contents Insurance	•	×	<b>✓</b>	N/A		O	•	4000	1000
IMB - Secure Home Elite	•	<b>√</b>	<b>√</b>	N/A		•	•	20% of SI	2000
***									
AAMI - Home Contents Insurance	•	×		\$20.00	0	0	•	5000	1000
Allianz - SureCover	•	×		10.00%	0	0	0	7500	2000
Allianz - SureCover Gold	•	×		10.00%	0	•	•	20% of SI	2000
ANZ - Home Insurance	•	· V	<b>✓</b>	N/A	•	•	•	Unlimited	3000
AON - Home Plus Insurance	•	/	<b>✓</b>	N/A	0	0	•	20% of SI	2500
AON - Blue Ribbon Home Insurance		<b>~</b>	<b>✓</b>	N/A	0	•	•	20% of SI	2500
Bank of Queensland - Secure Home Elite	9	<b>V</b>	<b>√</b>	N/A	•	•	•	20% of SI	2000
Bank West - Secure Home Extra Insurance		<b>√</b>	<b>√</b>	N/A	•	0	•	20% of SI	2000
Bendigo/Adelaide Bank - Listed Events Home Insurance		<b>√</b>	<b>✓</b>	N/A	0	0		20% of SI	2500
Bendigo/Adelaide Bank - Accidental Damage Home	•	<b>√</b>	<b>√</b>	N/A	0	•	•	20% of SI	2500
Bendigo/Adelaide Bank - Fundamentals Home	•	<b>√</b>	<b>✓</b>	N/A	0	0	0	2000	1000
Citibank - Home Cover	•	×		10.00%	•	•	•	1000	1000
Citibank - Home Cover Prestige		×	<b>v</b>	10.00%	0	•	•	20% of SI	
ING - Home Insurance	•	√,	<b>√</b>	N/A	•	0		Unlimited	
Real Insurance - Essential Cover		√,	×	10.00%		. 0	0		1000
Real Insurance - Top Cover		<b>.</b>	×	10.00%	💂	. 0	0		1000
SGIO - Home Insurance		<b>x</b>	У,	N/A	0		Ō		1000
St George - Premier Care		√,	<b>√</b> ,	N/A				10000	
St George - Essential Care		√,	<b>√</b> ,	N/A		0		3000	
St George - Quality Care	· · · · · · ·	•	<b>v</b>	N/A	- <u>-</u>				1000
Westpac - Premier Care		···•	<b>y</b>	N/A	· · · · · ·	0	0	10000 3000	
Westpac - Essential Care Westpac - Quality Care		· · ·	· · · · ·	N/A N/A		0			1000
		<b>X</b>		IN/A	<del></del>			3000	1000
**:									
Catholic Church Insurance - Prestige Home Insurance		√,	√,	10.00%	0			20% of SI	
Catholic Church Insurance - Vital Home Insurance		√,	· · · · ·	10.00%	0	0		7500	
CGU - Listed Events Home Insurance	· · · · · · · · · · · · · · · · · · ·	√,	<b>y</b>	N/A	0	0	· · · · · · · · · · · · · · · · · · ·	20% of SI	
CGU - Accidental Damage Home Insurance		· · · /	····•	N/A	0			20% of SI	
HSBC - Vital Home Insurance		···*	····×	N/A N/A	0	0		7500 7500	2000
HSBC - Classic Home Insurance nab - National Home Insurance	···· <u>¥</u> ····	···•	····×	10.00%	0	0		7500	2000
nab - National Home Insurance Essentials		···•	· · · · ·	10.00%	Ö	Ö			2000
	🕶	🍢				~			

#### your guide to product excellence

restriction apply in the event of a single claim on home plus contents, does the insurer treat the excess as one amount or two.





Home & Contents Insurance - Low Sum Insured based on a typical low set \$300,000 value house & \$75,000 contents value

PROFILE	sι	J M M	A R	Y R	E P	O R	T		
							Cont	ents Inclusions	
	ıry ation le	lly at Cost	s for ns^	le le	ver le	_		Jewe	llery
Product Name	Temporary Accomodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Flood cover available	Accidental Damage	Fusion Cover	Maximum	Item Limit
**I									
QBE - Home & Content Insurance		×	<b>√</b>	N/A	•	0	•	not specified*	1000
*									
Arab Bank - Home Building & Contents Insurance Catholic Church Insurance - Classic Home Insurance CGU - Fundamentals Home HSBC - Prestige Home Insurance				N/A 10.00% N/A N/A	0 0 0 0	00	0		2000 1000





Home & Contents Insurance - High Sum Insured based on a typical high set \$500,000 value house & \$150,000 contents value

PROFILE	S U	ММ	A R	Y R	E P	O R	Т		
							Cont	ents Inclusions	
	e tion	y at ost	for	onut	ъ <sub>Ф</sub>			Jewell	lery
Product Name	Temporary Accomodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Flood cover available	Accidental Damage	Fusion Cover	Maximum	Item Limit
<b>★★★★</b> outstanding value									
Australian Unity - Everyday Care	•	✓	<b>√</b>	10.00%	•	0	•	25% of SI	1000
GIO - Classic Home & Contents Insurance	•	×	<b>√</b>	N/A	•	0		4000	1000
NRMA - Home & Contents Insurance	•	×	<b>√</b>	N/A	•	O	0	1000	1000
***									
ANZ - Home Insurance	•	✓	✓	N/A	•	•	•	Unlimited	3000
Australian Unity - Extra Care	•	✓	<b>√</b>	10.00%	•	0	•	25% of SI	2500
Budget Direct - Home Contents Insurance	•	×	×	N/A	0	0	•	3000	1000
Commonwealth Bank - Residential Home Insurance		✓	<b>√</b>	10.00%	0	D.	0	4000	1000
IMB - Secure Home Extra	•	<b>√</b>	<b>√</b>	N/A	•	0	•	20% of SI	2000
St George - Quality Care	•	<b>√</b> ,	√,	N/A	•	0		5000	1000
Westpac - Quality Care		<b></b> ✓	√.	N/A	•	0		5000	1000
###									
Allianz - SureCover Gold	•	×		10.00%	0	•	•	20% of SI	2000
Allianz - SureCoverPlus	•	×		10.00%	0	0	•	7500	2000
Allianz - SureCover	•	×		10.00%	0	0	0		2000
AON - Blue Ribbon Home Insurance			<b>/</b>	N/A	0	•	•	20% of SI	2500
AON - Home Plus Insurance		/	<b>√</b>	N/A	0	0	•	20% of SI	
Australian Unity - Elite Care		<b></b>	<b>√</b> ,	10.00%	•	•		25% of SI	
Bendigo/Adelaide Bank - Fundamentals Home	<b>( 2</b> )		<b>√</b> ,		0	0	ō		
Bendigo/Adelaide Bank - Listed Events Home Insurance		· •	√,	N/A	0	0		20% of SI	
Bendigo/Adelaide Bank - Accidental Damage Home	/ <b></b>	√,		N/A	0			20% of SI	
CGU - Fundamentals Home		· · · · ·	····	N/A	0	0	<u>Q</u>		
CGU - Listed Events Home Insurance		· · · · ·	····	N/A	0	0		20% of SI	
CGU - Accidental Damage Home Insurance	····\ <u> </u>	×	· · · · ·	N/A 10.00%	0		· · · · · · · · · · · · · · · · · · ·	20% of SI	
Citibank - Home Cover Citibank - Home Cover Prestige	· · · · · <u>*</u> · · · ·	×	····	10.00%	Ö	ŏ	···· <u>¥</u> ··	20% of SI	1000
IMB - Secure Home Elite		- • • • • • • • • • • • • • • • • • • •	····×	N/A				20% of SI	
Real Insurance - Essential Cover		~	×	10.00%	_	<u>ŏ</u>	ŏ		1000
St George - Premier Care	····	· ·	7	N/A	Ĭ			10000	
St George - Essential Care	Ö	<b>/</b>		N/A	•	Ö	Ö	3000	
Suncorp - Classic Home & Contents Insurance	•	×	/	N/A	•	Ō	O.		1000
Westpac - Premier Care	•	<b>✓</b>	<b>✓</b>	N/A	•	•	•	10000	2000
Westpac - Essential Care	0	<b>✓</b>	<b>✓</b>	N/A	•	0	0	3000	500
**									
AAMI - Home Contents Insurance	•	×	<b>✓</b>	\$20.00	0	0	•	5000	1000
Catholic Church Insurance - Vital Home Insurance	•	<b>V</b>	/	10.00%	Ö	Ö	Ö		2000
Catholic Church Insurance - Classic Home Insurance	•	<b>/</b>	<b>✓</b>	10.00%	Ö	Ö	•		2000
Catholic Church Insurance - Prestige Home Insurance	•	<b>✓</b>	<b>✓</b>	10.00%	0	•	•	20% of SI	2000
HSBC - Classic Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	0	•	7500	2000
ING - Home Insurance	•	✓	✓	N/A	•	•	•	Unlimited	3000
nab - National Home Insurance	•	✓	<b>✓</b>	10.00%	0	0	•	7500	2000
nab - National Home Insurance Essentials	•	✓	✓	10.00%	0	0	0	7500	2000
Real Insurance - Top Cover	•	✓	×	10.00%	•	0	•	5000	1000

#### your guide to product excellence

restriction apply in the event of a single claim on home plus contents, does the insurer treat the excess as one amount or two.

Report Date: October, 2010, (All information is correct as at September 2010)





Home & Contents Insurance - High Sum Insured based on a typical high set \$500,000 value house & \$150,000 contents value

●standard ● optional ○ not available

PROFIL	E S (	Ј М М	AR `	Y R	ЕР	O R	T		
			_	<u>.</u>			Contents Inclusions		
	ry tion	ly a	s for	onu	e e			Jewel	lery
Product Name	Tempora Accomoda availabl	3   " 7	One excess both claim	Online Discount Available	Flood cover available	Accidental Damage	Fusion Cover	Maximum	Item Limi
Arab Bank - Home Building & Contents Insurance	•		<b>√</b>	N/A	0			20% of SI	2000
HSBC - Vital Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	0	0	7500	2000
HSBC - Prestige Home Insurance		/	/	N/A	0			20% of SI	0000







Home & Contents Insurance - High Sum Insured based on a typical high set \$500,000 value house & \$150,000 contents value

O not available ROFILE S U M M A R R Е Р 0 R **Contents Inclusions** Online Discount Cost Jewellery Accomodation claims, cover Monthly available Available available Accidental **Product Name** No Extra Cover Flood Item Limit Maximum both 食食食食食 outstanding value 10.00% 0 25% of SI 2500 Australian Unity - Extra Care • 0 Australian Unity - Everyday Care 10.00% 25% of SI 1000 0 0 0 Commonwealth Bank - Residential Home Insurance 10.00% 4000 1000 IMB - Secure Home Extra N/A 0 20% of SI 2000 食食食食 \$20.00 0 0 5000 1000 AAMI - Home Contents Insurance 0 0 Allianz - SureCoverPlus 10.00% 7500 2000 10.00% 2500 Australian Unity - Elite Care 25% of SI N/A • 0 20% of SI 2000 Bank of Queensland - Secure Home Extra 0 St George - Quality Care N/A 5000 1000 0 Westpac - Quality Care N/A 5000 1000 Allianz - SureCover 10.00% 0 0 0 7500 2000 0 10 00% 2000 20% of SI Allianz - SureCover Gold N/A Unlimited 3000 ANZ - Home Insurance Bank of Queensland - Secure Home Elite N/A 20% of SI 2000 Bendigo/Adelaide Bank - Fundamentals Home N/A 0 0 0 2000 1000 N/A 0 0 20% of SI 2500 Bendigo/Adelaide Bank - Listed Events Home Insurance 0 N/A 20% of SI 2500 Bendigo/Adelaide Bank - Accidental Damage Home 0 Budget Direct - Home Contents Insurance N/A 0 0 3000 1000 10.00% 0 0  $\bigcirc$ Catholic Church Insurance - Vital Home Insurance 7500 2000 Ö CGU - Accidental Damage Home Insurance N/A 20% of SI 2500 0 0 CGU - Listed Events Home Insurance N/A 20% of SI 2500 0 0 CGU - Fundamentals Home N/A 0 2000 1000 0 0 Citibank - Home Cover Prestige 10.00% 20% of SI 1750 GIO - Classic Home & Contents Insurance N/A 4000 1000 IMB - Secure Home Elite N/A 20% of SI 2000 N/A 0 3000 ING - Home Insurance Unlimited × 0 0 0 RACV - Home Insurance N/A 1000 1000 10.00% 0 0 Real Insurance - Essential Cover 2500 1000 St George - Premier Care N/A 2000 10000 0 0  $\bigcirc$ St George - Essential Care N/A 500 3000 Westpac - Premier Care N/A 10000 2000 0 0 0 Westpac - Essential Care N/A 3000 500 0 0 N/A 20% of SI 2500 AON - Home Plus Insurance 0 AON - Blue Ribbon Home Insurance N/A 20% of SI 2500 0 10.00% 0 2000 Catholic Church Insurance - Classic Home Insurance 7500 Citibank - Home Cover 10.00% • 0 1000 1000 0 0 **HSBC** - Classic Home Insurance N/A 2000 7500 Ö 0 0 **HSBC** - Vital Home Insurance N/A 7500 2000 10.00% 0 0 7500 2000 nab - National Home Insurance

#### your guide to product excellence

nab - National Home Insurance Essentials

\* restriction apply ^ in the event of a single claim on home plus contents, does the insurer treat the excess as one amount or two.

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7500

2000

0

10.00%

0

0





Home & Contents Insurance - High Sum Insured based on a typical high set \$500,000 value house & \$150,000 contents value

standard optional not available

PROFIL	E S (	J M M	A R	Y R	E P	O R	Т		
		44		4			Cont	ents Inclusions	
	orary dation able	ly at Cost	s for	onu e	e e			Jewellery	
Product Name	Temporary Accomodatic available	Pay Monthly No Extra Co	One excess both claim:	Online Discount Available	Flood cover available	Accidental Damage	Fusion Cover	Maximum	Item Limit
<b>★</b> 1									
Arab Bank - Home Building & Contents Insurance	•	<b>✓</b>	✓	N/A	0	•	•	20% of SI	2000
Catholic Church Insurance - Prestige Home Insurance	•	<b>✓</b>	<b>✓</b>	10.00%	0	•	•	20% of SI	2000
HSBC - Prestige Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	•	•	20% of SI	2000
Real Insurance - Top Cover	•	<b>✓</b>	×	10.00%	•	•	•	5000	1000







Home & Contents Insurance - High Sum Insured based on a typical high set \$500,000 value house & \$150,000 contents value

●standard ● optional ○ not available

PROFIL	E S U	M M	A R	Y R	E P	O R	Т			
							Contents Inclusions			
	> io a	/ at ost	for	l m	- a			Jewell	ery	
Product Name	Temporary Accomodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Flood cover available	Accidental Damage	Fusion Cover	Maximum	Item Limit	
<b>★★★★</b> outstanding value										
Commonwealth Bank - Residential Home Insurance  IMB - Secure Home Extra		<b>✓</b>	<b>√</b>	10.00% N/A	0 •	<b>0</b>	0	4000 20% of SI		
***										
ANZ - Home Insurance	•	✓	✓	N/A	•	•	•	Unlimited	3000	
Bendigo/Adelaide Bank - Fundamentals Home	•	<b>✓</b>	<b>V</b>	N/A	0	0	0	2000	1000	
Bendigo/Adelaide Bank - Listed Events Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	0	•	20% of SI	2500	
IMB - Secure Home Elite	•	<b>✓</b>	<b>✓</b>	N/A			•	20% of SI	2000	
St George - Quality Care	•	<b>✓</b>	<b>✓</b>	N/A		0	•	5000	1000	
St George - Essential Care	0	<b>✓</b>	<b>✓</b>	N/A	•	0	0	3000	500	
Westpac - Quality Care	•	<b>✓</b>	<b>✓</b>	N/A		0	•	5000	1000	
Westpac - Essential Care	0	<b>✓</b>	<b>√</b>	N/A		0	0	3000	500	
***										
Allianz - SureCoverPlus	•	×		10.00%	0	0	•	7500	2000	
AON - Home Plus Insurance	•	1		N/A	0	0	•	20% of SI	2500	
AON - Blue Ribbon Home Insurance	•	<b>/</b>		N/A	0	•	•	20% of SI	2500	
Australian Unity - Elite Care	•		<b>/</b>	10.00%	•	•	•	25% of SI	2500	
Australian Unity - Everyday Care		1	<b>✓</b>	10.00%	•	0	•	25% of SI	1000	
Australian Unity - Extra Care		<b>V</b>	<b>✓</b>	10.00%	•	0	•	25% of SI	2500	
Bendigo/Adelaide Bank - Accidental Damage Home		<b>\</b>	<b>✓</b>	N/A	0	•	•	20% of SI	2500	
Budget Direct - Home Contents Insurance		×	×	N/A	0	•	•	3000	1000	
CGU - Fundamentals Home		<b>√</b>	✓	N/A	0	0	0	2000	1000	
CGU - Listed Events Home Insurance	<b>(</b> •	✓	✓	N/A	0	0	•	20% of SI	2500	
CGU - Accidental Damage Home Insurance	<b></b>	<b>✓</b>	<b>√</b>	N/A	0	•	•	20% of SI	2500	
ING - Home Insurance		✓	<b>√</b>	N/A	•	•	•	Unlimited	3000	
NRMA - Home & Contents Insurance		×	<b>√</b>	N/A	0	O	0	1000	1000	
RACQ - Household Insurance		×	<b>√</b>	N/A	0	•	0	6000	2000	
Real Insurance - Essential Cover	•	<b>√</b>	×	10.00%	•	•	0	2500	1000	
St George - Premier Care		•		N/A	•	•	•	10000	2000	
Suncorp - Platinum Essential Plus		<b>x</b>	<b>v</b>	N/A	•	•	•		10000	
Suncorp - Classic Home & Contents Insurance		<b>x</b>	<b>v</b>	N/A	•	•	o o	4000	1000	
Westpac - Premier Care		<b>√</b>	<b></b> ✓	N/A	•	•	•	10000	2000	
**:										
AAMI - Home Contents Insurance		×	У,	\$20.00	0	0	7		1000	
Allianz - Sure Cover Gold		×	<b>v</b>	10.00%	0			20% of SI		
Allianz - SureCover		<b>×</b>	<b>√</b>	10.00%	0	0	0	7500	2000	
Catholic Church Insurance - Vital Home Insurance		<b>y</b>	<b>y</b>	10.00%	0	<u> </u>	<u> </u>	7500	2000	
Catholic Church Insurance - Prestige Home Insurance		<b>y</b>	<b>y</b>	10.00%	0		<u> </u>	20% of SI		
Catholic Church Insurance - Classic Home Insurance	····· \	····×	<b>y</b>	10.00%	0	0	<u> </u>	7500 7500	2000	
HSBC - Classic Home Insurance	·····	···•	····×	N/A 10.00%	0	0	<u> </u>	7500 7500	2000	
nab - National Home Insurance nab - National Home Insurance Essentials	·····	····×	····×	10.00%	0	0	0	7500	2000	
Real Insurance - Top Cover		····×	×	10.00%	_	Õ	Õ		1000	
TOP OOTO:		<b>.</b>	···· ••	. 5.55 /6	· · · <del>· ·</del> · · ·	•	•		- 1 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2	

#### your guide to product excellence

\* restriction apply ^ in the event of a single claim on home plus contents, does the insurer treat the excess as one amount or two.

Report Date: October, 2010, (All information is correct as at September 2010)





Home & Contents Insurance - High Sum Insured based on a typical high set \$500,000 value house & \$150,000 contents value

●standard ● optional ○ not available

PROFILE	sι	J M M	A R	Y R	E P	O R	T		
				4		Contents Inclusions			
	rary dation	ly at Sost	s for	onu	e e			Jewel	lery
Product Name	Temporary Accomodati available	Pay Monthly No Extra Co	One excess both claim	Online Discount Available	Flood cover available	Accidental Damage	Fusion Cover	Maximum	Item Limit
Arab Bank - Home Building & Contents Insurance	•		<b>/</b>	N/A	0		•	20% of SI	2000
HSBC - Prestige Home Insurance	•	<b>/</b>	<b>✓</b>	N/A	Ö	•	•	20% of SI	2000
HSBC - Vital Home Insurance	•	/	/	N/A	0	0	0	7500	2000





Home & Contents Insurance - High Sum Insured based on a typical high set \$500,000 value house & \$150,000 contents value

O not available

							Cont	ents Inclusions	
	E	st at	.5 <	Ę			Cont		
Product Name	Temporary Accomodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Flood cover available	Accidental Damage	Fusion Cover	Jewell Maximum	Item Li
<b>★★★★</b> outstanding value									
commonwealth Bank - Residential Home Insurance	•	<b>✓</b>	<b>✓</b>	10.00%	0	•	0	4000	1000
MB - Secure Home Extra	•	<b>✓</b>	<b>✓</b>	N/A	•	0	•	20% of SI	2000
AAA - Home & Contents Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	0	•	5000	1500
GIC - Home Insurance	•	×	<b>✓</b>	N/A	•	•	0	5000	1000
***									
ustralian Unity - Everyday Care	•	✓	✓	10.00%	•	0	•	25% of SI	1000
ank of Queensland - Secure Home Extra	•	<b>✓</b>	<b>✓</b>	N/A		0	•	20% of SI	2000
ank SA - Quality Care	•	<b>✓</b>	<b>✓</b>	N/A		0	•	5000	1000
MB - Secure Home Elite	•	<b>✓</b>	<b>✓</b>	N/A		<b>/</b> •	•	20% of SI	2000
<b>Vestpac</b> - Quality Care	•	✓	✓	N/A	•	0	•	5000	1000
***									
AMI - Home Contents Insurance	•	×		\$20.00	0	0	•	5000	1000
Ilianz - SureCoverPlus	•	×		10.00%	0	0	•	7500	2000
Ilianz - SureCover Gold	•	X		10.00%	0	•	•	20% of SI	2000
NZ - Home Insurance	•	<b>~</b>		N/A	•	•	•	Unlimited	3000
ustralian Unity - Elite Care	•		<b>✓</b>	10.00%	•	•	•	25% of SI	2500
ustralian Unity - Extra Care		/	<b>✓</b>	10.00%	•	0	•	25% of SI	2500
Bank of Queensland - Secure Home Elite		1	<b>✓</b>	N/A	•	•	•	20% of SI	2000
ank SA - Premier Care		<b>\</b>	<b>✓</b>	N/A	•	•	•	10000	2000
Bank SA - Essential Care	0	<b>/</b>	<b>✓</b>	N/A	•	0	0	3000	500
Bendigo/Adelaide Bank - Fundamentals Home		<b>✓</b>	<b>✓</b>	N/A	0	0	0	2000	1000
Bendigo/Adelaide Bank - Accidental Damage Home	•	<b>✓</b>	<b>✓</b>	N/A	0	•	•	20% of SI	2500
Bendigo/Adelaide Bank - Listed Events Home Insurance		<b>✓</b>	<b>✓</b>	N/A	0	0	•	20% of SI	2500
Budget Direct - Home Contents Insurance	•	×	×	N/A	0	•	•	3000	1000
GGU - Listed Events Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	0	•	20% of SI	2500
GU - Accidental Damage Home Insurance	•	<b>✓</b>	/	N/A	0	•	•	20% of SI	2500
NG - Home Insurance	•	/	/	N/A	•	•	•	Unlimited	3000
iab - National Home Insurance	•	<b>/</b>	<b>/</b>	10.00%	Ö	Ö	•		2000
ab - National Home Insurance Essentials	•	<b>/</b>	/	10.00%	Ö	Ö	Ö		2000
teal Insurance - Essential Cover	•	<b>/</b>	×	10.00%	•	O.	•	2500	
t George - Premier Care	•		<b>/</b>	N/A	•	•	•	10000	
it George - Essential Care	Ö			N/A	•	Ö	Ö	3000	
/estpac - Premier Care	ě	<b>V</b>	<b>✓</b>	N/A	•	ě	ě	10000	
**									
.ON - Home Plus Insurance	•	_	_	N/A	0	0	•	20% of SI	2500
ON - Blue Ribbon Home Insurance	· · · · · · · · · · · · · · · · · · ·	····	· · ·	N/A	Ö	ě	•	20% of SI	
Catholic Church Insurance - Classic Home Insurance	<u>-</u>	· ·		10.00%	Ö	Ö	ě		2000
Catholic Citation insurance Classic Floring insurance		<b>*</b> .,	· · · · · • · · · · · · · · · · · · · ·	10.0070	~~~		· · · · <del>T</del> · ·	7.000	

10.00%

10.00%

N/A

N/A

0

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#### your guide to product excellence

Catholic Church Insurance - Prestige Home Insurance

Catholic Church Insurance - Vital Home Insurance

**CGU** - Fundamentals Home

**HSBC** - Classic Home Insurance

**HSBC** - Vital Home Insurance

\* restriction apply ^ in the event of a single claim on home plus contents, does the insurer treat the excess as one amount or two. 7500 2000

2000 1000

7500 2000

7500 2000

20% of SI 2000





Home & Contents Insurance - High Sum Insured based on a typical high set \$500,000 value house & \$150,000 contents value

PROFILE	sι	J M M	AR	Y R	E P	O R	т		
				· ·			Contents Inclusions		
	tion e	ly at	s foi	onu e	e e			Jewellery	
Product Name	Temporary Accomodatic available	Pay Monthly No Extra Co	One excess both clair	Online Discount Available	Flood cover available	Accidental Damage	Fusion Cover	Maximum	Item Limit
<b>★</b> 1.									
Arab Bank - Home Building & Contents Insurance		<b>v</b>	<b></b> ✓	N/A	0	•	•	20% of SI	2000
HSBC - Prestige Home Insurance	•	<b>√</b>	<b>√</b>	N/A	0	•	•	20% of SI	2000
Real Insurance - Top Cover	•	✓	×	10.00%	•	•	•	5000	1000







Home & Contents Insurance - High Sum Insured based on a typical high set \$500,000 value house & \$150,000 contents value

		보포	- L	<sub>=</sub>			Cont	ents Inclusions	
	e ation	ly a	s fo ns^	le sour	le ver	_		Jewel	lery
Product Name	Temporary Accomodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Flood cover available	Accidental Damage	Fusion Cover	Maximum	Item Limit
**** outstanding value									
AAMI - Home Contents Insurance	•	×	✓	\$20.00	0	0	•	5000	1000
Commonwealth Bank - Residential Home Insurance	•	✓	<b>✓</b>	10.00%	0	•	0	4000	1000
****									
ANZ - Home Insurance	•	✓	✓	N/A	•	•	•	Unlimited	3000
Budget Direct - Home Contents Insurance	•	×	×	N/A	0	•	•	3000	1000
MB - Secure Home Extra	•	✓	✓	N/A		0	•	20% of SI	2000
***									
Allianz - SureCoverPlus	•	×	<b>✓</b>	10.00%	0	0	•	7500	2000
Allianz - SureCover	•	×	<b>✓</b>	10.00%	0	0	0	7500	2000
Allianz - SureCover Gold	•	×	<b>✓</b>	10.00%	O	•	•	20% of SI	2000
AON - Home Plus Insurance	•	<b>✓</b>	<b>/</b>	N/A	0	0	•	20% of SI	2500
AON - Blue Ribbon Home Insurance	•	✓		N/A	0	•	•	20% of SI	2500
Australian Unity - Elite Care	•	<b>✓</b>		10.00%	•	•	•	25% of SI	2500
Australian Unity - Extra Care	•			10.00%	•	0	•	25% of SI	2500
Australian Unity - Everyday Care	•	🗸		10.00%	•	0	•	25% of SI	1000
Bendigo/Adelaide Bank - Listed Events Home Insurance			<b>/</b>	N/A	0	0	•	20% of SI	2500
Bendigo/Adelaide Bank - Accidental Damage Home		1	√	N/A	0	•		20% of SI	
Bendigo/Adelaide Bank - Fundamentals Home		<b></b>	<b>v</b>	N/A	0		0		1000
CGU - Listed Events Home Insurance			√,	N/A	o .	0	•	20% of SI	
CGU - Accidental Damage Home Insurance			<b>√</b> ,	N/A	0			20% of SI	
CGU - Fundamentals Home		· · · · <u> </u>	<b>√</b> ,	N/A	<u> </u>	Ŏ	0		1000
Citibank - Home Cover		×	<b>v</b>	10.00%		0	· · · · · ·		1000
Citibank - Home Cover Prestige		× /	,⊻,	10.00%	0		- I	20% of SI	
MB - Secure Home Elite	·····	····•	·····×	N/A N/A	· · · · · · · · · · · · · · · · · · ·		····ጟ··	20% of SI Unlimited	
NG - Home Insurance St George - Premier Care		····•	····	N/A				10000	
St George - Quality Care				N/A	-	Ö			1000
St George - Essential Care	Ö	· ·		N/A	_	Ö	Ö	3000	
Nestpac - Premier Care	•	<b>/</b>		N/A	ě	•	•	10000	
Westpac - Essential Care	Ö	<b>✓</b>	/	N/A	ě	Ö	Ö	3000	
Nestpac - Quality Care	•	<b>✓</b>	<b>✓</b>	N/A	•	O	•		1000
**									
Catholic Church Insurance - Classic Home Insurance	•	_	<b>✓</b>	10.00%	0	0	•	7500	2000
Catholic Church Insurance - Vital Home Insurance	•	<b>/</b>	<b>/</b>	10.00%	Ö	Ö	Ö		2000
Catholic Church Insurance - Prestige Home Insurance	•	<b>/</b>	<b>✓</b>	10.00%	Ö	•	•	20% of SI	
HSBC - Classic Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	0	•	7500	2000
HSBC - Vital Home Insurance	•	✓	✓	N/A	0	0	0	7500	2000
nab - National Home Insurance	•	✓	✓	10.00%	0	0	•	7500	2000
nab - National Home Insurance Essentials	•	✓	✓	10.00%	0	0	0	7500	2000
Real Insurance - Essential Cover		<b>√</b>	×	10.00%	•	0	0	2500	1000
Arab Bank - Home Building & Contents Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	•	•	20% of SI	2000
HSBC - Prestige Home Insurance		<b>/</b>	<b>/</b>	N/A	Ö			20% of SI	

#### your guide to product excellence

\* restriction apply ^ in the event of a single claim on home plus contents, does the insurer treat the excess as one amount or two.

Report Date: October, 2010, (All information is correct as at September 2010)





Home & Contents Insurance - High Sum Insured based on a typical high set \$500,000 value house & \$150,000 contents value

●standard ● optional ○ not available

PROFILE	sι	Ј М М	AR'	Y R	E P	O R	т		
	_		_	e e			Cont	ents Inclusions	;
	e tio	Monthly a	s fol	onu le	cover	_		Jewe	llery
Product Name	Temporal Accomodal available		One excess both clair	Online Discount Available	Flood cove available	Accidental Damage	Fusion Cover	Maximum	Item Limit
*									
Real Insurance - Top Cover	•	✓	×	10.00%	•		0	5000	1000







Home & Contents Insurance - High Sum Insured based on a typical high set \$500,000 value house & \$150,000 contents value

•standard • optional • not available

						Contents Inclusions			
	, e	at st	يّ <u>د</u>	nu	_		Cont		lony
Product Name	rary datic	F S	ims	Scou	ove	<u> </u>		Jewel	iery
Product Name	Temporary Accomodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Flood cover available	Accidental Damage	Fusion Cover	Maximum	Item Limit
**** outstanding value									
Commonwealth Bank - Residential Home Insurance		<b>√</b>	<b>√</b>	10.00%	0		0	4000	1000
GIO - Classic Home & Contents Insurance	•	×	<b>√</b>	N/A	•	0	0	4000	1000
IMB - Secure Home Extra		√	✓	N/A	•	0	•	20% of SI	2000
***									
Bank of Queensland - Secure Home Extra	•	✓	✓	N/A	•	0	•	20% of SI	2000
Bank West - Secure Home Extra Insurance	•	✓	✓	N/A	•	0	•	20% of SI	2000
IMB - Secure Home Elite	•	<b>√</b>	✓	N/A		•	•	20% of SI	2000
SGIO - Home Insurance		×	<b>√</b>	N/A	0	D .	•		1000
St George - Quality Care	•	√,	<b>√</b>	N/A		0	•		1000
Westpac - Quality Care	•	<b>√</b>	√	N/A		0	•	5000	1000
***									
AAMI - Home Contents Insurance	•	×	1	\$20.00	0	0	•	5000	1000
Allianz - SureCoverPlus	•	×		10.00%	0	0	•	7500	2000
ANZ - Home Insurance	•			N/A	•	•	•	Unlimited	3000
AON - Home Plus Insurance	•			N/A	0	0	•	20% of SI	2500
Australian Unity - Elite Care			<b>/</b>	10.00%	•		•	25% of SI	2500
Australian Unity - Everyday Care		1	<b>√</b>	10.00%	•	0	•	25% of SI	1000
Australian Unity - Extra Care				10.00%				25% of SI	
Bank of Queensland - Secure Home Elite	<b>(</b>	<b></b>	· · · ·	N/A				20% of SI	2000
Bendigo/Adelaide Bank - Accidental Damage Home		√,	<b>√</b>	N/A	0	•		20% of SI	
Bendigo/Adelaide Bank - Listed Events Home Insurance	) <u>.</u>	√,	<b>√</b>	N/A	O .	0		20% of SI	
Bendigo/Adelaide Bank - Fundamentals Home				N/A	Ŏ	0	0		1000
Budget Direct - Home Contents Insurance		<b>x</b>	<b>x</b>	N/A	Ŏ	0			1000
CGU - Listed Events Home Insurance		√,	√,	N/A	0	0		20% of SI	
ING - Home Insurance		≰,	<b>v</b>	N/A	₹	9	₹	Unlimited	
St George - Premier Care		≰,	√,	N/A	₹			10000	
St George - Essential Care		√,	✓	N/A	<u> </u>				500
Westpac - Premier Care Westpac - Essential Care			<b>√</b>	N/A N/A	- <u>-                                  </u>	0	0	10000	500
Westpac - Essential Care		<b>y</b>	<u>×</u>	IN/A				3000	300
Allianz - SureCover		×		10.00%	0	0	0	7500	2000
Allianz - SureCover Gold	<u>-</u>	×	· · · ·	10.00%	Ö	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	· · · · · · · · · · · · · · · · · · ·	20% of SI	
AON - Blue Ribbon Home Insurance	<u>-</u>	~~~	· · · ·	N/A	Ö	<u>-</u>		20% of SI	
Catholic Church Insurance - Vital Home Insurance	•	· /	<b>/</b>	10.00%	Ö	Ö	Ö		2000
CGU - Fundamentals Home	•	<b>/</b>	<b>✓</b>	N/A	Ö	Ö	Ö		1000
CGU - Accidental Damage Home Insurance	•	<b>/</b>	<b>✓</b>	N/A	Ö	•	•	20% of SI	
nab - National Home Insurance	•	<b>/</b>	<b>/</b>	10.00%	Ö	Ö	•		2000
Real Insurance - Essential Cover	•	✓	×	10.00%	•	•	•	2500	1000
*									
Arab Bank - Home Building & Contents Insurance	•	<b>✓</b>	<b>√</b>	N/A	0	•	•	20% of SI	2000
Catholic Church Insurance - Classic Home Insurance	•	<b>✓</b>	<b>✓</b>	10.00%	0	0	•	7500	2000
Catholic Church Insurance - Prestige Home Insurance	•	<b>✓</b>	<b>✓</b>	10.00%	0	•	•	20% of SI	2000
HSBC - Classic Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	0	•	7500	2000

### your guide to product excellence

\* restriction apply ^ in the event of a single claim on home plus contents, does the insurer treat the excess as one amount or two.

Report Date: October, 2010, (All information is correct as at September 2010)





Home & Contents Insurance - High Sum Insured based on a typical high set \$500,000 value house & \$150,000 contents value

•standard • optional • onot available

PROFILE SUMMARY REPORT									
Product Name		Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Flood cover available	Contents Inclusions			
	e figure							Jewel	lery
	Temporary Accomodation available					Accidental Damage	Fusion Cover	Maximum	Item Limit
HSBC - Prestige Home Insurance	•	<b>√</b>	<b>√</b>	N/A	0	•	•	20% of SI	2000
HSBC - Vital Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	0	0	7500	2000
nab - National Home Insurance Essentials	•	<b>✓</b>	<b>✓</b>	10.00%	0	0	0	7500	2000
Real Insurance - Top Cover	•	/	x	10.00%	•	•	0	5000	1000









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

standard optional Onot available

Product Name	9.9	E	Contents Inclusions					
	Cos	Ava	_	_		Jewellery		
	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents in open air covered	Accidental Damage	Fusion Cover	Maximum	Item Limi	
****  outstanding value								
Australian Unity - Everyday Care	✓	✓	•	0	•	25% of SI	1000	
Australian Unity - Extra Care	✓	<b>√</b>	•	0	•	25% of SI	2500	
***								
Budget Direct - Home Contents Insurance	×	×	•	0	0	3000	1000	
Citibank - Home Cover	×	V	•	0	•	1000	1000	
GIO - Classic Home & Contents Insurance	×	<b>V</b>	•	0	•	4000	1000	
NRMA - Home & Contents Insurance	×	<b>✓</b>	•	0	0	1000	1000	
St George - Quality Care	<b>✓</b>	×	•	0	•	5000	1000	
Westpac - Quality Care	✓	x	•	0	<b>/</b> •	5000	1000	
***								
AAMI - Home Contents Insurance	×	x		0	•	5000	1000	
Allianz - SureCoverPlus	×	x		0	•	7500	2000	
Allianz - SureCover	X	x		0	Ö	7500	2000	
ANZ - Home Insurance	<b>✓</b>	X	<b>V</b>	•		Unlimited	3000	
AON - Home Plus Insurance	<b>✓</b>	X		Ö	· · · · · · · · · · · · · · · · · · ·	20% of SI	2500	
AON - Blue Ribbon Home Insurance	<u> </u>	X	)	•	· · · · · · · · · · · · · · · · · · ·	20% of SI	2500	
Australian Unity - Elite Care		X			· · · · · · · · · · · · · · · · · · ·	25% of SI	2500	
Bendigo/Adelaide Bank - Accidental Damage Home		X		<u>-</u>		20% of SI	2500	
Bendigo/Adelaide Bank - Listed Events Home Insurance		×	·····	Ö		20% of SI	2500	
<del>-</del>		×	· · · · · · · ※ · · · · ·	Ö	·····	2000	1000	
Bendigo/Adelaide Bank - Fundamentals Home		×	·····\ <del>\</del>			20% of SI	2500	
CGU - Accidental Damage Home Insurance	· · · · · · · · · · · · · · · · · · ·	~~~	·····\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	·····×	<u>.</u>			
Commonwealth Bank - Residential Home Insurance				<u>0</u>		4000	1000	
MB - Secure Home Elite	<b></b>	<b>√</b> ,	· · · · · · <del>\</del> \ \			20% of SI	2000	
MB - Secure Home Extra	· · · · · · · · · · · · · · · · · · ·	<b>√</b> ,	· · · · · · <del>ጟ</del> · · · ·	<u> </u>		20% of SI	2000	
QBE - Home & Content Insurance	×			0	💂	not specified*	1000	
Real Insurance - Essential Cover	√,	×		<u>o</u>	ō	2500	1000	
St George - Premier Care		×				10000	2000	
St George - Essential Care	<u>Y</u>	×	0	o o	o	3000	500	
Suncorp - Classic Home & Contents Insurance	<b>x</b>			<u>o</u>	0	4000	1000	
Westpac - Premier Care	· · · · · · · · · · · · · · · · · · ·	×				10000	2000	
Westpac - Essential Care	<u></u>		0	0	0	3000	500	
						200/ cf 51	2000	
Allianz - SureCover Gold	<b>x</b>	×	· · · · · · · · · · · · · · · · · · ·			20% of SI	2000	
Catholic Church Insurance - Classic Home Insurance	<b>v</b> j	×	·····\ <del>\</del>	0		7500	2000	
Catholic Church Insurance - Vital Home Insurance	<b>v</b> j	×	·····\ <del>\</del>	0		7500	2000	
CGU - Fundamentals Home	<b>v</b>	×	·····\ <del>\</del>	0		2000	1000	
CGU - Listed Events Home Insurance	· · · · · · · · · · · · · · · · · · ·	×				20% of SI	2500	
HSBC - Vital Home Insurance	<b></b>	×	· · · · · · · · · · · · · · · · · · ·	<u> </u>	⊻	7500	2000	
nab - National Home Insurance	······ <b>v</b>	×	····	0		7500	2000	
nab - National Home Insurance Essentials		×		o .	Q	7500	2000	
Real Insurance - Top Cover	<b>√</b>	×		0	0	5000	1000	
* ·								
	<b>✓</b>	×						

#### your guide to product excellence

Report Date: October 2010, (All information is correct as at September 2010)



**HSBC** - Classic Home Insurance

### home & contents insurance star ratings



Onot available

2000

standard optional

7500

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

SUMMARY Contents Inclusions Jewellery

Pay Monthly at No Extra Cost Nil Excess Avail Contents in **Accidental Product Name** open air Fusion Cover Damage Maximum Item Limit

x

0







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

standard optional Onot available

Product Name			Contents Inclusions					
	y at	Avai				Jewellery		
	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents in open air covered	Accidental Damage	Fusion	Maximum	Item Lim	
***** outstanding value								
Australian Unity - Everyday Care	<b>√</b>	✓	•	0	•	25% of SI	1000	
Australian Unity - Extra Care	<b>✓</b>	<b>√</b>	•	0	•	25% of SI	2500	
***								
Australian Unity - Elite Care	<b>√</b>	×	•	•	•	25% of SI	2500	
Citibank - Home Cover	×	<b>✓</b>	•	0	•	1000	1000	
GIO - Classic Home & Contents Insurance	×	<b>✓</b>	•	0	0	4000	1000	
MB - Secure Home Extra	✓	<b>√</b>	•	0		20% of SI	2000	
St George - Quality Care	✓	×	•	O	•	5000	1000	
<b>Vestpac</b> - Quality Care	<b>√</b>	×	•	0		5000	1000	
***								
AAMI - Home Contents Insurance	x	×		0	•	5000	1000	
Allianz - SureCover Gold	×	×		•	•	20% of SI	2000	
Allianz - SureCoverPlus	×	×		0	•	7500	2000	
Illianz - SureCover	×	X		0	0	7500	2000	
NZ - Home Insurance	✓	×		•	•	Unlimited	3000	
ON - Home Plus Insurance	<b>/</b>	X	•	0	•	20% of SI	2500	
ON - Blue Ribbon Home Insurance		×	•	•	•	20% of SI	2500	
Bendigo/Adelaide Bank - Listed Events Home Insurance		×	•	0	•	20% of SI	2500	
Bendigo/Adelaide Bank - Accidental Damage Home		×	•	•	•	20% of SI	2500	
Bendigo/Adelaide Bank - Fundamentals Home	<b>V</b>	×	•	0	0	2000	1000	
Budget Direct - Home Contents Insurance	×	×	•	•	0	3000	1000	
CGU - Listed Events Home Insurance	<b>✓</b>	×	•	0	•	20% of SI	2500	
CGU - Accidental Damage Home Insurance	<b>✓</b>	×	•	•	•	20% of SI	2500	
Commonwealth Bank - Residential Home Insurance	<b>✓</b>	<b>V</b>	•	•	•	4000	1000	
MB - Secure Home Elite	✓	<b>✓</b>	•	•	•	20% of SI	2000	
QBE - Home & Content Insurance	×	V	•	0	•	not specified*	1000	
ACV - Home Insurance	×	<b>*</b>	•	0	0	1000	1000	
Real Insurance - Essential Cover	✓	×	•	•	•	2500	1000	
St George - Premier Care	<b>✓</b>	×	•	•	•	10000	2000	
Vestpac - Premier Care	√	×		•		10000	2000	
**								
atholic Church Insurance - Prestige Home Insurance	✓	x	•	•	•	20% of SI	2000	
Catholic Church Insurance - Classic Home Insurance	✓	×	•	0	•	7500	2000	
Catholic Church Insurance - Vital Home Insurance	<b>√</b>	×	•		0	7500	2000	
ISBC - Vital Home Insurance	<b>√</b>	×	•		0	7500	2000	
ab - National Home Insurance	<b>√</b>	×	•	0	•	7500	2000	
ab - National Home Insurance Essentials	<b>√</b>	×	•		0	7500	2000	
St George - Essential Care	<b>√</b>	×	0	0	0	3000	500	
Vestpac - Essential Care		×	0	0	0	3000	500	
<b>★</b>								
GU - Fundamentals Home	✓	x	•	0	0	2000	1000	
ISBC - Classic Home Insurance	<b>✓</b>	×	•	0	•	7500	2000	
Real Insurance - Top Cover	<b>✓</b>	×		0	•	5000	1000	

#### your guide to product excellence

not specified\* - based on items specified & Sum Insured

Report Date: October 2010, (All information is correct as at September 2010)





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

75,000 contents sum insured ● standard ● optional Onot

		=	Contents Inclusions					
Product Name	ly at	Ava	_			Jewel	lery	
	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents in open air covered	Accidental Damage	Fusion	Maximum	Item Lim	
**** outstanding value								
ustralian Unity - Everyday Care	<b>√</b>	<b>√</b>	•			25% of SI	1000	
MB - Secure Home Extra	<b>√</b>	<b>√</b>	•			20% of SI	2000	
***								
Ilianz - SureCover	×	×	•	0	0	7500	2000	
ustralian Unity - Extra Care	✓	<b>✓</b>	•	0	•	25% of SI	2500	
itibank - Home Cover	×	<b>✓</b>	•	0	•	1000	1000	
t George - Quality Care	✓	×	•	0		5000	1000	
uncorp - Classic Home & Contents Insurance	×	✓*	•	0	0	4000	1000	
<b>/estpac</b> - Quality Care	✓	×	•	0		5000	1000	
***				X/	*			
AMI - Home Contents Insurance	×	x		0	•	5000	1000	
Ilianz - SureCoverPlus	×	x		0	•	7500	2000	
Ilianz - SureCover Gold	×	x		•	•	20% of SI	2000	
NZ - Home Insurance		X	<b>*</b> • • • • • • • • • • • • • • • • • • •	•	•	Unlimited	3000	
ON - Home Plus Insurance	/	×		Ö	•	20% of SI	2500	
ON - Blue Ribbon Home Insurance	<b>/</b>	×	<b>)</b> <u>~</u>	•	•	20% of SI	2500	
ustralian Unity - Elite Care		×	<u> </u>	•	•	25% of SI	2500	
endigo/Adelaide Bank - Accidental Damage Home		×		•		20% of SI	2500	
endigo/Adelaide Bank - Listed Events Home Insurance		×		Ö		20% of SI	2500	
endigo/Adelaide Bank - Fundamentals Home		×		Ö	Ö	2000	1000	
udget Direct - Home Contents Insurance	×	×		Ō	Õ	3000	1000	
ommonwealth Bank - Residential Home Insurance		<b>/</b>		Õ	Õ	4000	1000	
MB - Secure Home Elite	/	<b>/</b>	·····	•	•	20% of SI	2000	
RMA - Home & Contents Insurance	×	/		Ŏ	ŏ	1000	1000	
BE - Home & Content Insurance	×	/		Õ		not specified*	1000	
ACQ - Household Insurance	×	/		Õ	ŏ	6000	2000	
leal Insurance - Essential Cover	<b>√</b>	x		Õ	Õ	2500	1000	
t George - Premier Care	/	×				10000	2000	
t George - Essential Care	/	×	Ö	Ö	Ö	3000	500	
/estpac - Premier Care		×	·····	•	•	10000	2000	
/estpac - Essential Care	<b>/</b>	×	Ö	0	Ö	3000	500	
**								
atholic Church Insurance - Classic Home Insurance	<b>✓</b>	x	•	0	•	7500	2000	
atholic Church Insurance - Vital Home Insurance	<b>✓</b>	×	•	0	Ö	7500	2000	
GU - Listed Events Home Insurance	<b>✓</b>	×	•	0	•	20% of SI	2500	
GU - Accidental Damage Home Insurance	<b>✓</b>	×	•	•	•	20% of SI	2500	
SBC - Vital Home Insurance	<b>✓</b>	×	•	0	Ö	7500	2000	
ab - National Home Insurance	<b>✓</b>	×	•	0	•	7500	2000	
ab - National Home Insurance Essentials	<b>✓</b>	×	•	Ö	Ö	7500	2000	
eal Insurance - Top Cover	<b>/</b>	×	•	Ō	Õ	5000	1000	
uncorp - Platinum Essential Plus	×	X	•	•	ē	40000	10000	
*								

### your guide to product excellence

restriction apply not specified\* - based on items specified & Sum Insured

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How we get paid: www.canstar.com.au/images/legals/fsg.pdf



QLD Onot available

Contents Insurance - Low Sum Insured

based on \$75,000 contents sum insured

● standard ● optional ○not

		=	_ Contents Inclusions						
	ly af	Avail	_			Jewellery			
Product Name	Pay Monthly No Extra Co	Nil Excess	Contents in open air covered	Accidental Damage	Fusion Cover	Maximum	Item Limit		
*									
CGU - Fundamentals Home	<b>✓</b>	x	•	0	0	2000	1000		







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

\$75,000 contents sum insured • standard • optional • onot available

		=			Contents Inc	lusions	
	y at cost	٩vai				Jewe	llery
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents in open air covered	Accidental Damage	Fusion Cover	Maximum	Item Limi
****  outstanding value							
Australian Unity - Everyday Care	✓	✓	•	0	•	25% of SI	1000
MB - Secure Home Extra	<b>✓</b>	<b>√</b>	•	0	•	20% of SI	2000
SGIC - Home Insurance	×	✓*	•		0	5000	1000
***							
Allianz - SureCoverPlus	×	×	•	0	•	7500	2000
ustralian Unity - Extra Care	✓	✓	•	0	•	25% of SI	2500
Bank SA - Quality Care	✓	×	•	0		5000	1000
Vestpac - Quality Care		×	<u> </u>	0	) . <u>•</u>	5000	1000
***							
AMI - Home Contents Insurance	ж	ж		0	•	5000	1000
Allianz - SureCover Gold	×	×			•	20% of SI	2000
Illianz - SureCover	×	x		0	0	7500	2000
ustralian Unity - Elite Care	✓	×	( ) ( ) ( )	•	•	25% of SI	2500
ank SA - Premier Care	✓	X		•	•	10000	2000
ank SA - Essential Care	✓	×	0	0	0	3000	500
endigo/Adelaide Bank - Listed Events Home Insurance	<b>/</b>	X	•	0	•	20% of SI	2500
endigo/Adelaide Bank - Accidental Damage Home	(	X				20% of SI	2500
endigo/Adelaide Bank - Fundamentals Home		X		0	0	2000	1000
udget Direct - Home Contents Insurance	X	×				3000	1000
atholic Church Insurance - Classic Home Insurance	<b>(</b> )	×				7500	2000
Catholic Church Insurance - Vital Home Insurance		×		o .	ō	7500	2000
Citibank - Home Cover	×	√,				1000	1000
Commonwealth Bank - Residential Home Insurance	<b></b>	<b>.</b>			o o	4000	1000
ISBC - Vital Home Insurance	<b>√</b> ,	×		o	o .	7500	2000
MB - Secure Home Elite	√,					20% of SI	2000
ab - National Home Insurance	····•	×		0		7500	2000
ab - National Home Insurance Essentials		×				7500	2000
AA - Home & Contents Insurance	····•	<b>Y</b>				5000	1500
leal Insurance - Essential Cover		x			<u>Q</u>	2500	1000
Vestpac - Premier Care Vestpac - Essential Care		×	0		0	10000 3000	2000 500
**	<del>V</del>						
NZ - Home Insurance	<b>√</b>	×	•	•	•	Unlimited	3000
ON - Blue Ribbon Home Insurance	<b>V</b>	×	•	•	ě	20% of SI	2500
ON - Home Plus Insurance	<b>/</b>	×	•	Ö	•	20% of SI	2500
atholic Church Insurance - Prestige Home Insurance	✓	×	•	•	•	20% of SI	2000
GU - Listed Events Home Insurance	✓	×	•	0	•	20% of SI	2500
GU - Accidental Damage Home Insurance	✓	×	•	•	•	20% of SI	2500
SBC - Classic Home Insurance	✓	×	•	0	•	7500	2000
BE - Home & Content Insurance	×	<b>√</b>	•	<b>O</b>	•	not specified*	1000
teal Insurance - Top Cover	<b>√</b>	×		0	0	5000	1000
*							
CGU - Fundamentals Home	<b>✓</b>	x	•	0	0	2000	1000





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

standard optional

Onot available

					Contents Inclusions				
	/ at	vail				Jewel	lerv		
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents in open air covered	Accidental Damage	Fusion Cover	Maximum	Item Lim		
***** outstanding value									
Australian Unity - Everyday Care	✓	✓	•	0	•	25% of SI	1000		
Australian Unity - Extra Care	✓	✓	•			25% of SI	2500		
***									
AAMI - Home Contents Insurance	×	x	•	0	•	5000	1000		
Bendigo/Adelaide Bank - Listed Events Home Insurance	✓	×	•	0	•	20% of SI	2500		
Bendigo/Adelaide Bank - Fundamentals Home	✓	×	•	0	0	2000	1000		
Commonwealth Bank - Residential Home Insurance		<b>√</b>	•	9	0	4000	1000		
St George - Quality Care		×	•	0	) . 🚆	5000	1000		
Vestpac - Quality Care	· · · · · · · · · · · · · · · · · · ·	×		9		5000	1000		
***									
Allianz - SureCoverPlus	×	×		0	•	7500	2000		
Allianz - SureCover Gold	×	×		•	•	20% of SI	2000		
Illianz - SureCover	×	×	<b>1</b> 9, 1	0	0	7500	2000		
NZ - Home Insurance	· · · · · · · · · · · · · · · · · · ·	X		•		Unlimited	3000		
NON - Home Plus Insurance	√,	X	) <u></u>	<u>Q</u>		20% of SI	2500		
NON - Blue Ribbon Home Insurance		X				20% of SI	2500		
Australian Unity - Elite Care	✓)	X	····•			25% of SI	2500		
Bendigo/Adelaide Bank - Accidental Damage Home	/	x	····•		🚆	20% of SI 3000	2500		
Budget Direct - Home Contents Insurance	X	×	<u>-</u>	0	0	7500	2000		
catholic Church Insurance - Vital Home Insurance	×	~	·····\	0	<u>Q</u>	1000	1000		
MB - Secure Home Extra	· · · · · · · · · · · · · · · · · · ·	· · ·		Õ		20% of SI	2000		
ab - National Home Insurance	· · · · · · · · · · · · · · · · · · ·	x		Ö	······	7500	2000		
ab - National Home Insurance Essentials		x		Ö	Ö	7500	2000		
RBE - Home & Content Insurance	×	<b>/</b>	•	Õ	•	not specified*	1000		
t George - Premier Care	_	×	•	•	•	10000	2000		
it George - Essential Care	<b>✓</b>	×	0	0	Ö	3000	500		
Vestpac - Premier Care	✓	x	•	•	•	10000	2000		
Vestpac - Essential Care	<b>✓</b>	×	0	0	0	3000	500		
**									
atholic Church Insurance - Classic Home Insurance	<b>√</b>	×		0	•	7500	2000		
atholic Church Insurance - Prestige Home Insurance	<b>√</b> ,	×				20% of SI	2000		
GU - Accidental Damage Home Insurance		×				20% of SI	2500		
CGU - Listed Events Home Insurance	√,	×		o		20% of SI	2500		
HSBC - Classic Home Insurance	√,	×				7500	2000		
ISBC - Vital Home Insurance	√,	×				7500	2000		
MB - Secure Home Elite		<b>√</b>				20% of SI	2000		
201. European de la Lacción				$\sim$		2000	4000		
CGU - Fundamentals Home	· · · · · · · · · · · · · · · · · · ·	×	· · · · · · · · · · · · · · · · · · ·		0	2000	1000		
Real Insurance - Essential Cover	<b></b>	×		0	<b>O</b>	2500	1000		





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

standard optional

Onot available

	# #	<u>.</u>	Contents Inclusions  Jewellery						
	S S S	A	_	_		Jewel	lery		
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents in open air covered	Accidental Damage	Fusion Cover	Maximum	Item Lim		
***** outstanding value									
Australian Unity - Everyday Care	✓	✓	•	0	•	25% of SI	1000		
MB - Secure Home Extra	✓	<b>✓</b>	•	0	•	20% of SI	2000		
***									
Australian Unity - Extra Care	<b>✓</b>	<b>✓</b>	•	0	•	25% of SI	2500		
GIO - Classic Home & Contents Insurance	×	<b>✓</b>	•	0	•	4000	1000		
GGIO - Home Insurance	×	<b>*</b>	•	0	0	5000	1000		
St George - Quality Care	✓	×	•	0		5000	1000		
Vestpac - Quality Care	✓	x	•	0	) •	5000	1000		
***									
Illianz - SureCoverPlus	×	x		0	•	7500	2000		
Allianz - SureCover Gold	×	x			•	20% of SI	2000		
Allianz - SureCover	×	x		0	0	7500	2000		
NZ - Home Insurance	<b>✓</b>	x		•	•	Unlimited	3000		
ON - Home Plus Insurance	✓	X		0	•	20% of SI	2500		
ON - Blue Ribbon Home Insurance	<b>✓</b>	x		•	•	20% of SI	2500		
ustralian Unity - Elite Care	<b>✓</b>	x	•	•	•	25% of SI	2500		
endigo/Adelaide Bank - Listed Events Home Insurance	1	x	•	0	•	20% of SI	2500		
Bendigo/Adelaide Bank - Accidental Damage Home		X	•	•	•	20% of SI	2500		
Bendigo/Adelaide Bank - Fundamentals Home		×	•	0	0	2000	1000		
Budget Direct - Home Contents Insurance	×	×	•	0	0	3000	1000		
atholic Church Insurance - Vital Home Insurance		×	•	0	0	7500	2000		
Citibank - Home Cover	×	<b>/</b>	•	0	•	1000	1000		
Commonwealth Bank - Residential Home Insurance	_	<b>/</b>	•	0	Ō	4000	1000		
MB - Secure Home Elite	<b>/</b>	<b>/</b>	•	•	•	20% of SI	2000		
QBE - Home & Content Insurance	×	/	•	Ō		not specified*	1000		
Real Insurance - Essential Cover	· · · · · · · · · · · · · · · · · · ·	x	· · · · · · · · · · · · · · · · · · ·	Õ	Õ	2500	1000		
teal Insurance - Top Cover	/	×	· · · · · · · · · · · · · · · · · · ·	Õ	Õ	5000	1000		
it George - Premier Care	/	×		•		10000	2000		
it George - Essential Care	· · · · · · · · · · · · · · · · · · ·	×	Ö	Ö	Ö	3000	500		
Vestpac - Premier Care		×	•	•		10000	2000		
Vestpac - Essential Care	<b>✓</b>	×	Ö	Ö	Ö	3000	500		
**									
AMI - Home Contents Insurance	×	x	•	0	•	5000	1000		
Catholic Church Insurance - Prestige Home Insurance	<b>✓</b>	×	•	•	•	20% of SI	2000		
catholic Church Insurance - Classic Home Insurance	<b>✓</b>	×	•	0	•	7500	2000		
GU - Accidental Damage Home Insurance	<b>✓</b>	×	•	•	•	20% of SI	2500		
ISBC - Classic Home Insurance	<b>✓</b>	×	•	0	•	7500	2000		
ISBC - Vital Home Insurance	<b>✓</b>	×	•	0	0	7500	2000		
iab - National Home Insurance	<b>✓</b>	×	•	0	•	7500	2000		
ab - National Home Insurance Essentials	✓	x	•	0	0	7500	2000		
*									
GU - Listed Events Home Insurance	✓	x	•	0	•	20% of SI	2500		
GU - Fundamentals Home	<b>✓</b>	x	_	0	0	2000	1000		

#### your guide to product excellence

\* restriction apply not specified\* - based on items specified & Sum Insured





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

standard optional Onot available

	ن ب				Contents Inc		
	ly a	Ava	_			Jewe	llery
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents in open air covered	Accidental Damage	Fusion	Maximum	Item Limit
***** outstanding value							
GIO - Classic Home & Contents Insurance	×	✓	•	0	0	4000	1000
NRMA - Home & Contents Insurance	×	<b>√</b>	•	•	•	1000	1000
***							
Budget Direct - Home Contents Insurance	×	×	•	0	0	3000	1000
Citibank - Home Cover	×	<b>✓</b>	•	0	•	1000	1000
MB - Secure Home Extra	<b>✓</b>	<b>✓</b>	•	0	•	20% of SI	2000
St George - Quality Care	<b>✓</b>	×	•	0	•	5000	1000
Suncorp - Classic Home & Contents Insurance	×	<b>/</b> *	•	0	O	4000	1000
Westpac - Quality Care	<b>✓</b>	×	•	0	<b>/</b> •	5000	1000
***				X/			
AAMI - Home Contents Insurance	×	x		0	•	5000	1000
Allianz - SureCoverPlus	×	×		Ö		7500	2000
Allianz - SureCover	×	×		Ö	Ö	7500	2000
NON - Blue Ribbon Home Insurance	· · · · · · · · · · · · · · · · · · ·	X	<b>V</b>	•		20% of SI	2500
ON - Home Plus Insurance	· · · · · · · · · · · · · · · · · · ·	×		Ö	· · · · · · · · · · · · · · · · · · ·	20% of SI	2500
Australian Unity - Extra Care	······			Ö		25% of SI	2500
Australian Unity - Everyday Care				Ö		25% of SI	1000
Australian Unity - Elite Care		X				25% of SI	2500
Bendigo/Adelaide Bank - Listed Events Home Insurance		×		Ö		20% of SI	2500
<del>-</del>		×	· · · · · · · <del>X</del> · · · · ·			20% of SI	2500
Bendigo/Adelaide Bank - Accidental Damage Home Bendigo/Adelaide Bank - Fundamentals Home		×	·····	Ö		20% 01.31	1000
CGU - Accidental Damage Home Insurance	······································	×	·····\ <del>\</del>			20% of SI	2500
	V	×	·····\ <del>\</del>	0	·····\ <del>\</del>		
CGU - Listed Events Home Insurance	······		🚆			20% of SI	2500
CGU - Fundamentals Home		×	🚆	0		2000	1000
Commonwealth Bank - Residential Home Insurance	√,	<b>/</b>	🚆	<u> </u>		4000	1000
MB - Secure Home Elite	√,		🚆	🚆		20% of SI	2000
Real Insurance - Essential Cover	········ <b>v</b>	×	🚆	<u>Q</u>	9	2500	1000
St George - Premier Care	······································	×	💆			10000	2000
St George - Essential Care	√,	<u>×</u>	<u> </u>	o .	<u>Q</u>	3000	500
Vestpac - Premier Care	√,	×				10000	2000
Vestpac - Essential Care	······································		0	0	0	3000	500
		U				200/ 45 01	2000
Allianz - SureCover Gold	<b>x</b>	×	····· <u>¥</u> ·····			20% of SI	2000
ANZ - Home Insurance	<b></b>	×	· · · · · · · · · · · · · · · · · · ·			Unlimited	3000
Catholic Church Insurance - Classic Home Insurance	<b></b>	×	· · · · · · · · · · · · · · · · · · ·	0		7500	2000
Catholic Church Insurance - Vital Home Insurance	<b></b>	×	· · · · · · · · · · · · · · · · · · ·	0		7500	2000
ISBC - Classic Home Insurance	<b></b>	×	· · · · · · · · · · · · · · · · · · ·	0		7500	2000
HSBC - Vital Home Insurance	······ <b>v</b>	×	· · · · · · · · · · · · · · · · · · ·	0		7500	2000
nab - National Home Insurance	······································	×	·····.	0		7500	2000
nab - National Home Insurance Essentials	<b>Y</b>	×	·····	<u> </u>		7500	2000
Real Insurance - Top Cover		×		0	0	5000	1000
*							
Catholic Church Insurance - Prestige Home Insurance	_	×				20% of SI	2000





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

standard optional Onot available

		_			Contents Inc	lusions	
	y at	۸۷aj				Jewe	llery
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents in open air covered	Accidental Damage	Fusion	Maximum	Item Limit
**** outstanding value							
Australian Unity - Everyday Care	<b>√</b>	✓	•	0	•	25% of SI	1000
MB - Secure Home Extra	<b>√</b>	<b>√</b>		0		20% of SI	2000
***							
Australian Unity - Extra Care	<b>√</b>	<b>√</b>	•	0	•	25% of SI	2500
Bendigo/Adelaide Bank - Listed Events Home Insurance	✓	×	•	0	•	20% of SI	2500
Bendigo/Adelaide Bank - Fundamentals Home	<b>√</b>	×	•	0	0	2000	1000
Commonwealth Bank - Residential Home Insurance	<b>√</b>	<b>√</b>	•	0	0	4000	1000
St George - Quality Care	<b>✓</b>	×	•	0		5000	1000
Westpac - Quality Care	<b>√</b>	×		0	<b>/</b> •	5000	1000
***							
AAMI - Home Contents Insurance	×	X		0	•	5000	1000
Allianz - SureCover Gold	×	×		•	•	20% of SI	2000
Allianz - SureCoverPlus	×	×	(O, Y	0	•	7500	2000
Allianz - SureCover	×	X		0	0	7500	2000
Australian Unity - Elite Care	<b>✓</b>	X		•	•	25% of SI	2500
Bendigo/Adelaide Bank - Accidental Damage Home	<b>\</b>	X	<b>/</b> •	•	•	20% of SI	2500
Budget Direct - Home Contents Insurance	×	X	•	0	•	3000	1000
Catholic Church Insurance - Vital Home Insurance		X	•	0	0	7500	2000
CGU - Listed Events Home Insurance		×	•	0	•	20% of SI	2500
CGU - Accidental Damage Home Insurance	<b>V</b>	×	•	•	•	20% of SI	2500
CGU - Fundamentals Home		×	•	0	0	2000	1000
Citibank - Home Cover	×	<b>✓</b>	•	•	•	1000	1000
GIO - Classic Home & Contents Insurance	×	<b>✓</b>	•	•	0	4000	1000
HSBC - Vital Home Insurance	<b>✓</b>	×	•	0	0	7500	2000
MB - Secure Home Elite	<b>✓</b>	<b>V</b>	•	•	•	20% of SI	2000
nab - National Home Insurance	<b>✓</b>	×	•	0	•	7500	2000
nab - National Home Insurance Essentials	<b>✓</b>	×	•	0	0	7500	2000
Real Insurance - Essential Cover	<b>✓</b>	×	•	0	•	2500	1000
St George - Premier Care	<b>✓</b>	×	•	•	•	10000	2000
St George - Essential Care	<b>✓</b>	×	0	0	0	3000	500
Nestpac - Premier Care	<b>✓</b>	×	•	•	•	10000	2000
<b>Nestpac</b> - Essential Care	✓	×	0	0	0	3000	500
**							
ANZ - Home Insurance	<b>✓</b>	×	•	•	•	Unlimited	3000
AON - Home Plus Insurance	✓	×	•	0	•	20% of SI	2500
AON - Blue Ribbon Home Insurance	✓	×	•	•	•	20% of SI	2500
Catholic Church Insurance - Classic Home Insurance	<b>✓</b>	×	•	0	•	7500	2000
Catholic Church Insurance - Prestige Home Insurance	✓	×	•	•	•	20% of SI	2000
HSBC - Classic Home Insurance	✓	×	•	0	•	7500	2000
RACV - Home Insurance	×	√*	•	•	<b>O</b>	1000	1000
*							

#### your guide to product excellence

not specified\* - based on items specified & Sum Insured





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

standard optional

Onot available

		_			Contents Inc	lusions	
	y at ost	٩vai				Jewe	ellery
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents in open air covered	Accidental Damage	Fusion	Maximum	Item Lim
**** outstanding value							
St George - Quality Care	✓	X	•	0		5000	1000
Vestpac - Quality Care	<b>√</b>	×	•	0		5000	1000
****							
Bendigo/Adelaide Bank - Fundamentals Home	✓	x	•	0	0	2000	1000
MB - Secure Home Extra	✓	✓	•	0	•	20% of SI	2000
RACQ - Household Insurance	×	✓	•	0	0	6000	2000
St George - Essential Care	✓	×	0	9	0	3000	500
Suncorp - Classic Home & Contents Insurance	×	✓*	•	0	) 0	4000	1000
Nestpac - Essential Care	<b>√</b>	×	0	Q Q.	0	3000	500
***							
AAMI - Home Contents Insurance	×	×		0	•	5000	1000
Allianz - SureCoverPlus	×	×		0		7500	2000
Illianz - SureCover	×	×	<b></b>	ō	<u>o</u>	7500	2000
NZ - Home Insurance	√,	X				Unlimited	3000
ON - Blue Ribbon Home Insurance	√,	X	) <u></u>			20% of SI	2500
NON - Home Plus Insurance		X	<u>.</u>	<u> </u>		20% of SI	2500
Australian Unity - Extra Care	(	<b>V</b>		0		25% of SI	2500
Australian Unity - Everyday Care	<b></b>					25% of SI 25% of SI	1000 2500
Australian Unity - Elite Care	<b>/</b> //	×	·····\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	0	·····\	20% of SI	2500
Bendigo/Adelaide Bank - Listed Events Home Insurance Bendigo/Adelaide Bank - Accidental Damage Home		x				20% of SI	2500
Budget Direct - Home Contents Insurance	×	x		ŏ		3000	1000
CGU - Listed Events Home Insurance	····•	x	·····	Õ		20% of SI	2500
CGU - Accidental Damage Home Insurance	· · · · · · · · · · · · · · · · · · ·	x	·····		·····	20% of SI	2500
Commonwealth Bank - Residential Home Insurance		~	· · · · · · · · · · · · · · · · · · ·	Õ	ŏ	4000	1000
MB - Secure Home Elite	/	/	•	•		20% of SI	2000
IRMA - Home & Contents Insurance	x	/	•	Õ	Õ	1000	1000
Real Insurance - Essential Cover	<b>✓</b>	x	•	Ō	Ō	2500	1000
St George - Premier Care	<b>✓</b>	×	•	•	•	10000	2000
Suncorp - Platinum Essential Plus	x	x	•	•	•	40000	10000
<b>Vestpac</b> - Premier Care	✓	x	•	•	•	10000	2000
**							
Allianz - SureCover Gold	×	×	•	•	•	20% of SI	2000
Catholic Church Insurance - Classic Home Insurance	✓	×	•	0	•	7500	2000
Catholic Church Insurance - Prestige Home Insurance	✓	×		•		20% of SI	2000
Catholic Church Insurance - Vital Home Insurance	✓	×		0	0	7500	2000
CGU - Fundamentals Home	<b>√</b> ,	×		0	0	2000	1000
nab - National Home Insurance	<b>√</b>	×		o		7500	2000
nab - National Home Insurance Essentials	<b>√</b> ,	×		o o	Ŏ	7500	2000
Real Insurance - Top Cover	✓	×		0	0	5000	1000
•							
ISBC - Classic Home Insurance	<b>√</b> ,	×		0		7500	2000
HSBC - Vital Home Insurance	<b>√</b>	×	•	0	0	7500	2000

#### your guide to product excellence

not specified\* - based on items specified & Sum Insured





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

standard optional

Onot available

	st at	ä		Contents Inclusions  Jewellery					
	Sos Cos	A A	.≘ _	_		Jewe	llery		
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents in open air covered	Accidental Damage	Fusion Cover	Maximum	Item Limi		
****     outstanding value									
Bank SA - Quality Care	✓	x	•	0	•	5000	1000		
<b>Vestpac</b> - Quality Care	<b></b> ✓	×	•			5000	1000		
***									
Allianz - SureCoverPlus	×	×	•	0	•	7500	2000		
ustralian Unity - Everyday Care	✓	<b>✓</b>	•	0	•	25% of SI	1000		
MB - Secure Home Extra	✓	<b>√</b>	•	0	•	20% of SI	2000		
RAA - Home & Contents Insurance	<b>✓</b>	<b>✓</b>	•	0	•	5000	1500		
<b>Vestpac</b> - Essential Care	✓	×	0	0	0	3000	500		
***									
AMI - Home Contents Insurance	×	x		0	•	5000	1000		
Illianz - SureCover Gold	×	×			•	20% of SI	2000		
Illianz - SureCover	×	x		0	0	7500	2000		
ustralian Unity - Extra Care	<b>✓</b>	<b>/</b>		0	•	25% of SI	2500		
ustralian Unity - Elite Care	✓	X		•	•	25% of SI	2500		
ank SA - Premier Care	<b>✓</b>	×		•	•	10000	2000		
ank SA - Essential Care	<b>\</b>	X	0	0	0	3000	500		
endigo/Adelaide Bank - Accidental Damage Home		×	•	•	•	20% of SI	2500		
endigo/Adelaide Bank - Fundamentals Home		X	•	0	Ö	2000	1000		
endigo/Adelaide Bank - Listed Events Home Insurance		×	•	0	•	20% of SI	2500		
atholic Church Insurance - Vital Home Insurance	<b>V</b>	×	•	0	0	7500	2000		
GU - Accidental Damage Home Insurance		×	•	•	•	20% of SI	2500		
Commonwealth Bank - Residential Home Insurance	_	/	•	0	Ō	4000	1000		
ISBC - Vital Home Insurance		x	•	Ö	Ö	7500	2000		
MB - Secure Home Elite	/	/	•	•	•	20% of SI	2000		
ab - National Home Insurance	/	×	•	Ö	•	7500	2000		
ab - National Home Insurance Essentials	/	×	•	Ö	Ö	7500	2000		
eal Insurance - Essential Cover	/	×		<u>Ö</u>	Õ	2500	1000		
GIC - Home Insurance	×	/*		Õ	Õ	5000	1000		
Vestpac - Premier Care	<b>✓</b>	×	•	•	ě	10000	2000		
**									
NZ - Home Insurance	✓	×	•	•	•	Unlimited	3000		
ON - Blue Ribbon Home Insurance	✓	×	•		•	20% of SI	2500		
udget Direct - Home Contents Insurance	×	×	•	0	0	3000	1000		
atholic Church Insurance - Classic Home Insurance	✓	×	•	0	•	7500	2000		
atholic Church Insurance - Prestige Home Insurance	✓	×	•	•	•	20% of SI	2000		
GU - Listed Events Home Insurance	✓	×	•	0	•	20% of SI	2500		
GU - Fundamentals Home	✓	×	•	0	0	2000	1000		
SBC - Classic Home Insurance	✓	×		0	•	7500	2000		
•									
ON - Home Plus Insurance		x	•	0	•	20% of SI	2500		
Real Insurance - Top Cover	1	×	<u>.</u>	Ō	Õ	5000	1000		

#### your guide to product excellence





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

standard optional

Onot available

		≡			Contents Inc	iusions	
	ly a	Ava	_			Jewe	llery
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents in open air covered	Accidental Damage	Fusion Cover	Maximum	Item Limi
****  outstanding value							
AAMI - Home Contents Insurance	×	×	•	0	•	5000	1000
Commonwealth Bank - Residential Home Insurance	✓	<b>✓</b>	•	•	0	4000	1000
***							
Australian Unity - Everyday Care	<b>✓</b>	<b>V</b>	•	0	•	25% of SI	1000
Australian Unity - Extra Care	/	/	•	O	· · · · · · · · · · · · · · · · · · ·	25% of SI	2500
Bendigo/Adelaide Bank - Listed Events Home Insurance	<b>/</b>	×		Ö	·····	20% of SI	2500
Bendigo/Adelaide Bank - Fundamentals Home	<b>V</b>	×	<u>.</u>	Ö	O	2000	1000
St George - Quality Care		×	· · · · · · · · · · · · · · · · · · ·	Ŏ		5000	1000
Nestpac - Quality Care	······································	×	•	Ö		5000	1000
***				7			
Allianz - SureCover Gold	×	x				20% of SI	2000
Allianz - SureCoverPlus	ŵ	x				7500	2000
Illianz - SureCover	ŵ	×		0	·····	7500	2000
NZ - Home Insurance	·····•	X	· · · · · · · · · · · · · · · · · · ·			Unlimited	3000
AON - Blue Ribbon Home Insurance	······································	×		····×	····×	20% of SI	2500
NON - Home Plus Insurance	······································	×	.)	0	· · · · · · · · · · · · · · · · · · ·	20% of SI	2500
	1	×			·····×	25% of SI	2500
Australian Unity - Elite Care	·····	×	· · · · · · · <del>X</del> · · · · ·	·····×	·····×	20% of SI	2500
Bendigo/Adelaide Bank - Accidental Damage Home	X	×	· · · · · · · · · · · · · · · · · · ·	ŏ	<u>.</u>	3000	1000
Budget Direct - Home Contents Insurance Catholic Church Insurance - Vital Home Insurance		×	·····\ <u>\</u>	ŏ	Õ	7500	2000
		×	· · · · · · · · · · · · · · · · · · ·			20% of SI	
CGU - Accidental Damage Home Insurance	×	· •			·····×	1000	2500
Citibank - Home Cover	<b>*</b>	×		ŏ			1000
ISBC - Vital Home Insurance	<b>V</b>	· •				7500	2000
MB - Secure Home Extra	· · · · · · · · · · · · · · · · · · ·	×	🚆	0		20% of SI	2000
ab - National Home Insurance			🚆	0		7500	2000
lab - National Home Insurance Essentials	· · · · · · · · · · · · · · · · · · ·	×	🚆		· · · · · · · · · · · · · · · · · · ·	7500	2000
St George - Premier Care	· · · · · · · · · · · · · · · · · · ·		💆			10000	2000
St George - Essential Care	· · · · · · · · · · · · · · · · · · ·	×				3000	500
Vestpac - Premier Care Vestpac - Essential Care	· · · · · · · · · · · · · · · · · · ·	×	0	0	0	10000 3000	2000
**************************************	<b>v</b>					3000	300
		4		0		7500	2000
Catholic Church Insurance - Classic Home Insurance	······································	×	····· <u>¥</u> ·····		🚆	7500	2000
Catholic Church Insurance - Prestige Home Insurance	······································	×	····· <del>\</del>		🚆	20% of SI	2000
CGU - Listed Events Home Insurance	<b>.</b>	×	· · · · · · · · · · · · · · · · · · ·	0		20% of SI	2500
CGU - Fundamentals Home	·····• <b>v</b> j···	×	· · · · · · · · · · · · · · · · · · ·	0		2000	1000
ISBC - Classic Home Insurance	<b>.</b>	···•	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	· · · · · · · · · · · · · · · · · · ·	7500	2000
MB - Secure Home Elite	·····• <b>v</b> j···	<b>y</b>	· · · · · · · · · · · · · · · · · · ·			20% of SI	2000
Real Insurance - Essential Cover	· · · · · · · · · · · · · · · · · · ·	×		0	0	2500	1000
*							
Real Insurance - Top Cover		x	•	0	0	5000	1000





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

standard optional

Onot available

	at	/ail			Contents Inc	Jewe	llory
Duadwet Name	y ii	S A	.≘,	<u>=</u>		Jewe	liery
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents in open air covered	Accidental Damage	Fusion Cover	Maximum	Item Limi
★★★★★ outstanding value							
GIO - Classic Home & Contents Insurance	X	✓	•	0	0	4000	1000
MB - Secure Home Extra	<b>✓</b>	✓	•	0	•	20% of SI	2000
***							
Australian Unity - Everyday Care	<b>✓</b>	<b>✓</b>	•	0	•	25% of SI	1000
Bendigo/Adelaide Bank - Listed Events Home Insurance	<b>✓</b>	×	•	0	•	20% of SI	2500
Bendigo/Adelaide Bank - Fundamentals Home	<b>✓</b>	×	•	0	0	2000	1000
SGIO - Home Insurance	×	<b>√</b> *	•	0	0	5000	1000
St George - Quality Care	<b>✓</b>	×	•	0	•	5000	1000
Nestpac - Quality Care	✓	×	•	0		5000	1000
***				X/			
AAMI - Home Contents Insurance	×	×		0	•	5000	1000
Allianz - SureCoverPlus	×	x		0	•	7500	2000
Allianz - SureCover	×	x		0	Ö	7500	2000
NZ - Home Insurance	<b>/</b>	X		•	•	Unlimited	3000
AON - Home Plus Insurance	<b>/</b>	×		0	•	20% of SI	2500
AON - Blue Ribbon Home Insurance	<b>/</b>	x		•	•	20% of SI	2500
Australian Unity - Extra Care			•	0	•	25% of SI	2500
Australian Unity - Elite Care		X	•	•	•	25% of SI	2500
Bendigo/Adelaide Bank - Accidental Damage Home		×	•	•	•	20% of SI	2500
Budget Direct - Home Contents Insurance	×	×	•	0	0	3000	1000
Catholic Church Insurance - Vital Home Insurance		×	•	0	0	7500	2000
CGU - Listed Events Home Insurance		×	•	0	•	20% of SI	2500
CGU - Accidental Damage Home Insurance	<b>V</b>	×	•	•	•	20% of SI	2500
Commonwealth Bank - Residential Home Insurance	<b>✓</b>	/	•	0	0	4000	1000
MB - Secure Home Elite	/	<b>✓</b>	•	•	•	20% of SI	2000
St George - Premier Care	/	×	•	•	•	10000	2000
St George - Essential Care	/	×	0	0	Ö	3000	500
Vestpac - Premier Care	<b>/</b>	×	•	•	•	10000	2000
Vestpac - Essential Care	<b>✓</b>	×	0	0	0	3000	500
**							
Allianz - SureCover Gold	×	×	•	•	•	20% of SI	2000
Catholic Church Insurance - Classic Home Insurance	<b>/</b>	×	•	Ö	•	7500	2000
CGU - Fundamentals Home	<b>✓</b>	×	•	O	Ö	2000	1000
ISBC - Classic Home Insurance	<b>✓</b>	×	•	0	•	7500	2000
ISBC - Vital Home Insurance	<b>✓</b>	×	•	0	0	7500	2000
nab - National Home Insurance Essentials	<b>✓</b>	×	•	0	0	7500	2000
nab - National Home Insurance	<b>✓</b>	×	•	0	•	7500	2000
Real Insurance - Essential Cover	✓	×	•	•	0	2500	1000
*							
Catholic Church Insurance - Prestige Home Insurance	_/	x		•	•	20% of SI	2000
Real Insurance - Top Cover	<b>v</b> ,	×	· · · · · · · · · · · · · · · · · · ·	<u>.</u>	<u>.</u>	5000	1000







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

standard **O** optional O not available ROFI L E M M Α R R E P R 0 **Home Inclusions** Avail Online discount Cost Flood cover Accidental Excess **Product Name** Insurance No Extra Damage Cover Fusion ₹ 黄黄黄黄黄 outstanding value ××× ANZ - Home Insurance N/A 0 ING - Home Insurance N/A  $\bigcirc$ NRMA - Home & Contents Insurance N/A 食食食食 0 0 Australian Unity - Everyday Care 10.00% Australian Unity - Elite Care 10.00%  $\circ$ 10.00% • Commonwealth Bank - Residential Home Insurance 0 IMB - Secure Home Elite N/A 0 N/A 0 IMB - Secure Home Extra 0 0 Real Insurance - Essential Cover 10.00% AAMI - Home Contents Insurance \$20.00 0 0 0 0 0 10.00% Allianz - SureCoverPlus 0 0 Allianz - SureCover Gold 10.00% 0 0 0 0 Allianz - SureCover 10.00% 0 0 AON - Home Plus Insurance N/A  $\circ$ × 0 0 AON - Blue Ribbon Home Insurance N/A 10.00% 0 0 Australian Unity - Extra Care 0 Bendigo/Adelaide Bank - Listed Events Home N/A 0 0 × 0 0 0 0 N/A Bendigo/Adelaide Bank - Fundamentals Home x 0 0 Bendigo/Adelaide Bank - Accidental Damage Home N/A x N/A 0 0 0 0 **Budget Direct** - Home Contents Insurance × 0 0 CGU - Accidental Damage Home Insurance N/A × 0 0 0 N/A 0 CGU - Fundamentals Home 0 0 0 CGU - Listed Events Home Insurance N/A Citibank - Home Cover Prestige 10.00% 0 0 0 10.00% 0 0 0 Real Insurance - Top Cover × 0 0 St George - Quality Care N/A x St George - Premier Care N/A 0 x 0 0 0 N/A St George - Essential Care • × 0 0 Suncorp - Classic Home & Contents Insurance N/A × 0 Westpac - Premier Care N/A × N/A 0 0 Westpac - Quality Care Westpac - Essential Care N/A  $\circ$ 0 \*\* 0 0 N/A Arab Bank - Home Building & Contents Insurance × 0 0 0 0 Catholic Church Insurance - Vital Home Insurance 10.00% 0 Catholic Church Insurance - Classic Home Insurance 10.00% 0 0 0 Catholic Church Insurance - Prestige Home Insurance 10.00%  $\circ$ × 0 0 Citibank - Home Cover 10.00% × 0 0 0 GIO - Classic Home & Contents Insurance N/A × x 0 GIO - Platinum with Essential Plus Cover N/A × 0 0 **HSBC** - Classic Home Insurance  $\circ$ N/A

#### your guide to product excellence

\* restriction apply

**HSBC** - Prestige Home Insurance

N/A

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QBE - Home & Content Insurance

## home & contents insurance star ratings



Home Insurance - Low Sum Insured

based on a typical low set \$300,000 va	alue nouse			•	standard <b>U</b> o	ptional O not	avallable
PROFILE	SL	J M M A	R Y	R E P O	RT		
	Ħ	t t			Home Incl	usions	
Product Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
	0	a 2	Z	`			<u> </u>
**	0	<u> </u>	z	*			ш
HSBC - Vital Home Insurance	N/A	<u> </u>	×	0	0	0	0
		√ ✓			0	0	00
HSBC - Vital Home Insurance	N/A	✓ ✓ ✓	×	0	0	0 0 0	0 0







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

based on a typical low set \$300,000 value house standard **O** optional O not available ROFI L E M M Α R R E P R 0 **Home Inclusions** Avail Online discount Cost Flood cover Excess Accidental **Product Name** nsurance No Extra Damage Cover Fusion ₹ 食食食食食 outstanding value Australian Unity - Everyday Care 10.00% 0 0 GIO - Classic Home & Contents Insurance × 0 0 0 N/A RACV - Home Insurance 0  $\bigcirc$ 0 N/A 食食食食 ANZ - Home Insurance N/A Australian Unity - Extra Care  $\circ$ 10.00% 10.00%  $\circ$ Australian Unity - Elite Care 0  $\bigcirc$ Commonwealth Bank - Residential Home Insurance 10.00% 0 0 N/A IMB - Secure Home Extra 0 IMB - Secure Home Elite N/A N/A ING - Home Insurance \*\*\* \$20.00 0 0 AAMI - Home Contents Insurance 0 0 0 0 Allianz - SureCover 10.00% 0 10.00% 0 0 Allianz - SureCoverPlus 0 0 Allianz - SureCover Gold 10.00% × 0 0 AON - Blue Ribbon Home Insurance N/A x N/A 0 0 0 AON - Home Plus Insurance N/A 0 Arab Bank - Home Building & Contents Insurance 0 × N/A 0 Bank of Queensland - Secure Home Elite x 0 0 Bank of Queensland - Secure Home Extra N/A x N/A  $\circ$ 0 0 Bendigo/Adelaide Bank - Listed Events Home × 0 0 N/A Bendigo/Adelaide Bank - Accidental Damage Home × 0 0 0 0 N/A Bendigo/Adelaide Bank - Fundamentals Home 0 0 0 **Budget Direct** - Home Contents Insurance N/A 0 CGU - Fundamentals Home N/A 0 0 0 0 CGU - Accidental Damage Home Insurance N/A x 0 0 × 0 0 0 N/A CGU - Listed Events Home Insurance x × 0 10.00% 0 0 Citibank - Home Cover Prestige × 0 0 **HSBC** - Prestige Home Insurance N/A × 0 0 0 Real Insurance - Essential Cover 10.00% × 0 0 0 St George - Essential Care N/A × 0 St George - Premier Care N/A × N/A  $\circ$  $\circ$ St George - Quality Care × 0 0 0 Westpac - Essential Care N/A × 0 Westpac - Quality Care N/A 0 Westpac - Premier Care N/A 0 Catholic Church Insurance - Classic Home Insurance 10.00%  $\circ$ × 0 0 Catholic Church Insurance - Prestige Home Insurance 10.00% x 0 0 0 0 Catholic Church Insurance - Vital Home Insurance 10.00% × 0 0 Citibank - Home Cover 10.00% × 0 0 HSBC - Classic Home Insurance  $\circ$ N/A

×

N/A

0

#### your guide to product excellence

\* restriction apply

**HSBC** - Vital Home Insurance

0

0



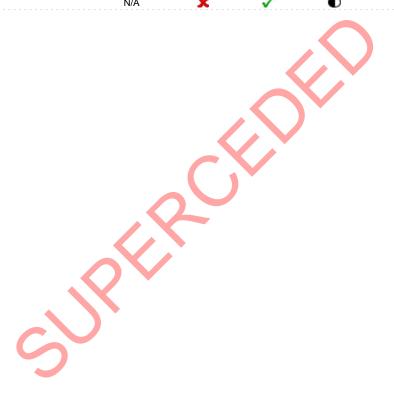
QBE - Home & Content Insurance

## home & contents insurance star ratings



Home Insurance - Low Sum Insured

PROFILE SUMMARY REPORT  THOME Inclusions  THOME INCLUSIONS	
Home Inclusions  Avaii	
Sos Sour	
Online discount  Pay Monthly at No Extra Cost No Extra Cost Cover Insurance Protection	Flood cover
**	
nab - National Home Insurance 10.00% ✓ 🗶 🔘 🔘	0
nab - National Home Insurance Essentials   10.00%   ✓   ✗   ○   ○	0
Real Insurance - Top Cover 10.00% ✓ 🗶 🕕 🔘	•







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

standard **①** optional ROFI L E M M Α R R Е P R 0 **Home Inclusions** Avail Online discount Cost Flood cover Excess Accidental **Product Name** nsurance No Extra Damage Cover Fusion ₹ 黄黄黄黄黄 outstanding value ANZ - Home Insurance N/A Commonwealth Bank - Residential Home Insurance 10.00% 0 0 0 0 IMB - Secure Home Elite N/A 0 ING - Home Insurance N/A 食食食食 Australian Unity - Everyday Care 10.00%  $\circ$ O 0 N/A 0 0 Bendigo/Adelaide Bank - Fundamentals Home 0 0 0 0 CGU - Fundamentals Home N/A Citibank - Home Cover 10.00% 0 0 0 0 0 Citibank - Home Cover Prestige 10.00% O 0 IMB - Secure Home Extra N/A 0 0 0 NRMA - Home & Contents Insurance N/A 0 RACQ - Household Insurance N/A 0 0 0 Suncorp - Classic Home & Contents Insurance N/A 0 0 0 AAMI - Home Contents Insurance \$20.00 0 0 × 10.00% 0 0 Allianz - SureCover Gold x 10.00% 0 0 0 Allianz - SureCoverPlus 10.00% 0 0 Allianz - SureCover 0 0 × 0 0 N/A AON - Blue Ribbon Home Insurance × 0 0 0 AON - Home Plus Insurance N/A 10.00%  $\circ$ 0 Australian Unity - Extra Care x 0 10.00% Australian Unity - Elite Care × 0 0 N/A Bendigo/Adelaide Bank - Accidental Damage Home 0 0 Bendigo/Adelaide Bank - Listed Events Home N/A 0 **Budget Direct** - Home Contents Insurance N/A 0 0 0 10.00% x 0 0 Catholic Church Insurance - Prestige Home Insurance × 0 0 N/A CGU - Accidental Damage Home Insurance x 0 0 N/A 0 CGU - Listed Events Home Insurance × 0 0 **HSBC** - Prestige Home Insurance N/A × 0 0 10.00% 0 Real Insurance - Essential Cover x 0 St George - Premier Care N/A × 0 0 St George - Quality Care N/A × N/A  $\circ$ 0  $\circ$ St George - Essential Care × 0 0 0 Westpac - Essential Care N/A × Westpac - Premier Care N/A 0 Westpac - Quality Care N/A 0 0 0 Arab Bank - Home Building & Contents Insurance N/A × 0 0 0 0 Catholic Church Insurance - Vital Home Insurance 10.00% x 0 0 0 Catholic Church Insurance - Classic Home Insurance 10.00% × 0 0 0 0 **HSBC** - Vital Home Insurance N/A × 0 0 0 HSBC - Classic Home Insurance N/A × 0 0 0

10.00%

#### your guide to product excellence

\* restriction apply

nab - National Home Insurance





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

		_		-	house	-									stand	dard	$lue{\mathbb{O}}$ optional	O not availab	le
R O	F	ī	L	Е	s	U	M	M	Α	R	Υ	R	Ε	Р	O R	т			

	뉱	Online discount Pay Monthly at No Extra Cost Nil Excess Avail		Home Inclusions					
Product Name				Accidental Damage	Fusion	Under Insurance Protection	Flood cover		
**:									
nab - National Home Insurance Essentials	10.00%	<b>√</b>	x	0	0	0	0		
	10.00% N/A	×	×	0	0	0	0		
nab - National Home Insurance Essentials  QBE - Home & Content Insurance  Real Insurance - Top Cover		×	* *	0	0	0 0 0	0		







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

based on a typical low set \$300,000 value house standard **O** optional O not available ROFI L E M M Α R R E P R 0 **Home Inclusions** Avail Online discount Cost Flood cover Excess Accidental **Product Name** nsurance No Extra Damage Cover Fusion ₹ 黄黄黄黄黄 outstanding value IMB - Secure Home Extra N/A 0 0 0 IMB - Secure Home Elite N/A  $\bigcirc$ 0 SGIC - Home Insurance N/A \*\*\* 0 Allianz - SureCover Gold 10.00% × ANZ - Home Insurance N/A N/A  $\circ$ Bank of Queensland - Secure Home Elite 0 Bank of Queensland - Secure Home Extra N/A 0 N/A 0 Bendigo/Adelaide Bank - Accidental Damage Home 0 0 Commonwealth Bank - Residential Home Insurance 10.00% ING - Home Insurance N/A \*\*\* 0 0 \$20.00 AAMI - Home Contents Insurance 0 0 0 0 Allianz - SureCover 10.00% 0 10.00% 0 0 Allianz - SureCoverPlus 0 0 AON - Blue Ribbon Home Insurance N/A × 0 0 0 AON - Home Plus Insurance N/A Australian Unity - Everyday Care 10.00% 0 0 0 Australian Unity - Extra Care 10.00% 0 × 0 N/A Bank SA - Premier Care x 0 0 0 Bank SA - Essential Care N/A × N/A 0 0 Bank SA - Quality Care × 0 0 0 N/A Bendigo/Adelaide Bank - Listed Events Home × 0 0 0 0 N/A Bendigo/Adelaide Bank - Fundamentals Home CGU - Listed Events Home Insurance 0 0 0 N/A CGU - Accidental Damage Home Insurance N/A 0 0 N/A x 0 0 0 0 CGU - Fundamentals Home × × 0 0 0 10.00% Citibank - Home Cover Prestige N/A 0 0 0 RAA - Home & Contents Insurance × 0 0 0 Real Insurance - Essential Cover 10.00% ×  $\bigcirc$ 0 N/A St George - Quality Care × 0 St George - Premier Care N/A × 0 0 0 St George - Essential Care N/A × N/A 0 Westpac - Premier Care 0 0 0 Westpac - Essential Care N/A 0 0 Arab Bank - Home Building & Contents Insurance N/A 0 0 **Budget Direct** - Home Contents Insurance N/A 0 Catholic Church Insurance - Prestige Home Insurance 10.00%  $\circ$ Citibank - Home Cover × 0 0 10.00% x 0 0 **HSBC** - Prestige Home Insurance N/A × 0 0 0 0 nab - National Home Insurance Essentials 10.00%

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Real Insurance - Top Cover

10.00%

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

R O F I L E S U M M A R Y R E P O R T

	뉟	24	<u> </u>	Home Inclusions					
Product Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover		
•							<u> </u>		
catholic Church Insurance - Vital Home Insurance	10.00%	<b>√</b>	×	0	0	0	0		
	10.00% 10.00%	· · · · · · · · · · · · · · · · · · ·	×	0	0	0	0		
atholic Church Insurance - Classic Home Insurance		<i>y</i>	x x x		0	0 0	0 0		
Catholic Church Insurance - Vital Home Insurance Catholic Church Insurance - Classic Home Insurance HSBC - Classic Home Insurance HSBC - Vital Home Insurance	10.00%	V V V		Ö	0	0 0 0	0 0 0		







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

O not available standard
Optional ROFILE M M Α R R Е P 0 R **Home Inclusions** Avail Online discount Cost Flood cover Excess Accidental **Product Name** nsurance No Extra Fusion Damage Cover ₹ 食食食食食 outstanding value AAMI - Home Contents Insurance \$20.00 × 0 0 Commonwealth Bank - Residential Home Insurance 10.00% 0 0 食食食食 ANZ - Home Insurance N/A × 0 0 Citibank - Home Cover Prestige 10.00% 0 IMB - Secure Home Extra N/A IMB - Secure Home Elite N/A ING - Home Insurance N/A \*\*\* 0 0 10.00% Allianz - SureCover Gold 0 Allianz - SureCoverPlus 10.00% 0 AON - Home Plus Insurance N/A 0 0 0 0 0 N/A AON - Blue Ribbon Home Insurance 0 0 Australian Unity - Everyday Care 10.00% 10.00% 0 0 Australian Unity - Extra Care 0 Australian Unity - Elite Care 10.00% × 0 0 Bendigo/Adelaide Bank - Accidental Damage Home N/A x 0 N/A 0 Bendigo/Adelaide Bank - Listed Events Home N/A 0 0 Bendigo/Adelaide Bank - Fundamentals Home 0 0 × 0 0 0 0 N/A **Budget Direct** - Home Contents Insurance x 0 0 CGU - Accidental Damage Home Insurance N/A x N/A 0 0 0 CGU - Listed Events Home Insurance × 0 0 0 **CGU** - Fundamentals Home N/A 0 × 0 0 Citibank - Home Cover 10.00% 0 **HSBC** - Prestige Home Insurance N/A 0 Real Insurance - Essential Cover 10.00% 0 0 0 N/A 0 St George - Premier Care × 0 0 0 St George - Essential Care N/A x 0 N/A 0 St George - Quality Care × 0 0 Westpac - Quality Care N/A ×  $\bigcirc$ 0 0 Westpac - Essential Care N/A 0 Westpac - Premier Care N/A \*\* Allianz - SureCover 10.00% 0 0 0 × 0 0 Arab Bank - Home Building & Contents Insurance N/A × 0 0 Catholic Church Insurance - Prestige Home Insurance 10.00% 0 0 0 0 Catholic Church Insurance - Vital Home Insurance 10.00% 0 **HSBC** - Classic Home Insurance 0 0 N/A 0 0 nab - National Home Insurance 10.00%  $\circ$ × nab - National Home Insurance Essentials 0 0 0 0 10.00% 0 0 0 Real Insurance - Top Cover 10.00%

10.00%

#### your guide to product excellence

Catholic Church Insurance - Classic Home Insurance

\* restriction apply

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HSBC - Vital Home Insurance

QBE - Home & Content Insurance

Produ

## home & contents insurance star ratings



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

ed on a typical low set \$300,000 val	ue house			•	standard <b>①</b> o	ptional O not a	available
PROFILE	S U	M M A F	R Y	REPO	R T		
	Ħ		=		Home Inclu	usions	
luct Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
	N/A	<b>✓</b>	x	0	0	0	0







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

based on a typical low set \$300,000 value house standard **①** optional O not available ROFI L E M M Α R R Е P R 0 **Home Inclusions** Avail Online discount Cost Flood cover Accidental Excess **Product Name** nsurance No Extra Damage Cover Fusion ₹ 食食食食食 outstanding value Bank of Queensland - Secure Home Elite N/A 0 IMB - Secure Home Extra 0 0 N/A  $\bigcirc$ IMB - Secure Home Elite N/A 食食食食 ANZ - Home Insurance N/A Australian Unity - Extra Care 10.00% O 10.00%  $\circ$ Australian Unity - Everyday Care 0 Australian Unity - Elite Care 10.00% О Bank of Queensland - Secure Home Extra N/A 0 0 0 Bank West - Secure Home Extra Insurance N/A 0 10.00% 0 Commonwealth Bank - Residential Home Insurance 0 N/A ING - Home Insurance 0 Real Insurance - Essential Cover 10.00% \*\*\* ×× \$20.00 0 0 AAMI - Home Contents Insurance 0 0 Allianz - SureCover Gold 10.00% × 10.00% 0 0 0 0 Allianz - SureCover × 10.00% 0 0 Allianz - SureCoverPlus 0 0 AON - Home Plus Insurance N/A 0 × 0 0 N/A AON - Blue Ribbon Home Insurance x 0 0 Bendigo/Adelaide Bank - Accidental Damage Home N/A x N/A  $\circ$ 0 0 Bendigo/Adelaide Bank - Listed Events Home × 0 0 0 N/A 0 Bendigo/Adelaide Bank - Fundamentals Home × × 0 0 0 0 N/A **Budget Direct** - Home Contents Insurance 0 0 CGU - Accidental Damage Home Insurance N/A CGU - Listed Events Home Insurance N/A 0 0 0 CGU - Fundamentals Home N/A x 0 0 0 0 × 0 0 10.00% Citibank - Home Cover × × 0 10.00% 0 0 Citibank - Home Cover Prestige 0 0 0 GIO - Classic Home & Contents Insurance N/A × 0  $\circ$ Real Insurance - Top Cover 10.00% 0 × 0 0 SGIO - Home Insurance N/A  $\circ$ 0 St George - Quality Care N/A × N/A 0 St George - Premier Care x 0 0 Westpac - Quality Care N/A Westpac - Premier Care N/A 0 \*\* Arab Bank - Home Building & Contents Insurance N/A 0 Catholic Church Insurance - Prestige Home Insurance 0 10.00%  $\circ$ × 0 0 0 0 Catholic Church Insurance - Vital Home Insurance 10.00% × 0 0 HBF - Home Insurance N/A x 0 0 **HSBC** - Prestige Home Insurance N/A

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N/A

10.00%

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#### your guide to product excellence

\* restriction apply

**HSBC** - Classic Home Insurance

nab - National Home Insurance Essentials

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

 standard
 optional
 not available SUMMARY REP ORT **Home Inclusions** Online discount Pay Monthly at No Extra Cost Nil Excess Avail Flood cover Damage Insurance **Product Name** \*\* 0 nab - National Home Insurance 10.00% St George - Essential Care N/A 0 0 0 Ö Ö Ö Westpac - Essential Care N/A 0 0 Catholic Church Insurance - Classic Home Insurance 10.00% 0 0 **HSBC** - Vital Home Insurance N/A QBE - Home & Content Insurance N/A





O not available

standard **①** optional

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

ROFI L E M M Α R R Е P 0 R **Home Inclusions** Avail Online discount Cost Flood cover Excess Accidental **Product Name** nsurance No Extra Damage Cover Fusion ₹ 食食食食食 outstanding value ANZ - Home Insurance N/A Australian Unity - Everyday Care 10.00% 0 0 0 0 0 Commonwealth Bank - Residential Home Insurance 10.00% • 0 NRMA - Home & Contents Insurance N/A 食食食食 Australian Unity - Elite Care 10.00% N/A 0 0  $\circ$ 0 Bendigo/Adelaide Bank - Fundamentals Home x 0 0 0 CGU - Listed Events Home Insurance N/A • 0 0 CGU - Fundamentals Home N/A 0 0 0 0 IMB - Secure Home Extra N/A \*\*\* Allianz - SureCoverPlus 10.00% 0 0 0 0 10.00% Allianz - SureCover Gold 0 0 0 0 Allianz - SureCover 10.00% 0 0 0 AON - Home Plus Insurance N/A 0 0 AON - Blue Ribbon Home Insurance N/A 10.00% 0 0 Australian Unity - Extra Care 0 Bendigo/Adelaide Bank - Listed Events Home N/A 0 0 N/A 0 Bendigo/Adelaide Bank - Accidental Damage Home 0 × N/A 0 0 0 0 **Budget Direct** - Home Contents Insurance x 0 0 CGU - Accidental Damage Home Insurance N/A 10.00% 0 0 Citibank - Home Cover × x 0 0 0 Citibank - Home Cover Prestige 10.00% × 0 0 GIO - Classic Home & Contents Insurance N/A 0 GIO - Platinum with Essential Plus Cover N/A IMB - Secure Home Elite N/A 0 N/A 0 ING - Home Insurance × 0 0 0 10.00% Real Insurance - Essential Cover x N/A 0 0 St George - Quality Care x 0 0 0 St George - Essential Care N/A ×  $\circ$ St George - Premier Care N/A × 0 0 Suncorp - Classic Home & Contents Insurance N/A x 0 Westpac - Premier Care N/A × N/A  $\circ$ 0 Westpac - Quality Care 0 0 0 Westpac - Essential Care N/A 44 0 0 AAMI - Home Contents Insurance \$20.00 x 0 Arab Bank - Home Building & Contents Insurance 0 0 Catholic Church Insurance - Vital Home Insurance 10.00%  $\circ$ 0 × 0 0 Catholic Church Insurance - Prestige Home Insurance 10.00% x 0 0 0 Catholic Church Insurance - Classic Home Insurance 10.00% × 0 0 **HSBC** - Prestige Home Insurance N/A × 0 0 0 **HSBC** - Classic Home Insurance N/A × 0 0 0 **HSBC** - Vital Home Insurance 0 N/A

#### your guide to product excellence

\* restriction apply





Home Insurance - High Sum Insured

based on a typical high set s	500,000 value l	nouse				standard U o	ptional O not	available
PROF	L E	S U	M M A	R Y	R E P O	R T		
		¥		=		Home Inclu	usions	
Product Name		Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
**								
nab - National Home Insurance Essentials	10	0.00%	<b>✓</b>	×	0	0	0	0
nab - National Home Insurance	1/	0.00%	<b>✓</b>	×	0	•	0	
								0
Real Insurance - Top Cover		0.00%	<b>✓</b>	x	•	•	0	•
			✓	x	•	0	0	•





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

standard **O** optional O not available ROFI L E M M Α R R Е P R 0 **Home Inclusions** Avail Online discount Cost Flood cover Accidental Excess nsurance **Product Name** No Extra Damage Cover Fusion ₹ 食食食食食 outstanding value ANZ - Home Insurance N/A Australian Unity - Everyday Care 0 0 10.00% 0 0 0 Commonwealth Bank - Residential Home Insurance 10.00% × 0 ING - Home Insurance N/A 0 0  $\circ$ 0 RACV - Home Insurance N/A 食食食食 Australian Unity - Extra Care 10.00% O  $\circ$ × 0 0 Bank of Queensland - Secure Home Extra N/A × 0 0 0 0 CGU - Fundamentals Home N/A 0 0 IMB - Secure Home Extra N/A AAMI - Home Contents Insurance \$20.00 0 0 0 0 10.00% Allianz - SureCover Gold 0 0 0 0 Allianz - SureCover 10.00% 10.00% 0 0 0 Allianz - SureCoverPlus 0 0 AON - Blue Ribbon Home Insurance N/A × N/A 0 0 0 AON - Home Plus Insurance x 10.00% 0 Australian Unity - Elite Care Bank of Queensland - Secure Home Elite N/A 0 × N/A 0 0 0 Bendigo/Adelaide Bank - Listed Events Home x 0 0 Bendigo/Adelaide Bank - Accidental Damage Home N/A ××× N/A  $\circ$ 0 0 0 Bendigo/Adelaide Bank - Fundamentals Home × 0 0 0 N/A 0 **Budget Direct** - Home Contents Insurance × 0 0 N/A CGU - Accidental Damage Home Insurance 0 0 CGU - Listed Events Home Insurance N/A 0 Citibank - Home Cover Prestige 10.00% 0 0 0 GIO - Classic Home & Contents Insurance N/A × 0 0 0 0 N/A IMB - Secure Home Elite × 10.00% 0 0 0 Real Insurance - Essential Cover × 0 0 N/A 0 St George - Essential Care ×  $\bigcirc$ 0 St George - Quality Care N/A × 0 St George - Premier Care N/A × 0 Westpac - Premier Care N/A × N/A  $\circ$ 0 0 Westpac - Essential Care 0 0 Westpac - Quality Care N/A \*\* 0 0 Arab Bank - Home Building & Contents Insurance N/A 0 Catholic Church Insurance - Prestige Home Insurance 10.00% 0 0 0 Catholic Church Insurance - Classic Home Insurance 10.00%  $\circ$ × 0 0 0 0 Catholic Church Insurance - Vital Home Insurance 10.00% × 0 0 Citibank - Home Cover 10.00% x 0 0 0 **HSBC** - Classic Home Insurance N/A × 0 0 **HSBC** - Prestige Home Insurance N/A × 0 0 0 0 **HSBC** - Vital Home Insurance N/A

#### your guide to product excellence

\* restriction apply



QBE - Home & Content Insurance

### home & contents insurance star ratings



Home Insurance - High Sum Insured

based on a typical high set \$500,000 value	ue house		•	■ standard				
PROFILE	s u	M M A F	R Y I	R E P O	R T			
	Ħ		=	Home Inclusions				
Product Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover	
**								
nab - National Home Insurance Essentials	10.00%	✓	x	0	0	0	0	
nab - National Home Insurance	10.00%	✓	x	0	•	0	0	
Real Insurance - Top Cover	10.00%	<b>√</b>	×	•	•	0	•	
*								







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

standard **①** optional O not available ROFI L E M M Α R R Е P R 0 **Home Inclusions** Avail Online discount Cost Flood cover Excess Accidental **Product Name** nsurance No Extra Damage Cover Fusion ₹ 黄黄黄黄黄 outstanding value ××× ANZ - Home Insurance N/A CGU - Fundamentals Home N/A 0 0 0 0 0 0 0 Commonwealth Bank - Residential Home Insurance 10.00% 食食食食 0 Bendigo/Adelaide Bank - Fundamentals Home N/A 0 0 0 CGU - Listed Events Home Insurance N/A 0 IMB - Secure Home Extra N/A 0 IMB - Secure Home Elite N/A ING - Home Insurance N/A \*\* Allianz - SureCover Gold 10.00% 0 10.00% 0 0 0 0 Allianz - SureCover 0 0 0 10.00% Allianz - SureCoverPlus 0 0 0 AON - Home Plus Insurance N/A 0 0 AON - Blue Ribbon Home Insurance N/A 0 Australian Unity - Extra Care 10.00% 0 10.00% 0 0 Australian Unity - Everyday Care 10.00% Australian Unity - Elite Care N/A Bendigo/Adelaide Bank - Listed Events Home 0 0 0 × N/A 0 0 Bendigo/Adelaide Bank - Accidental Damage Home x 0 0 0 0 **Budget Direct** - Home Contents Insurance N/A x N/A 0 0 CGU - Accidental Damage Home Insurance 0 0 10.00% Citibank - Home Cover × x 0 0 0 10.00% Citibank - Home Cover Prestige 0 0 NRMA - Home & Contents Insurance N/A 0 RACQ - Household Insurance N/A 0 0 0 0 10.00% 0 0 0 Real Insurance - Essential Cover × 0 0 N/A St George - Quality Care x 0 N/A 0 0 St George - Essential Care x 0 St George - Premier Care N/A × × 0 Suncorp - Platinum Essential Plus N/A × 0 0 Suncorp - Classic Home & Contents Insurance N/A x N/A 0 0 0 Westpac - Essential Care × N/A  $\circ$ 0 Westpac - Quality Care 0 Westpac - Premier Care N/A 44 0 0 AAMI - Home Contents Insurance \$20.00 x 0 Arab Bank - Home Building & Contents Insurance 0 Catholic Church Insurance - Vital Home Insurance 10.00%  $\circ$ 0  $\circ$ × 0 0 Catholic Church Insurance - Prestige Home Insurance 10.00% x 0 0 0 Catholic Church Insurance - Classic Home Insurance 10.00% × 0 0 0 **HSBC** - Classic Home Insurance N/A × 0 0 **HSBC** - Prestige Home Insurance N/A × 0 0 0 nab - National Home Insurance 10.00%

#### your guide to product excellence

\* restriction apply



**HSBC** - Vital Home Insurance

### home & contents insurance star ratings

N/A



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

SUMMARY ORT **Home Inclusions** Pay Monthly at No Extra Cost Online discount Nil Excess Avail Flood cover **Accidental** Insurance **Product Name** \*\* nab - National Home Insurance Essentials 10.00% 0 QBE - Home & Content Insurance N/A • Real Insurance - Top Cover 10.00%







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

oical high set \$500,000 value house ● standard ● optional ○ not available

PROFIL	E S U	M M A	RY	REPO	DRT		
	-				Home Inc	lusions	
Product Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion	Under Insurance Protection	Flood cover
***** outstanding value							
Commonwealth Bank - Residential Home Insurance	10.00%	✓	<b>√</b>	0	•	•	0
IMB - Secure Home Extra	N/A	<b>√</b>	<b>√</b>	0		0	
IMB - Secure Home Elite	N/A	<b>√</b>	✓	· · · · · · • · · · · · · · · · · · · ·	• • • • • • • • • • • • • • • • • • • •	0	
***							
ANZ - Home Insurance	N/A	✓	X	•	•	•	•
Bank of Queensland - Secure Home Extra	N/A		<b>X</b>	0	•	0	
Bank of Queensland - Secure Home Elite	N/A		×			0	•
Bendigo/Adelaide Bank - Accidental Damage Home	N/A		×			0	0
ING - Home Insurance	N/A		×	0			•
RAA - Home & Contents Insurance	N/A			<b>Q</b>	💂	Ŏ	0
SGIC - Home Insurance	N/A	×	<b>V</b>	•		0	O
***							
AAMI - Home Contents Insurance	\$20.00	×	X	0	•	•	0
Allianz - SureCoverPlus	10.00%	X	X	0		0	0
Allianz - SureCover Gold	10.00%	×	×			Ŏ	
Allianz - SureCover	10.00%		×	Ŏ	o .	o .	0
AON - Home Plus Insurance	N/A	<b>—</b>	×	<u> </u>		Ŏ	0
AON - Blue Ribbon Home Insurance	N/A	····•	<b>x</b>		·····•	<u> </u>	<u> </u>
Australian Unity - Extra Care	10.00%	. <b></b>		0		0	
Australian Unity - Everyday Care	10.00%	<b>v</b>	×		····-	0	····¥····
Australian Unity - Elite Care Bank SA - Quality Care	N/A	····•	ŵ	0	····	0	
Bank SA - Quality Care  Bank SA - Premier Care	N/A	<mark>y</mark>	ŵ			ŏ	
Bendigo/Adelaide Bank - Fundamentals Home	N/A		x	Ö	Ö	ŏ	· · · ·
CGU - Accidental Damage Home Insurance	N/A		×		<u> </u>	Ö	Ö
CGU - Listed Events Home Insurance	N/A		×	Ö	ě	Ö	Ö
CGU - Fundamentals Home	N/A	<b>✓</b>	x	0	Ö	0	O
Citibank - Home Cover Prestige	10.00%	x	x	•	•	0	0
St George - Quality Care	N/A	✓	×	0	•	0	•
St George - Premier Care	N/A	✓	×	•	•	0	•
St George - Essential Care	N/A	✓	×	0	0	0	•
Westpac - Quality Care	N/A	✓	×	0	•	0	•
Westpac - Premier Care	N/A	✓	×	•	•	0	
**							
Arab Bank - Home Building & Contents Insurance	N/A	✓	×	•	•	0	0
Budget Direct - Home Contents Insurance	N/A	×	×	0	•	0	0
Catholic Church Insurance - Prestige Home Insurance	10.00%		×	•	•	o .	
Catholic Church Insurance - Vital Home Insurance	10.00%	<b>√</b>	×	o .	0	0	0
Citibank - Home Cover	10.00%	×	<b>√</b>	ō		Ŏ	
HSBC - Prestige Home Insurance	N/A	<b>√</b> ,	×			Ö	0
nab - National Home Insurance	10.00%		×	<u> </u>		<u> </u>	0
nab - National Home Insurance Essentials	10.00%		×	<u> </u>			
Real Insurance - Essential Cover	10.00%	· · · · · · · · · · · · · · · · · · ·	×	•	•	0	





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

	Online	Pay M No E	NII EX	Accid	Fus	Un Insur Prote	Flood
*							
Catholic Church Insurance - Classic Home Insurance	10.00%	<b>✓</b>	x	0	•	0	0
HSBC - Classic Home Insurance	N/A	<b>✓</b>	×	0	•	0	0
HSBC - Vital Home Insurance	N/A	<b>✓</b>	×	0	0	0	0
QBE - Home & Content Insurance	N/A	×	<b>✓</b>	•	•	0	•
Real Insurance - Top Cover	10.00%	✓	x	•	•	0	•







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

based on a typical high set \$500,000 value house O not available standard
Optional ROFI L E M M R R Е P R 0 **Home Inclusions** Avail Online discount Cost Flood cover Excess Accidental **Product Name** nsurance No Extra Damage Cover Fusion ₹ outstanding value Commonwealth Bank - Residential Home Insurance 10.00% 0 0 0 IMB - Secure Home Extra 0 0 N/A 食食食食 AAMI - Home Contents Insurance \$20.00  $\bigcirc$  $\bigcirc$ ×× ANZ - Home Insurance N/A 0 AON - Home Plus Insurance N/A O 0 0 0 Bendigo/Adelaide Bank - Fundamentals Home N/A x 0 0 0 0 CGU - Fundamentals Home N/A × 0 10.00% 0 0 Citibank - Home Cover Prestige 0 IMB - Secure Home Elite N/A ING - Home Insurance N/A \*\*\* 0 0 10.00% Allianz - SureCover Gold 0 0 0 0 Allianz - SureCover 10.00% 10.00% 0 0 0 Allianz - SureCoverPlus 0 AON - Blue Ribbon Home Insurance N/A  $\circ$ 0 0 Australian Unity - Extra Care 10.00% Australian Unity - Everyday Care 10.00% 0 0 Australian Unity - Elite Care 10.00% 0 × 0 0 N/A Bendigo/Adelaide Bank - Accidental Damage Home x 0 0 0 Bendigo/Adelaide Bank - Listed Events Home N/A ××× N/A 0 0 0 **Budget Direct** - Home Contents Insurance 0 0 **CGU** - Listed Events Home Insurance N/A 0 × 0 0 CGU - Accidental Damage Home Insurance N/A 0 Citibank - Home Cover 10.00% **HSBC** - Prestige Home Insurance N/A 0 0 10.00% x 0 0 0 Real Insurance - Essential Cover × 0 N/A St George - Premier Care x 0 N/A 0 0 St George - Essential Care × 0 0 N/A St George - Quality Care ×  $\bigcirc$ 0 Westpac - Quality Care N/A × 0 Westpac - Premier Care N/A Westpac - Essential Care N/A 0 0 0 Arab Bank - Home Building & Contents Insurance N/A x 0 0 Catholic Church Insurance - Prestige Home Insurance 10.00% × 0 0 0 0 Catholic Church Insurance - Vital Home Insurance 10.00% 0 0 **HSBC** - Classic Home Insurance 0 N/A 0 0 HSBC - Vital Home Insurance N/A 0  $\circ$ 0 0 0 10.00% nab - National Home Insurance × 0 0 0 0 nab - National Home Insurance Essentials 10.00% × 0 0  $\circ$ Real Insurance - Top Cover 10.00%

#### your guide to product excellence

\* restriction apply



QBE - Home & Content Insurance

## home & contents insurance star ratings



Home Insurance - High Sum Insured

based on a typical high set \$500,000		standard $lacktriangle$ optional $lacktriangle$ not available					
PROFIL	E S U	M M A F	RY	REPO	RT		
	¥		=		Home Incl	usions	
Product Name	Online discount	Pay Monthly a No Extra Cosi	Nil Excess Avail	Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
*							
Catholic Church Insurance - Classic Home Insurance	10.00%	✓	×	0	•	0	0







Home Insurance - High Sum Insured based on a typical high set \$500,000 value house standard **①** optional O not available ROFI L E M M Α R R Е P 0 R **Home Inclusions** Avail Online discount Cost Flood cover Accidental Excess **Product Name** nsurance No Extra Damage Cover Fusion ₹ 食食食食食 outstanding value Commonwealth Bank - Residential Home Insurance 10.00% 0 0 0 IMB - Secure Home Extra 0 0 N/A 食食食食 ANZ - Home Insurance N/A x 0 0 Bank of Queensland - Secure Home Extra N/A 0 Bank of Queensland - Secure Home Elite N/A 0 0 Bank West - Secure Home Extra Insurance N/A 0 IMB - Secure Home Elite N/A N/A 0 ING - Home Insurance 0 0 0 SGIO - Home Insurance N/A O 0 0 N/A St George - Essential Care 0 0 St George - Quality Care N/A 0 0 Westpac - Essential Care N/A 0 Westpac - Quality Care N/A \*\*\* AAMI - Home Contents Insurance \$20.00 0 0 × 10.00% 0 0 0 Allianz - SureCoverPlus x 10.00% 0 0 Allianz - SureCover Gold 0 Allianz - SureCover 10.00% 0 0 0 × 0 0 0 N/A AON - Home Plus Insurance × 0 0 AON - Blue Ribbon Home Insurance N/A 10.00%  $\circ$ 0 Australian Unity - Everyday Care 0 10.00%  $\circ$ Australian Unity - Extra Care x 0 10.00% Australian Unity - Elite Care 0 0 Bendigo/Adelaide Bank - Listed Events Home N/A 0 Bendigo/Adelaide Bank - Accidental Damage Home N/A 0 0 N/A x 0 0 0 0 Bendigo/Adelaide Bank - Fundamentals Home × × • 0 0 0 N/A **Budget Direct** - Home Contents Insurance x 0 N/A 0 0 CGU - Listed Events Home Insurance × 0 0 CGU - Accidental Damage Home Insurance N/A × 0 0 0 0 **CGU** - Fundamentals Home N/A × 0 0 0 Citibank - Home Cover Prestige 10.00% 0 0 GIO - Classic Home & Contents Insurance N/A N/A  $\circ$  $\circ$ **HBF** - Home Insurance x 0 0 0 Real Insurance - Essential Cover 10.00% × St George - Premier Care N/A 0 Westpac - Premier Care N/A Arab Bank - Home Building & Contents Insurance N/A  $\circ$ 0

×

x

×

×

10.00%

10.00%

10.00%

10.00%

N/A

×

0

0

0

#### your guide to product excellence

Catholic Church Insurance - Classic Home Insurance

Catholic Church Insurance - Prestige Home Insurance

Catholic Church Insurance - Vital Home Insurance

\* restriction apply

Citibank - Home Cover

**HSBC** - Prestige Home Insurance

0

0

0

0

0

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0

0





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

 standard
 optional
 not available SUMMARY REP ORT **Home Inclusions** Online discount Pay Monthly at No Extra Cost Nil Excess Avail Flood cover **Accidental** Insurance **Product Name** Damage \*\* HSBC - Classic Home Insurance N/A 0 **HSBC** - Vital Home Insurance N/A 0 0 0 xxx 0 0 0 nab - National Home Insurance 10.00% O Ö 0 0 nab - National Home Insurance Essentials 10.00% Real Insurance - Top Cover 10.00% 0 N/A QBE - Home & Content Insurance







Home Insurance - High Sum Insured

based on a typical high set \$500,000 value i	louse		•	Stariuaru •	optional Onc	n available
PROFILE	S U M M A	A R Y	R E P O	RT		
		=		Home Ir	clusions	
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
*						
Catholic Church Insurance - Classic Home Insurance	✓	X	0	•	0	0
HSBC - Classic Home Insurance	✓	x	0	•	0	0
HSBC - Vital Home Insurance	✓	x	0	0	0	0
QBE - Home & Content Insurance	×	<b>✓</b>	•	•	0	•







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

standard **O** optional ROFILE M M R R E R 0 **Home Inclusions** Cost Flood cover Excess Insurance **Product Name** No Extra Damage Cover Fusion ⋾ 食食食食食 outstanding value CGU - Fundamentals Home 0 0 0 0 Commonwealth Bank - Residential Home Insurance 0 0 0 0 ING - Home Insurance 食食食食 0 0 0 Bendigo/Adelaide Bank - Fundamentals Home 0 0 Bendigo/Adelaide Bank - Listed Events Home Insurance 0 0 0 CGU - Accidental Damage Home Insurance 0 0 0 CGU - Listed Events Home Insurance 0 IMB - Secure Home Elite 0 IMB - Secure Home Extra \*\*\* Allianz - SureCover Gold 0 0 XXXX 0 0 0 Allianz - SureCoverPlus 0 0 0 0 Allianz - SureCover 0 ANZ - Home Insurance  $\circ$ 0 AON - Blue Ribbon Home Insurance × 0 0 0 AON - Home Plus Insurance Australian Unity - Everyday Care 0 0 0 0 Australian Unity - Extra Care × 0 Australian Unity - Elite Care x 0 0 Bendigo/Adelaide Bank - Accidental Damage Home Insurance × x 0 0 0 0 **Budget Direct** - Home Contents Insurance 0 Citibank - Home Cover 0 × x 0 0 0 Citibank - Home Cover Prestige × 0 0 NRMA - Home & Contents Insurance 0 0 Real Insurance - Essential Cover 0 0 0 × 0 0 0 St George - Essential Care × 0 0 St George - Quality Care x St George - Premier Care 0 x × 0 Suncorp - Platinum Essential Plus × 0 0  $\circ$ Suncorp - Classic Home & Contents Insurance x 0 0 Westpac - Quality Care × Westpac - Premier Care 0 Westpac - Essential Care 0 0 \*\* 0 0 AAMI - Home Contents Insurance × 0 0 Arab Bank - Home Building & Contents Insurance 0 Catholic Church Insurance - Prestige Home Insurance 0 0 **HSBC** - Prestige Home Insurance  $\circ$ × **HSBC** - Classic Home Insurance 0 0 0 x 0 0 0 nab - National Home Insurance × 0 0 QBE - Home & Content Insurance × 0 0 0 0 RACQ - Household Insurance × 0 0 0 Real Insurance - Top Cover





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

basea on a typical night set \$600,000 value	nouse				Staridard •	optional One	t available	
PROFILE	s u	M M A	R Y	REPO	RT			
		44	=	Home Inclusions				
Product Name		Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover	
*								
Catholic Church Insurance - Classic Home Insurance		<b>✓</b>	X	0	•	0	0	
Catholic Church Insurance - Vital Home Insurance		<b>✓</b>	x	0	0	0	0	
HSBC - Vital Home Insurance		<b>✓</b>	x	0	0	0	0	
nab - National Home Insurance Essentials		<b>✓</b>	×	0	0	0	0	







standard **O** optional

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

ROFI L E M M R R E R 0 **Home Inclusions** Cost Flood cover Excess Insurance **Product Name** No Extra Damage Cover Fusion ⋾ outstanding value Commonwealth Bank - Residential Home Insurance 0 0 IMB - Secure Home Elite 0 0  $\bigcirc$ IMB - Secure Home Extra 食食食食 0 Bank of Queensland - Secure Home Extra 0 Bank of Queensland - Secure Home Elite 0 0 0 Bendigo/Adelaide Bank - Listed Events Home Insurance 0 0 Bendigo/Adelaide Bank - Accidental Damage Home Insurance ING - Home Insurance 0 0 RAA - Home & Contents Insurance 0 0 0 SGIC - Home Insurance \*\*\* 0 0 AAMI - Home Contents Insurance 0 0 0 Allianz - SureCoverPlus 0 0 Allianz - SureCover Gold  $\circ$ 0 Allianz - SureCover 0 0 × 0 ANZ - Home Insurance x AON - Home Plus Insurance 0 0 0 0 0 AON - Blue Ribbon Home Insurance 0 0 Australian Unity - Extra Care 0 0 Australian Unity - Everyday Care x x 0 Australian Unity - Elite Care 0 0 0 Bank SA - Essential Care × 0 0 Bank SA - Quality Care 0 Bank SA - Premier Care Bendigo/Adelaide Bank - Fundamentals Home 0 0 0 0 × CGU - Accidental Damage Home Insurance 0 0 × 0 0 0 CGU - Listed Events Home Insurance x 0 0 CGU - Fundamentals Home 0 0 × × 0 0 0 Citibank - Home Cover Prestige ×  $\bigcirc$  $\bigcirc$ Westpac - Quality Care × 0 0 0 Westpac - Essential Care Westpac - Premier Care 0 0 Arab Bank - Home Building & Contents Insurance × x 0 0 **Budget Direct** - Home Contents Insurance × 0 0 Catholic Church Insurance - Prestige Home Insurance Catholic Church Insurance - Vital Home Insurance 0 0 Citibank - Home Cover 0  $\circ$ **HSBC** - Prestige Home Insurance 0 0 x 0 0 0 **HSBC** - Classic Home Insurance × 0 0 0 nab - National Home Insurance × 0 0 0 0 nab - National Home Insurance Essentials × 0 0 0 Real Insurance - Essential Cover



Real Insurance - Top Cover

## home & contents insurance star ratings



Home Insurance - High Sum Insured

based on a typical high set \$500,000 value ho	use			•	standard <b>U</b>	optional Onc	ot available
PROFILE	s u	M M A	R Y	R E P O	RT		
			=		Home In	clusions	
Product Name		Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
**							
Catholic Church Insurance - Classic Home Insurance		<b>✓</b>	×	0	•	0	0
HSBC - Vital Home Insurance		<b>✓</b>	x	0	0	0	0
QBE - Home & Content Insurance		×	<b>✓</b>	•	•	0	•







standard **O** optional

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

PROFILE M M R Y R E R T 0 **Home Inclusions** No Extra Cost Flood cover Excess Insurance **Product Name** Cover Fusion outstanding value Commonwealth Bank - Residential Home Insurance 0 0 IMB - Secure Home Elite 0 0  $\bigcirc$ IMB - Secure Home Extra 食食食食 0 0 AAMI - Home Contents Insurance ANZ - Home Insurance 0 AON - Blue Ribbon Home Insurance 0 0 0 0 AON - Home Plus Insurance × 0 0 0 CGU - Fundamentals Home 0 0 Citibank - Home Cover Prestige ING - Home Insurance \*\*\* 0 0 Allianz - SureCover Gold 0 0 0 0 Allianz - SureCover 0 0 0 Allianz - SureCoverPlus 0  $\circ$ Australian Unity - Everyday Care 0 0 Australian Unity - Extra Care 0 Australian Unity - Elite Care 0 Bendigo/Adelaide Bank - Accidental Damage Home Insurance 0 × 0 0 0 0 Bendigo/Adelaide Bank - Fundamentals Home x 0 0 0 Bendigo/Adelaide Bank - Listed Events Home Insurance ××× 0 0 0 0 **Budget Direct** - Home Contents Insurance 0 0 CGU - Accidental Damage Home Insurance × 0 0 0 CGU - Listed Events Home Insurance 0 Citibank - Home Cover **HSBC** - Prestige Home Insurance 0 0 × 0 0 0 Real Insurance - Essential Cover × 0 0 St George - Quality Care x 0 0 0 St George - Essential Care × 0 St George - Premier Care × 0 0  $\bigcirc$ Westpac - Essential Care × 0 0 Westpac - Quality Care Westpac - Premier Care 0 0 Arab Bank - Home Building & Contents Insurance x 0 0 Catholic Church Insurance - Prestige Home Insurance 0 0 0 0 Catholic Church Insurance - Vital Home Insurance 0 0 **HSBC** - Classic Home Insurance 0 0 0 0 nab - National Home Insurance Essentials 0 × 0 0 0 nab - National Home Insurance 0 0 0 Real Insurance - Top Cover × 0 0 0 Catholic Church Insurance - Classic Home Insurance





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

based on a typical high set \$500,000 value house			•	standard <b>C</b>	optional Onc	t available
PROFILE SU	M M A	R Y	REPO	RT		
		=		Home In	clusions	
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
*						
HSBC - Vital Home Insurance	<b>√</b>	×	0	0	0	
QBE - Home & Content Insurance	×	✓	•	•	0	•







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

standard **①** optional O not available ROFILE M M R Y R E R 0 **Home Inclusions** Cost Flood cover Excess Insurance **Product Name** No Extra Damage Cover Fusion ⋾ outstanding value Commonwealth Bank - Residential Home Insurance 0 0 IMB - Secure Home Extra 0 0 0 ING - Home Insurance 食食食食 0 Bank of Queensland - Secure Home Extra 0 Bank of Queensland - Secure Home Elite 0 0 Bank West - Secure Home Extra Insurance 0 IMB - Secure Home Elite 0 0 0 SGIO - Home Insurance 0 0 St George - Essential Care 0 0 Westpac - Essential Care \*\*\* 0 0 AAMI - Home Contents Insurance 0 0 Allianz - SureCover Gold 0 0 0 Allianz - SureCoverPlus  $\circ$ ANZ - Home Insurance × 0 0 AON - Blue Ribbon Home Insurance AON - Home Plus Insurance 0 0 0 0 0 Australian Unity - Everyday Care 0 0 Australian Unity - Extra Care × 0 Australian Unity - Elite Care ××× 0 0 Bendigo/Adelaide Bank - Accidental Damage Home Insurance 0 0 0 Bendigo/Adelaide Bank - Listed Events Home Insurance x 0 0 0 0 Bendigo/Adelaide Bank - Fundamentals Home 0 0 CGU - Accidental Damage Home Insurance CGU - Listed Events Home Insurance 0 0 0 **CGU** - Fundamentals Home x 0 0 0 0 × × • 0 0 Citibank - Home Cover Prestige × GIO - Classic Home & Contents Insurance 0 0 0 × 0 0 **HBF** - Home Insurance × 1 0 0  $\circ$ Real Insurance - Essential Cover 1 × 0 0 St George - Quality Care × 0 St George - Premier Care × 0 0 Westpac - Quality Care 0 Westpac - Premier Care \*\* 0 0 0 0 Allianz - SureCover 0 Arab Bank - Home Building & Contents Insurance 0 0 0 **Budget Direct** - Home Contents Insurance 0 × 0 0 Catholic Church Insurance - Prestige Home Insurance x 0 0 0 0 Catholic Church Insurance - Vital Home Insurance × 0 0 **HSBC** - Prestige Home Insurance × 0 0 0 HSBC - Classic Home Insurance × 0 0 0 nab - National Home Insurance





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

SUMMARY ORT **Home Inclusions** Pay Monthly at No Extra Cost Nil Excess Avail Flood cover **Product Name** 0 0 0 0 nab - National Home Insurance Essentials Real Insurance - Top Cover 0 0 0 0 Catholic Church Insurance - Classic Home Insurance 0 0 0 0 Citibank - Home Cover 0 **HSBC** - Vital Home Insurance 0 QBE - Home & Content Insurance 0 0





# **HOME & CONTENTS STAR RATINGS**

#### **AWARDS TO INSTITUTIONS**



Institution-based awards are determined by product performance across the 36 star-rated categories:

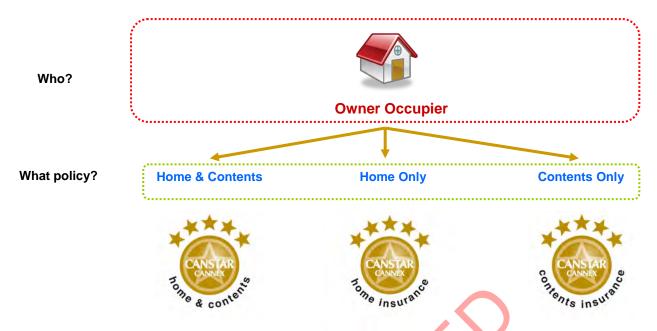
- Home, Contents, Home and Contents (x3)
- State (x6)
- Sum insured high, low (x2)

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

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.

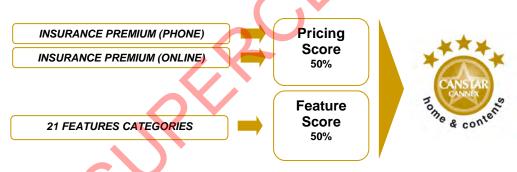
**Eligibility:** To be eligible for an award, the institution should underwrite its own insurance or be a wholly owned subsidiary of a general insurer. To win a national award, they should be present nationally.

#### AWARDS TO PRODUCTS - 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 CANNEX star ratings.

### TOTAL STAR RATINGS SCORE (T) = W1PRICING SCORE (P) + W2FEATURES SCORE (F)



Home & contents insurance products are rated across 6 states and 2 sums insured so that consumers will be able to identify their demographic and create a short list of 5 star products that may be suitable for their needs.

### **PRICING SCORE**

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

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

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

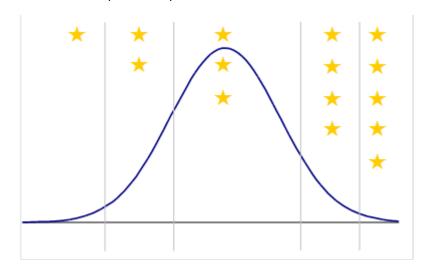
### FEATURE SCORE - HOME INSURANCE

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

			Weights	
Feature Categories	Descriptions	Home Only	Contents Only	Home & Content
olicy 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	25%	25%	25%
Flood	Specific conditions on flood related cover	10%	10%	10%
Storm	Specific conditions on storm related cover	10%	10%	10%
Helpline	Flexibilities in assisting policy holders post-event (helpline, trauma counseling)	10%	10%	10%
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 relate to building cover	15%		15%
ontents Cover			50%	25%
Contents inclusions	Definitions of contents		5%	5%
Contents Policy	Flexibilities on contents term (eq. new for old, contents in open air)		20%	20%
Fusion of electric motor (Contents)	Specific conditions on fusion cover		10%	10%
Theft or attempted theft	Specific conditions on theft related cover		15%	15%
Other benefits (Contents)	Other benefits (credit card theft, guest belonging)		15%	15%
Scenario questions (Contents)	Specific scenario question in relate to content cover		10%	10%
Maximum Item Benefits (Unlisted Items)	Maximum benefits for unlisted item		20%	20%
Specified Portable Items	Specific conditions on specified portable items		5%	5%

### **HOW ARE THE STARS AWARDED?**

The total score received for each profile ranks the products. The stars are then awarded based on the distribution of the scores with the objective to award the top 5-10% of products with the CANSTAR CANNEX 5-star rating.



The results are reflected in a consumer-friendly CANSTAR CANNEX star rating concept, with five stars denoting outstanding value.



### Does CANSTAR CANNEX rate other product areas?

CANSTAR CANNEX 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 CANNEX website at <a href="https://www.canstarcannex.com.au">www.canstarcannex.com.au</a> if you would like to view the latest star ratings reports of interest.



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

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