

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

In 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.

WHAT ARE THE CHANCES?

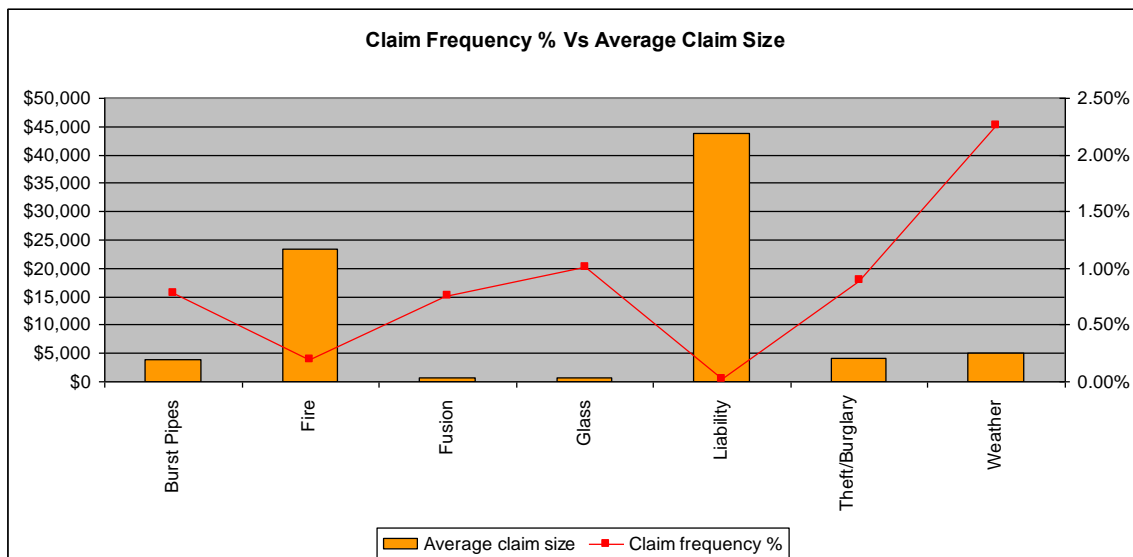
Weather disasters make up the largest number of claims made on home and contents insurance. This is not surprising as natural events, such as storms, hail damage, floods, bushfires, earthquakes, landslides etc, usually affect a lot of people in one go and thus receive high profile media coverage.

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?



Flood 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 storm-water 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

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

HOME INSURANCE EXPLAINED

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

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

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

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?

Comparing 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. State-wide, 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

CANSTAR
CANNEX
outstanding value
Home Insurance
Australia

ANZ
CommonwealthBank
OnePath

CANSTAR
CANNEX
outstanding value
Contents Insurance
Australia

Australian Unity
Westpac

CANSTAR
CANNEX
outstanding value
Home & Contents
Australia

Australian Unity
CommonwealthBank



NEW PLAYERS ENTER THE MARKET

Powerful 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?

Up 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 under-insure their home and its contents. Unlike those in other countries, Australian building insurance policies place



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

Some 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.

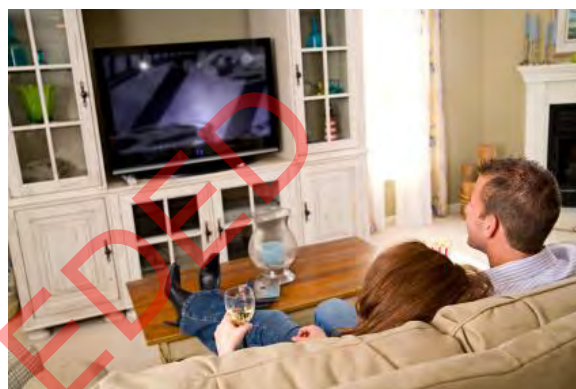
DID YOU KNOW?

- 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. Commisure 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

Your 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

The 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 understanding of the policy and if in doubt, call your insurer and clarify the language.



SECURE AND SAVE

Break 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.
2. **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

The 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 star ratings



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 SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum	Item Limit
★★★★★ outstanding value									
Australian Unity - Everyday Care	●	✓	✓	10.00%	●	○	●	25% of SI	1000
Australian Unity - Extra Care	●	✓	✓	10.00%	●	○	●	25% of SI	2500
NRMA - Home & Contents Insurance	●	✗	✓	N/A	●	◯	◯	1000	1000
★★★★★									
Allianz - SureCover	●	✗	✓	10.00%	○	○	○	7500	2000
ANZ - Home Insurance	●	✓	✓	N/A	●	●	●	Unlimited	3000
Australian Unity - Elite Care	●	✓	✓	10.00%	●	●	●	25% of SI	2500
Budget Direct - Home Contents Insurance	●	✗	✗	N/A	○	◯	◯	3000	1000
Commonwealth Bank - Residential Home Insurance	●	✓	✓	10.00%	○	◯	◯	4000	1000
ING - Home Insurance	●	✓	✓	N/A	●	◯	●	Unlimited	3000
Real Insurance - Essential Cover	●	✓	✗	10.00%	●	◯	◯	2500	1000
★★★★									
AAMI - Home Contents Insurance	●	✗	✓	\$20.00	○	○	●	5000	1000
Allianz - SureCoverPlus	●	✗	✓	10.00%	○	○	●	7500	2000
Allianz - SureCover Gold	●	✗	✓	10.00%	○	●	●	20% of SI	2000
AON - Home Plus Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
AON - Blue Ribbon Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2500
Bendigo/Adelaide Bank - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
Bendigo/Adelaide Bank - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
Bendigo/Adelaide Bank - Accidental Damage Home	●	✓	✓	N/A	○	●	●	20% of SI	2500
CGU - Accidental Damage Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2500
CGU - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
Citibank - Home Cover	●	✗	✓	10.00%	●	◯	●	1000	1000
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
IMB - Secure Home Extra	●	✓	✓	N/A	●	○	●	20% of SI	2000
Real Insurance - Top Cover	●	✓	✗	10.00%	●	◯	◯	5000	1000
St George - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
St George - Essential Care	○	✓	✓	N/A	●	○	○	3000	500
St George - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Suncorp - Classic Home & Contents Insurance	●	✗	✓	N/A	●	◯	◯	4000	1000
Westpac - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Westpac - Essential Care	○	✓	✓	N/A	●	○	○	3000	500
Westpac - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
★★									
Catholic Church Insurance - Classic Home Insurance	●	✓	✓	10.00%	○	○	●	7500	2000
Catholic Church Insurance - Prestige Home Insurance	●	✓	✓	10.00%	○	●	●	20% of SI	2000
Catholic Church Insurance - Vital Home Insurance	●	✓	✓	10.00%	○	○	○	7500	2000
CGU - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
HSBC - Classic Home Insurance	●	✓	✓	N/A	○	○	●	7500	2000
HSBC - Vital Home Insurance	●	✓	✓	N/A	○	○	○	7500	2000
nab - National Home Insurance Essentials	●	✓	✓	10.00%	○	○	○	7500	2000
nab - National Home Insurance	●	✓	✓	10.00%	○	○	●	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 star ratings



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● standard ◐ optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum	Item Limit
★★									
QBE - Home & Content Insurance	●	✗	✓	N/A	●	◐	●	not specified*	1000
★									
Arab Bank - Home Building & Contents Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2000
HSBC - Prestige Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2000

SUPERCEDED

your guide to product excellence

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						Accidental Damage	Fusion Cover	Jewellery	
								Maximum	Item Limit



outstanding value

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Australian Unity - Extra Care	●	✓	✓	10.00%	●	○	●	25% of SI	2500
GIO - Classic Home & Contents Insurance	●	✗	✓	N/A	●	◐	◐	4000	1000



AAMI - Home Contents Insurance	●	✗	✓	\$20.00	○	○	●	5000	1000
ANZ - Home Insurance	●	✓	✓	N/A	●	●	●	Unlimited	3000
Australian Unity - Elite Care	●	✓	✓	10.00%	●	●	●	25% of SI	2500
Bank of Queensland - Secure Home Extra	●	✓	✓	N/A	●	○	●	20% of SI	2000
Budget Direct - Home Contents Insurance	●	✗	✗	N/A	○	◐	◐	3000	1000
Commonwealth Bank - Residential Home Insurance	●	✓	✓	10.00%	○	◐	◐	4000	1000
IMB - Secure Home Extra	●	✓	✓	N/A	●	○	●	20% of SI	2000
ING - Home Insurance	●	✓	✓	N/A	●	◐	●	Unlimited	3000
RACV - Home Insurance	●	✗	✓	N/A	○	◐	◐	1000	1000



Allianz - SureCover	●	✗	✓	10.00%	○	○	○	7500	2000
Allianz - SureCoverPlus	●	✗	✓	10.00%	○	○	●	7500	2000
Allianz - SureCover Gold	●	✗	✓	10.00%	○	●	●	20% of SI	2000
AON - Home Plus Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
AON - Blue Ribbon Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2500
Bank of Queensland - Secure Home Elite	●	✓	✓	N/A	●	●	●	20% of SI	2000
Bendigo/Adelaide Bank - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
Bendigo/Adelaide Bank - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
Bendigo/Adelaide Bank - Accidental Damage Home	●	✓	✓	N/A	○	●	●	20% of SI	2500
Catholic Church Insurance - Vital Home Insurance	●	✓	✓	10.00%	○	○	○	7500	2000
CGU - Accidental Damage Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2500
CGU - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
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Citibank - Home Cover Prestige	●	✗	✓	10.00%	○	◐	●	20% of SI	1750
IMB - Secure Home Elite	●	✓	✓	N/A	●	●	●	20% of SI	2000
nab - National Home Insurance	●	✓	✓	10.00%	○	○	●	7500	2000
Real Insurance - Essential Cover	●	✓	✗	10.00%	●	◐	◐	2500	1000
St George - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
St George - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Westpac - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Westpac - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000



Catholic Church Insurance - Classic Home Insurance	●	✓	✓	10.00%	○	○	●	7500	2000
Catholic Church Insurance - Prestige Home Insurance	●	✓	✓	10.00%	○	●	●	20% of SI	2000
HSBC - Vital Home Insurance	●	✓	✓	N/A	○	○	○	7500	2000
HSBC - Classic Home Insurance	●	✓	✓	N/A	○	○	●	7500	2000
nab - National Home Insurance Essentials	●	✓	✓	10.00%	○	○	○	7500	2000
Real Insurance - Top Cover	●	✓	✗	10.00%	●	◐	◐	5000	1000
St George - Essential Care	○	✓	✓	N/A	●	○	○	3000	500
Westpac - Essential Care	○	✓	✓	N/A	●	○	○	3000	500

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* 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 star ratings



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 SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum	Item Limit

★									
Arab Bank - Home Building & Contents Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2000
CGU - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
HSBC - Prestige Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2000
QBE - Home & Content Insurance	●	✗	✓	N/A	●	●	●	not specified*	1000

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home & contents insurance star ratings

Home & Contents Insurance - Low Sum Insured
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● standard ○ optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum	Item Limit

★★★★★ outstanding value

Australian Unity - Everyday Care	●	✓	✓	10.00%	●	○	●	25% of SI	1000
Commonwealth Bank - Residential Home Insurance	●	✓	✓	10.00%	○	●	●	4000	1000
IMB - Secure Home Extra	●	✓	✓	N/A	●	○	●	20% of SI	2000

★★★★★

ANZ - Home Insurance	●	✓	✓	N/A	●	●	●	Unlimited	3000
Australian Unity - Extra Care	●	✓	✓	10.00%	●	○	●	25% of SI	2500
Citibank - Home Cover	●	✗	✓	10.00%	●	●	●	1000	1000
IMB - Secure Home Elite	●	✓	✓	N/A	●	●	●	20% of SI	2000
ING - Home Insurance	●	✓	✓	N/A	●	●	●	Unlimited	3000
NRMA - Home & Contents Insurance	●	✗	✓	N/A	○	●	●	1000	1000
Suncorp - Classic Home & Contents Insurance	●	✗	✓	N/A	●	●	●	4000	1000

★★★★

AAMI - Home Contents Insurance	●	✗	✓	\$20.00	○	○	●	5000	1000
Allianz - SureCoverPlus	●	✗	✓	10.00%	○	○	●	7500	2000
Allianz - SureCover Gold	●	✗	✓	10.00%	○	●	●	20% of SI	2000
Allianz - SureCover	●	✗	✓	10.00%	○	○	○	7500	2000
AON - Home Plus Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
AON - Blue Ribbon Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2500
Australian Unity - Elite Care	●	✓	✓	10.00%	●	●	●	25% of SI	2500
Bendigo/Adelaide Bank - Accidental Damage Home	●	✓	✓	N/A	○	●	●	20% of SI	2500
Bendigo/Adelaide Bank - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
Bendigo/Adelaide Bank - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
Budget Direct - Home Contents Insurance	●	✗	✗	N/A	○	●	●	3000	1000
CGU - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
CGU - Accidental Damage Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2500
CGU - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
Citibank - Home Cover Prestige	●	✗	✓	10.00%	○	●	●	20% of SI	1750
RACQ - Household Insurance	●	✗	✓	N/A	○	●	●	6000	2000
Real Insurance - Essential Cover	●	✓	✗	10.00%	●	●	●	2500	1000
St George - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
St George - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
St George - Essential Care	○	✓	✓	N/A	●	○	○	3000	500
Westpac - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Westpac - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Westpac - Essential Care	○	✓	✓	N/A	●	○	○	3000	500

★★★

Catholic Church Insurance - Vital Home Insurance	●	✓	✓	10.00%	○	○	○	7500	2000
HSBC - Classic Home Insurance	●	✓	✓	N/A	○	○	●	7500	2000
nab - National Home Insurance	●	✓	✓	10.00%	○	○	●	7500	2000
nab - National Home Insurance Essentials	●	✓	✓	10.00%	○	○	○	7500	2000
QBE - Home & Content Insurance	●	✗	✓	N/A	●	●	●	not specified*	1000
Suncorp - Platinum Essential Plus	●	✗	✓	N/A	●	●	●	40000	10000

★

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home & contents insurance star ratings

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 SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum	Item Limit

★									
Arab Bank - Home Building & Contents Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2000
Catholic Church Insurance - Classic Home Insurance	●	✓	✓	10.00%	○	○	●	7500	2000
Catholic Church Insurance - Prestige Home Insurance	●	✓	✓	10.00%	○	●	●	20% of SI	2000
HSBC - Prestige Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2000
HSBC - Vital Home Insurance	●	✓	✓	N/A	○	○	○	7500	2000
Real Insurance - Top Cover	●	✓	✗	10.00%	●	●	●	5000	1000

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						Accidental Damage	Fusion Cover	Jewellery	
								Maximum	Item Limit



outstanding value

IMB - Secure Home Extra	●	✓	✓	N/A	●	○	●	20% of SI	2000
SGIC - Home Insurance	●	✗	✓	N/A	○	○	○	5000	1000



Allianz - SureCoverPlus	●	✗	✓	10.00%	○	○	●	7500	2000
Australian Unity - Extra Care	●	✓	✓	10.00%	●	○	●	25% of SI	2500
Australian Unity - Everyday Care	●	✓	✓	10.00%	●	○	●	25% of SI	1000
Bank of Queensland - Secure Home Extra	●	✓	✓	N/A	●	○	●	20% of SI	2000
Commonwealth Bank - Residential Home Insurance	●	✓	✓	10.00%	○	○	○	4000	1000
IMB - Secure Home Elite	●	✓	✓	N/A	●	●	●	20% of SI	2000



AAMI - Home Contents Insurance	●	✗	✓	\$20.00	○	○	●	5000	1000
Allianz - SureCover Gold	●	✗	✓	10.00%	○	○	●	20% of SI	2000
Allianz - SureCover	●	✗	✓	10.00%	○	○	○	7500	2000
ANZ - Home Insurance	●	✓	✓	N/A	●	●	●	Unlimited	3000
AON - Blue Ribbon Home Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
Australian Unity - Elite Care	●	✓	✓	10.00%	●	●	●	25% of SI	2500
Bank of Queensland - Secure Home Elite	●	✓	✓	N/A	●	●	●	20% of SI	2000
Bank SA - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Bank SA - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Bendigo/Adelaide Bank - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
Bendigo/Adelaide Bank - Accidental Damage Home	●	✓	✓	N/A	○	○	●	20% of SI	2500
Budget Direct - Home Contents Insurance	●	✗	✗	N/A	○	○	○	3000	1000
Catholic Church Insurance - Vital Home Insurance	●	✓	✓	10.00%	○	○	○	7500	2000
CGU - Accidental Damage Home Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
Citibank - Home Cover	●	✗	✓	10.00%	●	○	●	1000	1000
nab - National Home Insurance Essentials	●	✓	✓	10.00%	○	○	○	7500	2000
nab - National Home Insurance	●	✓	✓	10.00%	○	○	●	7500	2000
RAA - Home & Contents Insurance	●	✓	✓	N/A	○	○	●	5000	1500
St George - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Westpac - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Westpac - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000



AON - Home Plus Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
Bendigo/Adelaide Bank - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
CGU - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
Citibank - Home Cover Prestige	●	✗	✓	10.00%	○	○	●	20% of SI	1750
HSBC - Classic Home Insurance	●	✓	✓	N/A	○	○	●	7500	2000
HSBC - Vital Home Insurance	●	✓	✓	N/A	○	○	○	7500	2000
ING - Home Insurance	●	✓	✓	N/A	●	○	●	Unlimited	3000
St George - Essential Care	○	✓	✓	N/A	●	○	○	3000	500
Westpac - Essential Care	○	✓	✓	N/A	●	○	○	3000	500



Arab Bank - Home Building & Contents Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2000
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home & contents insurance star ratings

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● standard ○ optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum	Item Limit

Catholic Church Insurance - Prestige Home Insurance	●	✓	✓	10.00%	○	●	●	20% of SI	2000
Catholic Church Insurance - Classic Home Insurance	●	✓	✓	10.00%	○	○	●	7500	2000
CGU - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
HSBC - Prestige Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2000
QBE - Home & Content Insurance	●	✗	✓	N/A	●	○	●	not specified*	1000
Real Insurance - Top Cover	●	✓	✗	10.00%	●	○	○	5000	1000

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PROFILE SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum	Item Limit
★★★★★ outstanding value									
AAMI - Home Contents Insurance	●	✗	✓	\$20.00	○	○	●	5000	1000
Commonwealth Bank - Residential Home Insurance	●	✓	✓	10.00%	○	●	●	4000	1000
★★★★★									
ANZ - Home Insurance	●	✓	✓	N/A	●	●	●	Unlimited	3000
Australian Unity - Everyday Care	●	✓	✓	10.00%	●	○	●	25% of SI	1000
Australian Unity - Extra Care	●	✓	✓	10.00%	●	○	●	25% of SI	2500
Budget Direct - Home Contents Insurance	●	✗	✗	N/A	○	●	●	3000	1000
IMB - Secure Home Extra	●	✓	✓	N/A	●	○	●	20% of SI	2000
ING - Home Insurance	●	✓	✓	N/A	●	●	●	Unlimited	3000
★★★★									
Allianz - SureCoverPlus	●	✗	✓	10.00%	○	○	●	7500	2000
Allianz - SureCover Gold	●	✗	✓	10.00%	○	●	●	20% of SI	2000
Allianz - SureCover	●	✗	✓	10.00%	○	○	○	7500	2000
AON - Home Plus Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
AON - Blue Ribbon Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2500
Australian Unity - Elite Care	●	✓	✓	10.00%	●	●	●	25% of SI	2500
Bendigo/Adelaide Bank - Accidental Damage Home	●	✓	✓	N/A	○	●	●	20% of SI	2500
Bendigo/Adelaide Bank - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
Bendigo/Adelaide Bank - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
Catholic Church Insurance - Vital Home Insurance	●	✓	✓	10.00%	○	○	○	7500	2000
CGU - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
CGU - Accidental Damage Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2500
Citibank - Home Cover	●	✗	✓	10.00%	●	●	●	1000	1000
Citibank - Home Cover Prestige	●	✗	✓	10.00%	○	●	●	20% of SI	1750
IMB - Secure Home Elite	●	✓	✓	N/A	●	●	●	20% of SI	2000
nab - National Home Insurance	●	✓	✓	10.00%	○	○	●	7500	2000
nab - National Home Insurance Essentials	●	✓	✓	10.00%	○	○	○	7500	2000
Real Insurance - Essential Cover	●	✓	✗	10.00%	●	●	●	2500	1000
St George - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
St George - Essential Care	○	✓	✓	N/A	●	○	○	3000	500
St George - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Westpac - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Westpac - Essential Care	○	✓	✓	N/A	●	○	○	3000	500
Westpac - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
★★★									
Catholic Church Insurance - Classic Home Insurance	●	✓	✓	10.00%	○	○	●	7500	2000
Catholic Church Insurance - Prestige Home Insurance	●	✓	✓	10.00%	○	●	●	20% of SI	2000
CGU - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
HSBC - Vital Home Insurance	●	✓	✓	N/A	○	○	○	7500	2000
HSBC - Classic Home Insurance	●	✓	✓	N/A	○	○	●	7500	2000
QBE - Home & Content Insurance	●	✗	✓	N/A	●	●	●	not specified*	1000
★									
Arab Bank - Home Building & Contents Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2000

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● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum	Item Limit
★ HSBC - Prestige Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2000
Real Insurance - Top Cover	●	✓	✗	10.00%	●	●	●	5000	1000

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						Accidental Damage	Fusion Cover	Jewellery	
								Maximum	Item Limit



outstanding value

Australian Unity - Extra Care	●	✓	✓	10.00%	●	○	●	25% of SI	2500
Australian Unity - Everyday Care	●	✓	✓	10.00%	●	○	●	25% of SI	1000
IMB - Secure Home Extra	●	✓	✓	N/A	●	○	●	20% of SI	2000



Allianz - SureCoverPlus	●	✗	✓	10.00%	○	○	●	7500	2000
Australian Unity - Elite Care	●	✓	✓	10.00%	●	●	●	25% of SI	2500
Bank of Queensland - Secure Home Extra	●	✓	✓	N/A	●	○	●	20% of SI	2000
Budget Direct - Home Contents Insurance	●	✗	✗	N/A	○	○	○	3000	1000
Commonwealth Bank - Residential Home Insurance	●	✓	✓	10.00%	○	○	○	4000	1000
GIO - Classic Home & Contents Insurance	●	✗	✓	N/A	●	○	○	4000	1000
IMB - Secure Home Elite	●	✓	✓	N/A	●	●	●	20% of SI	2000



AAMI - Home Contents Insurance	●	✗	✓	\$20.00	○	○	●	5000	1000
Allianz - SureCover	●	✗	✓	10.00%	○	○	○	7500	2000
Allianz - SureCover Gold	●	✗	✓	10.00%	○	●	●	20% of SI	2000
ANZ - Home Insurance	●	✓	✓	N/A	●	●	●	Unlimited	3000
AON - Home Plus Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
AON - Blue Ribbon Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2500
Bank of Queensland - Secure Home Elite	●	✓	✓	N/A	●	●	●	20% of SI	2000
Bank West - Secure Home Extra Insurance	●	✓	✓	N/A	●	○	●	20% of SI	2000
Bendigo/Adelaide Bank - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
Bendigo/Adelaide Bank - Accidental Damage Home	●	✓	✓	N/A	○	●	●	20% of SI	2500
Bendigo/Adelaide Bank - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
Citibank - Home Cover	●	✗	✓	10.00%	●	○	●	1000	1000
Citibank - Home Cover Prestige	●	✗	✓	10.00%	○	○	●	20% of SI	1750
ING - Home Insurance	●	✓	✓	N/A	●	○	●	Unlimited	3000
Real Insurance - Essential Cover	●	✓	✗	10.00%	●	○	○	2500	1000
Real Insurance - Top Cover	●	✓	✗	10.00%	●	○	○	5000	1000
SGIO - Home Insurance	●	✗	✓	N/A	○	○	○	5000	1000
St George - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
St George - Essential Care	○	✓	✓	N/A	●	○	○	3000	500
St George - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Westpac - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Westpac - Essential Care	○	✓	✓	N/A	●	○	○	3000	500
Westpac - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000



Catholic Church Insurance - Prestige Home Insurance	●	✓	✓	10.00%	○	●	●	20% of SI	2000
Catholic Church Insurance - Vital Home Insurance	●	✓	✓	10.00%	○	○	○	7500	2000
CGU - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
CGU - Accidental Damage Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2500
HSBC - Vital Home Insurance	●	✓	✓	N/A	○	○	○	7500	2000
HSBC - Classic Home Insurance	●	✓	✓	N/A	○	○	●	7500	2000
nab - National Home Insurance	●	✓	✓	10.00%	○	○	●	7500	2000
nab - National Home Insurance Essentials	●	✓	✓	10.00%	○	○	○	7500	2000

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						Accidental Damage	Fusion Cover	Jewellery		
								Maximum	Item Limit	
★★★										
QBE - Home & Content Insurance	●	✗	✓	N/A	●	●	●	●	not specified*	1000
★										
Arab Bank - Home Building & Contents Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2000	
Catholic Church Insurance - Classic Home Insurance	●	✓	✓	10.00%	○	○	●	7500	2000	
CGU - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000	
HSBC - Prestige Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2000	

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* 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 star ratings



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 SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum	Item Limit



outstanding value

Australian Unity - Everyday Care	●	✓	✓	10.00%	●	○	●	25% of SI	1000
GIO - Classic Home & Contents Insurance	●	✗	✓	N/A	●	●	●	4000	1000
NRMA - Home & Contents Insurance	●	✗	✓	N/A	●	●	●	1000	1000



ANZ - Home Insurance	●	✓	✓	N/A	●	●	●	Unlimited	3000
Australian Unity - Extra Care	●	✓	✓	10.00%	●	○	●	25% of SI	2500
Budget Direct - Home Contents Insurance	●	✗	✗	N/A	○	●	●	3000	1000
Commonwealth Bank - Residential Home Insurance	●	✓	✓	10.00%	○	●	●	4000	1000
IMB - Secure Home Extra	●	✓	✓	N/A	●	○	●	20% of SI	2000
St George - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Westpac - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000



Allianz - SureCover Gold	●	✗	✓	10.00%	○	●	●	20% of SI	2000
Allianz - SureCoverPlus	●	✗	✓	10.00%	○	○	●	7500	2000
Allianz - SureCover	●	✗	✓	10.00%	○	○	○	7500	2000
AON - Blue Ribbon Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2500
AON - Home Plus Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
Australian Unity - Elite Care	●	✓	✓	10.00%	●	●	●	25% of SI	2500
Bendigo/Adelaide Bank - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
Bendigo/Adelaide Bank - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
Bendigo/Adelaide Bank - Accidental Damage Home	●	✓	✓	N/A	○	●	●	20% of SI	2500
CGU - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
CGU - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
CGU - Accidental Damage Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2500
Citibank - Home Cover	●	✗	✓	10.00%	●	●	●	1000	1000
Citibank - Home Cover Prestige	●	✗	✓	10.00%	○	●	●	20% of SI	1750
IMB - Secure Home Elite	●	✓	✓	N/A	●	●	●	20% of SI	2000
Real Insurance - Essential Cover	●	✓	✗	10.00%	●	●	●	2500	1000
St George - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
St George - Essential Care	○	✓	✓	N/A	●	○	○	3000	500
Suncorp - Classic Home & Contents Insurance	●	✗	✓	N/A	●	●	●	4000	1000
Westpac - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Westpac - Essential Care	○	✓	✓	N/A	●	○	○	3000	500



AAMI - Home Contents Insurance	●	✗	✓	\$20.00	○	○	●	5000	1000
Catholic Church Insurance - Vital Home Insurance	●	✓	✓	10.00%	○	○	○	7500	2000
Catholic Church Insurance - Classic Home Insurance	●	✓	✓	10.00%	○	○	●	7500	2000
Catholic Church Insurance - Prestige Home Insurance	●	✓	✓	10.00%	○	●	●	20% of SI	2000
HSBC - Classic Home Insurance	●	✓	✓	N/A	○	○	●	7500	2000
ING - Home Insurance	●	✓	✓	N/A	●	●	●	Unlimited	3000
nab - National Home Insurance	●	✓	✓	10.00%	○	○	●	7500	2000
nab - National Home Insurance Essentials	●	✓	✓	10.00%	○	○	○	7500	2000
Real Insurance - Top Cover	●	✓	✗	10.00%	●	●	●	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.



home & contents insurance star ratings



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 SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum	Item Limit
★									
Arab Bank - Home Building & Contents Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2000
HSBC - Vital Home Insurance	●	✓	✓	N/A	○	○	○	7500	2000
HSBC - Prestige Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2000

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* restriction apply

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home & contents insurance star ratings



Home & Contents Insurance - High Sum Insured
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● standard ○ optional ◯ not available

PROFILE SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum	Item Limit

★★★★★ outstanding value

Australian Unity - Extra Care	●	✓	✓	10.00%	●	○	●	25% of SI	2500
Australian Unity - Everyday Care	●	✓	✓	10.00%	●	○	●	25% of SI	1000
Commonwealth Bank - Residential Home Insurance	●	✓	✓	10.00%	○	◯	◯	4000	1000
IMB - Secure Home Extra	●	✓	✓	N/A	●	○	●	20% of SI	2000

★★★★★

AAMI - Home Contents Insurance	●	✗	✓	\$20.00	○	○	●	5000	1000
Allianz - SureCoverPlus	●	✗	✓	10.00%	○	○	●	7500	2000
Australian Unity - Elite Care	●	✓	✓	10.00%	●	●	●	25% of SI	2500
Bank of Queensland - Secure Home Extra	●	✓	✓	N/A	●	○	●	20% of SI	2000
St George - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Westpac - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000

★★★★

Allianz - SureCover	●	✗	✓	10.00%	○	○	○	7500	2000
Allianz - SureCover Gold	●	✗	✓	10.00%	○	●	●	20% of SI	2000
ANZ - Home Insurance	●	✓	✓	N/A	●	●	●	Unlimited	3000
Bank of Queensland - Secure Home Elite	●	✓	✓	N/A	●	●	●	20% of SI	2000
Bendigo/Adelaide Bank - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
Bendigo/Adelaide Bank - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
Bendigo/Adelaide Bank - Accidental Damage Home	●	✓	✓	N/A	○	●	●	20% of SI	2500
Budget Direct - Home Contents Insurance	●	✗	✗	N/A	○	◯	◯	3000	1000
Catholic Church Insurance - Vital Home Insurance	●	✓	✓	10.00%	○	○	○	7500	2000
CGU - Accidental Damage Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2500
CGU - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
CGU - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
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
ING - Home Insurance	●	✓	✓	N/A	●	◯	●	Unlimited	3000
RACV - Home Insurance	●	✗	✓	N/A	○	◯	◯	1000	1000
Real Insurance - Essential Cover	●	✓	✗	10.00%	●	◯	◯	2500	1000
St George - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
St George - Essential Care	○	✓	✓	N/A	●	○	○	3000	500
Westpac - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Westpac - Essential Care	○	✓	✓	N/A	●	○	○	3000	500

★★★

AON - Home Plus Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
AON - Blue Ribbon Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2500
Catholic Church Insurance - Classic Home Insurance	●	✓	✓	10.00%	○	○	●	7500	2000
Citibank - Home Cover	●	✗	✓	10.00%	●	◯	●	1000	1000
HSBC - Classic Home Insurance	●	✓	✓	N/A	○	○	●	7500	2000
HSBC - Vital Home Insurance	●	✓	✓	N/A	○	○	○	7500	2000
nab - National Home Insurance	●	✓	✓	10.00%	○	○	●	7500	2000
nab - National Home Insurance Essentials	●	✓	✓	10.00%	○	○	○	7500	2000

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* 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 star ratings



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 SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum	Item Limit

★									
Arab Bank - Home Building & Contents Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2000
Catholic Church Insurance - Prestige Home Insurance	●	✓	✓	10.00%	○	●	●	20% of SI	2000
HSBC - Prestige Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2000
Real Insurance - Top Cover	●	✓	✗	10.00%	●	●	●	5000	1000

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home & contents insurance star ratings

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 SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum	Item Limit

★★★★★ outstanding value

Commonwealth Bank - Residential Home Insurance	●	✓	✓	10.00%	○	●	●	4000	1000
IMB - Secure Home Extra	●	✓	✓	N/A	●	○	●	20% of SI	2000

★★★★★

ANZ - Home Insurance	●	✓	✓	N/A	●	●	●	Unlimited	3000
Bendigo/Adelaide Bank - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
Bendigo/Adelaide Bank - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
IMB - Secure Home Elite	●	✓	✓	N/A	●	●	●	20% of SI	2000
St George - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
St George - Essential Care	○	✓	✓	N/A	●	○	○	3000	500
Westpac - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Westpac - Essential Care	○	✓	✓	N/A	●	○	○	3000	500

★★★★

Allianz - SureCoverPlus	●	✗	✓	10.00%	○	○	●	7500	2000
AON - Home Plus Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
AON - Blue Ribbon Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2500
Australian Unity - Elite Care	●	✓	✓	10.00%	●	●	●	25% of SI	2500
Australian Unity - Everyday Care	●	✓	✓	10.00%	●	○	●	25% of SI	1000
Australian Unity - Extra Care	●	✓	✓	10.00%	●	○	●	25% of SI	2500
Bendigo/Adelaide Bank - Accidental Damage Home	●	✓	✓	N/A	○	●	●	20% of SI	2500
Budget Direct - Home Contents Insurance	●	✗	✗	N/A	○	●	●	3000	1000
CGU - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
CGU - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
CGU - Accidental Damage Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2500
ING - Home Insurance	●	✓	✓	N/A	●	●	●	Unlimited	3000
NRMA - Home & Contents Insurance	●	✗	✓	N/A	○	●	●	1000	1000
RACQ - Household Insurance	●	✗	✓	N/A	●	●	●	6000	2000
Real Insurance - Essential Cover	●	✓	✗	10.00%	●	●	●	2500	1000
St George - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Suncorp - Platinum Essential Plus	●	✗	✓	N/A	●	●	●	40000	10000
Suncorp - Classic Home & Contents Insurance	●	✗	✓	N/A	●	●	●	4000	1000
Westpac - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000

★★★

AAMI - Home Contents Insurance	●	✗	✓	\$20.00	○	○	●	5000	1000
Allianz - SureCover Gold	●	✗	✓	10.00%	○	●	●	20% of SI	2000
Allianz - SureCover	●	✗	✓	10.00%	○	○	○	7500	2000
Catholic Church Insurance - Vital Home Insurance	●	✓	✓	10.00%	○	○	○	7500	2000
Catholic Church Insurance - Prestige Home Insurance	●	✓	✓	10.00%	○	●	●	20% of SI	2000
Catholic Church Insurance - Classic Home Insurance	●	✓	✓	10.00%	○	○	●	7500	2000
HSBC - Classic Home Insurance	●	✓	✓	N/A	○	○	●	7500	2000
nab - National Home Insurance	●	✓	✓	10.00%	○	○	●	7500	2000
nab - National Home Insurance Essentials	●	✓	✓	10.00%	○	○	○	7500	2000
Real Insurance - Top Cover	●	✓	✗	10.00%	●	●	●	5000	1000

★

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* 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 star ratings

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 SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum	Item Limit

★									
Arab Bank - Home Building & Contents Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2000
HSBC - Prestige Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2000
HSBC - Vital Home Insurance	●	✓	✓	N/A	○	○	○	7500	2000

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home & contents insurance star ratings

Home & Contents Insurance - High Sum Insured
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● standard ○ optional ◯ not available

PROFILE SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum	Item Limit
★★★★★ outstanding value									
Commonwealth Bank - Residential Home Insurance	●	✓	✓	10.00%	○	●	●	4000	1000
IMB - Secure Home Extra	●	✓	✓	N/A	●	○	●	20% of SI	2000
RAA - Home & Contents Insurance	●	✓	✓	N/A	○	●	●	5000	1500
SGIC - Home Insurance	●	✗	✓	N/A	○	●	●	5000	1000
★★★★★									
Australian Unity - Everyday Care	●	✓	✓	10.00%	●	○	●	25% of SI	1000
Bank of Queensland - Secure Home Extra	●	✓	✓	N/A	●	○	●	20% of SI	2000
Bank SA - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
IMB - Secure Home Elite	●	✓	✓	N/A	●	●	●	20% of SI	2000
Westpac - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
★★★★									
AAMI - Home Contents Insurance	●	✗	✓	\$20.00	○	○	●	5000	1000
Allianz - SureCoverPlus	●	✗	✓	10.00%	○	○	●	7500	2000
Allianz - SureCover Gold	●	✗	✓	10.00%	○	●	●	20% of SI	2000
ANZ - Home Insurance	●	✓	✓	N/A	●	●	●	Unlimited	3000
Australian Unity - Elite Care	●	✓	✓	10.00%	●	●	●	25% of SI	2500
Australian Unity - Extra Care	●	✓	✓	10.00%	●	○	●	25% of SI	2500
Bank of Queensland - Secure Home Elite	●	✓	✓	N/A	●	●	●	20% of SI	2000
Bank SA - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Bank SA - Essential Care	○	✓	✓	N/A	●	○	○	3000	500
Bendigo/Adelaide Bank - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
Bendigo/Adelaide Bank - Accidental Damage Home	●	✓	✓	N/A	○	●	●	20% of SI	2500
Bendigo/Adelaide Bank - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
Budget Direct - Home Contents Insurance	●	✗	✗	N/A	○	●	●	3000	1000
CGU - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
CGU - Accidental Damage Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2500
ING - Home Insurance	●	✓	✓	N/A	●	●	●	Unlimited	3000
nab - National Home Insurance	●	✓	✓	10.00%	○	○	●	7500	2000
nab - National Home Insurance Essentials	●	✓	✓	10.00%	○	○	○	7500	2000
Real Insurance - Essential Cover	●	✓	✗	10.00%	●	●	●	2500	1000
St George - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
St George - Essential Care	○	✓	✓	N/A	●	○	○	3000	500
Westpac - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
★★★									
AON - Home Plus Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
AON - Blue Ribbon Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2500
Catholic Church Insurance - Classic Home Insurance	●	✓	✓	10.00%	○	○	●	7500	2000
Catholic Church Insurance - Prestige Home Insurance	●	✓	✓	10.00%	○	●	●	20% of SI	2000
Catholic Church Insurance - Vital Home Insurance	●	✓	✓	10.00%	○	○	○	7500	2000
CGU - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
HSBC - Classic Home Insurance	●	✓	✓	N/A	○	○	●	7500	2000
HSBC - Vital Home Insurance	●	✓	✓	N/A	○	○	○	7500	2000
★★									

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home & contents insurance star ratings

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 SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum	Item Limit

★									
Arab Bank - Home Building & Contents Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2000
HSBC - Prestige Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2000
Real Insurance - Top Cover	●	✓	✗	10.00%	●	●	●	5000	1000

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home & contents insurance star ratings



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

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PROFILE SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum	Item Limit

★★★★★ outstanding value

AAMI - Home Contents Insurance	●	✗	✓	\$20.00	○	○	●	5000	1000
Commonwealth Bank - Residential Home Insurance	●	✓	✓	10.00%	○	◯	◯	4000	1000

★★★★★

ANZ - Home Insurance	●	✓	✓	N/A	●	●	●	Unlimited	3000
Budget Direct - Home Contents Insurance	●	✗	✗	N/A	○	◯	◯	3000	1000
IMB - Secure Home Extra	●	✓	✓	N/A	●	○	●	20% of SI	2000

★★★★

Allianz - SureCoverPlus	●	✗	✓	10.00%	○	○	●	7500	2000
Allianz - SureCover	●	✗	✓	10.00%	○	○	○	7500	2000
Allianz - SureCover Gold	●	✗	✓	10.00%	○	●	●	20% of SI	2000
AON - Home Plus Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
AON - Blue Ribbon Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2500
Australian Unity - Elite Care	●	✓	✓	10.00%	●	●	●	25% of SI	2500
Australian Unity - Extra Care	●	✓	✓	10.00%	●	○	●	25% of SI	2500
Australian Unity - Everyday Care	●	✓	✓	10.00%	●	○	●	25% of SI	1000
Bendigo/Adelaide Bank - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
Bendigo/Adelaide Bank - Accidental Damage Home	●	✓	✓	N/A	○	●	●	20% of SI	2500
Bendigo/Adelaide Bank - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
CGU - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
CGU - Accidental Damage Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2500
CGU - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
Citibank - Home Cover	●	✗	✓	10.00%	●	◯	●	1000	1000
Citibank - Home Cover Prestige	●	✗	✓	10.00%	○	◯	●	20% of SI	1750
IMB - Secure Home Elite	●	✓	✓	N/A	●	●	●	20% of SI	2000
ING - Home Insurance	●	✓	✓	N/A	●	◯	●	Unlimited	3000
St George - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
St George - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
St George - Essential Care	○	✓	✓	N/A	●	○	○	3000	500
Westpac - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Westpac - Essential Care	○	✓	✓	N/A	●	○	○	3000	500
Westpac - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000

★★★

Catholic Church Insurance - Classic Home Insurance	●	✓	✓	10.00%	○	○	●	7500	2000
Catholic Church Insurance - Vital Home Insurance	●	✓	✓	10.00%	○	○	○	7500	2000
Catholic Church Insurance - Prestige Home Insurance	●	✓	✓	10.00%	○	●	●	20% of SI	2000
HSBC - Classic Home Insurance	●	✓	✓	N/A	○	○	●	7500	2000
HSBC - Vital Home Insurance	●	✓	✓	N/A	○	○	○	7500	2000
nab - National Home Insurance	●	✓	✓	10.00%	○	○	●	7500	2000
nab - National Home Insurance Essentials	●	✓	✓	10.00%	○	○	○	7500	2000
Real Insurance - Essential Cover	●	✓	✗	10.00%	●	◯	◯	2500	1000

★

Arab Bank - Home Building & Contents Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2000
HSBC - Prestige Home Insurance	●	✓	✓	N/A	○	●	●	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.



home & contents insurance star ratings

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 SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum	Item Limit

★★★★★ outstanding value

Commonwealth Bank - Residential Home Insurance	●	✓	✓	10.00%	○	●	●	4000	1000
GIO - Classic Home & Contents Insurance	●	✗	✓	N/A	●	●	●	4000	1000
IMB - Secure Home Extra	●	✓	✓	N/A	●	○	●	20% of SI	2000

★★★★★

Bank of Queensland - Secure Home Extra	●	✓	✓	N/A	●	○	●	20% of SI	2000
Bank West - Secure Home Extra Insurance	●	✓	✓	N/A	●	○	●	20% of SI	2000
IMB - Secure Home Elite	●	✓	✓	N/A	●	●	●	20% of SI	2000
SGIO - Home Insurance	●	✗	✓	N/A	●	●	●	5000	1000
St George - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Westpac - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000

★★★★

AAMI - Home Contents Insurance	●	✗	✓	\$20.00	○	○	●	5000	1000
Allianz - SureCoverPlus	●	✗	✓	10.00%	○	○	●	7500	2000
ANZ - Home Insurance	●	✓	✓	N/A	●	●	●	Unlimited	3000
AON - Home Plus Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
Australian Unity - Elite Care	●	✓	✓	10.00%	●	●	●	25% of SI	2500
Australian Unity - Everyday Care	●	✓	✓	10.00%	●	○	●	25% of SI	1000
Australian Unity - Extra Care	●	✓	✓	10.00%	●	○	●	25% of SI	2500
Bank of Queensland - Secure Home Elite	●	✓	✓	N/A	●	●	●	20% of SI	2000
Bendigo/Adelaide Bank - Accidental Damage Home	●	✓	✓	N/A	○	●	●	20% of SI	2500
Bendigo/Adelaide Bank - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
Bendigo/Adelaide Bank - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
Budget Direct - Home Contents Insurance	●	✗	✗	N/A	○	●	●	3000	1000
CGU - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20% of SI	2500
ING - Home Insurance	●	✓	✓	N/A	●	●	●	Unlimited	3000
St George - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
St George - Essential Care	○	✓	✓	N/A	●	○	○	3000	500
Westpac - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Westpac - Essential Care	○	✓	✓	N/A	●	○	○	3000	500

★★★

Allianz - SureCover	●	✗	✓	10.00%	○	○	○	7500	2000
Allianz - SureCover Gold	●	✗	✓	10.00%	○	●	●	20% of SI	2000
AON - Blue Ribbon Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2500
Catholic Church Insurance - Vital Home Insurance	●	✓	✓	10.00%	○	○	○	7500	2000
CGU - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
CGU - Accidental Damage Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2500
nab - National Home Insurance	●	✓	✓	10.00%	○	○	●	7500	2000
Real Insurance - Essential Cover	●	✓	✗	10.00%	●	●	●	2500	1000

★★

Arab Bank - Home Building & Contents Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2000
Catholic Church Insurance - Classic Home Insurance	●	✓	✓	10.00%	○	○	●	7500	2000
Catholic Church Insurance - Prestige Home Insurance	●	✓	✓	10.00%	○	●	●	20% of SI	2000
HSBC - Classic Home Insurance	●	✓	✓	N/A	○	○	●	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 star ratings

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 SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum	Item Limit

HSBC - Prestige Home Insurance	●	✓	✓	N/A	○	●	●	20% of SI	2000
HSBC - Vital Home Insurance	●	✓	✓	N/A	○	○	○	7500	2000
nab - National Home Insurance Essentials	●	✓	✓	10.00%	○	○	○	7500	2000
Real Insurance - Top Cover	●	✓	✗	10.00%	●	◐	◐	5000	1000

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* 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 star ratings 2010 - page 24

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

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home & contents insurance star ratings



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

● standard ○ optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions					Jewellery	
			Contents in open air covered	Accidental Damage	Fusion Cover	Maximum	Item Limit		
★★★★★ outstanding value									
Australian Unity - Everyday Care	✓	✓	●	○	●	25% of SI	1000		
Australian Unity - Extra Care	✓	✓	●	○	●	25% of SI	2500		
★★★★									
Budget Direct - Home Contents Insurance	✗	✗	●	○	○	3000	1000		
Citibank - Home Cover	✗	✓	●	○	●	1000	1000		
GIO - Classic Home & Contents Insurance	✗	✓	●	○	○	4000	1000		
NRMA - Home & Contents Insurance	✗	✓	●	○	○	1000	1000		
St George - Quality Care	✓	✗	●	○	●	5000	1000		
Westpac - Quality Care	✓	✗	●	○	●	5000	1000		
★★★★									
AAMI - Home Contents Insurance	✗	✗	●	○	●	5000	1000		
Allianz - SureCoverPlus	✗	✗	●	○	●	7500	2000		
Allianz - SureCover	✗	✗	●	○	○	7500	2000		
ANZ - Home Insurance	✓	✗	●	●	●	Unlimited	3000		
AON - Home Plus Insurance	✓	✗	●	○	●	20% of SI	2500		
AON - Blue Ribbon Home Insurance	✓	✗	●	●	●	20% of SI	2500		
Australian Unity - Elite Care	✓	✗	●	●	●	25% of SI	2500		
Bendigo/Adelaide Bank - Accidental Damage Home	✓	✗	●	●	●	20% of SI	2500		
Bendigo/Adelaide Bank - Listed Events Home Insurance	✓	✗	●	○	●	20% of SI	2500		
Bendigo/Adelaide Bank - Fundamentals Home	✓	✗	●	○	○	2000	1000		
CGU - Accidental Damage Home Insurance	✓	✗	●	●	●	20% of SI	2500		
Commonwealth Bank - Residential Home Insurance	✓	✓	●	○	○	4000	1000		
IMB - Secure Home Elite	✓	✓	●	●	●	20% of SI	2000		
IMB - Secure Home Extra	✓	✓	●	○	●	20% of SI	2000		
QBE - Home & Content Insurance	✗	✓	●	○	●	not specified*	1000		
Real Insurance - Essential Cover	✓	✗	●	○	○	2500	1000		
St George - Premier Care	✓	✗	●	●	●	10000	2000		
St George - Essential Care	✓	✗	○	○	○	3000	500		
Suncorp - Classic Home & Contents Insurance	✗	✓*	●	○	○	4000	1000		
Westpac - Premier Care	✓	✗	●	●	●	10000	2000		
Westpac - Essential Care	✓	✗	○	○	○	3000	500		
★★									
Allianz - SureCover Gold	✗	✗	●	●	●	20% of SI	2000		
Catholic Church Insurance - Classic Home Insurance	✓	✗	●	○	●	7500	2000		
Catholic Church Insurance - Vital Home Insurance	✓	✗	●	○	○	7500	2000		
CGU - Fundamentals Home	✓	✗	●	○	○	2000	1000		
CGU - Listed Events Home Insurance	✓	✗	●	○	●	20% of SI	2500		
HSBC - Vital Home Insurance	✓	✗	●	○	○	7500	2000		
nab - National Home Insurance	✓	✗	●	○	●	7500	2000		
nab - National Home Insurance Essentials	✓	✗	●	○	○	7500	2000		
Real Insurance - Top Cover	✓	✗	●	○	○	5000	1000		
★									
Catholic Church Insurance - Prestige Home Insurance	✓	✗	●	●	●	20% of SI	2000		

your guide to product excellence

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

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

home & contents insurance star ratings 2010 - page 1

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



home & contents insurance star ratings



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

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions				
			Contents in open air covered	Accidental Damage	Fusion Cover	Jewellery	
						Maximum	Item Limit
★ HSBC - Classic Home Insurance	✓	✗	●	○	●	7500	2000

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your guide to product excellence

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

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

home & contents insurance star ratings 2010 - page 2

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



home & contents insurance star ratings



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

● standard ○ optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions				Jewellery	
			Contents in open air covered	Accidental Damage	Fusion Cover	Maximum	Item Limit	
★★★★★ outstanding value								
Australian Unity - Everyday Care	✓	✓	●	○	●	25% of SI	1000	
Australian Unity - Extra Care	✓	✓	●	○	●	25% of SI	2500	
★★★★								
Australian Unity - Elite Care	✓	✗	●	●	●	25% of SI	2500	
Citibank - Home Cover	✗	✓	●	○	●	1000	1000	
GIO - Classic Home & Contents Insurance	✗	✓	●	○	○	4000	1000	
IMB - Secure Home Extra	✓	✓	●	○	●	20% of SI	2000	
St George - Quality Care	✓	✗	●	○	●	5000	1000	
Westpac - Quality Care	✓	✗	●	○	●	5000	1000	
★★★★								
AAMI - Home Contents Insurance	✗	✗	●	○	●	5000	1000	
Allianz - SureCover Gold	✗	✗	●	●	●	20% of SI	2000	
Allianz - SureCoverPlus	✗	✗	●	○	●	7500	2000	
Allianz - SureCover	✗	✗	●	○	○	7500	2000	
ANZ - Home Insurance	✓	✗	●	●	●	Unlimited	3000	
AON - Home Plus Insurance	✓	✗	●	○	●	20% of SI	2500	
AON - Blue Ribbon Home Insurance	✓	✗	●	●	●	20% of SI	2500	
Bendigo/Adelaide Bank - Listed Events Home Insurance	✓	✗	●	○	●	20% of SI	2500	
Bendigo/Adelaide Bank - Accidental Damage Home	✓	✗	●	●	●	20% of SI	2500	
Bendigo/Adelaide Bank - Fundamentals Home	✓	✗	●	○	○	2000	1000	
Budget Direct - Home Contents Insurance	✗	✗	●	○	○	3000	1000	
CGU - Listed Events Home Insurance	✓	✗	●	○	●	20% of SI	2500	
CGU - Accidental Damage Home Insurance	✓	✗	●	●	●	20% of SI	2500	
Commonwealth Bank - Residential Home Insurance	✓	✓	●	○	○	4000	1000	
IMB - Secure Home Elite	✓	✓	●	●	●	20% of SI	2000	
QBE - Home & Content Insurance	✗	✓	●	○	●	not specified*	1000	
RACV - Home Insurance	✗	✓*	●	○	○	1000	1000	
Real Insurance - Essential Cover	✓	✗	●	○	○	2500	1000	
St George - Premier Care	✓	✗	●	●	●	10000	2000	
Westpac - Premier Care	✓	✗	●	●	●	10000	2000	
★★								
Catholic Church Insurance - Prestige Home Insurance	✓	✗	●	●	●	20% of SI	2000	
Catholic Church Insurance - Classic Home Insurance	✓	✗	●	○	●	7500	2000	
Catholic Church Insurance - Vital Home Insurance	✓	✗	●	○	○	7500	2000	
HSBC - Vital Home Insurance	✓	✗	●	○	○	7500	2000	
nab - National Home Insurance	✓	✗	●	○	●	7500	2000	
nab - National Home Insurance Essentials	✓	✗	●	○	○	7500	2000	
St George - Essential Care	✓	✗	○	○	○	3000	500	
Westpac - Essential Care	✓	✗	○	○	○	3000	500	
★								
CGU - Fundamentals Home	✓	✗	●	○	○	2000	1000	
HSBC - Classic Home Insurance	✓	✗	●	○	●	7500	2000	
Real Insurance - Top Cover	✓	✗	●	○	○	5000	1000	

your guide to product excellence

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

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

home & contents insurance star ratings 2010 - page 3

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



home & contents insurance star ratings

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



● standard ○ optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value

Australian Unity - Everyday Care	✓	✓	●	○	●	25% of SI	1000
IMB - Secure Home Extra	✓	✓	●	○	●	20% of SI	2000

★★★★

Allianz - SureCover	✗	✗	●	○	○	7500	2000
Australian Unity - Extra Care	✓	✓	●	○	●	25% of SI	2500
Citibank - Home Cover	✗	✓	●	○	●	1000	1000
St George - Quality Care	✓	✗	●	○	●	5000	1000
Suncorp - Classic Home & Contents Insurance	✗	✓*	●	○	○	4000	1000
Westpac - Quality Care	✓	✗	●	○	●	5000	1000

★★★★

AAMI - Home Contents Insurance	✗	✗	●	○	●	5000	1000
Allianz - SureCoverPlus	✗	✗	●	○	●	7500	2000
Allianz - SureCover Gold	✗	✗	●	○	●	20% of SI	2000
ANZ - Home Insurance	✓	✗	●	○	●	Unlimited	3000
AON - Home Plus Insurance	✓	✗	●	○	●	20% of SI	2500
AON - Blue Ribbon Home Insurance	✓	✗	●	○	●	20% of SI	2500
Australian Unity - Elite Care	✓	✗	●	○	●	25% of SI	2500
Bendigo/Adelaide Bank - Accidental Damage Home	✓	✗	●	○	●	20% of SI	2500
Bendigo/Adelaide Bank - Listed Events Home Insurance	✓	✗	●	○	●	20% of SI	2500
Bendigo/Adelaide Bank - Fundamentals Home	✓	✗	●	○	○	2000	1000
Budget Direct - Home Contents Insurance	✗	✗	●	○	○	3000	1000
Commonwealth Bank - Residential Home Insurance	✓	✓	●	○	○	4000	1000
IMB - Secure Home Elite	✓	✓	●	○	●	20% of SI	2000
NRMA - Home & Contents Insurance	✗	✓	●	○	○	1000	1000
QBE - Home & Content Insurance	✗	✓	●	○	●	not specified*	1000
RACQ - Household Insurance	✗	✓	●	○	○	6000	2000
Real Insurance - Essential Cover	✓	✗	●	○	○	2500	1000
St George - Premier Care	✓	✗	●	○	●	10000	2000
St George - Essential Care	✓	✗	○	○	○	3000	500
Westpac - Premier Care	✓	✗	●	○	●	10000	2000
Westpac - Essential Care	✓	✗	○	○	○	3000	500

★★

Catholic Church Insurance - Classic Home Insurance	✓	✗	●	○	●	7500	2000
Catholic Church Insurance - Vital Home Insurance	✓	✗	●	○	○	7500	2000
CGU - Listed Events Home Insurance	✓	✗	●	○	●	20% of SI	2500
CGU - Accidental Damage Home Insurance	✓	✗	●	○	●	20% of SI	2500
HSBC - Vital Home Insurance	✓	✗	●	○	○	7500	2000
nab - National Home Insurance	✓	✗	●	○	●	7500	2000
nab - National Home Insurance Essentials	✓	✗	●	○	○	7500	2000
Real Insurance - Top Cover	✓	✗	●	○	○	5000	1000
Suncorp - Platinum Essential Plus	✗	✗	●	○	●	40000	10000

★

Catholic Church Insurance - Prestige Home Insurance	✓	✗	●	○	○	20% of SI	2000
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your guide to product excellence

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

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

home & contents insurance star ratings 2010 - page 4

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



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions					Jewellery	
			Contents in open air covered	Accidental Damage	Fusion Cover	Maximum	Item Limit		
★ CGU - Fundamentals Home	✓	✗	●	○	○	2000	1000		
HSBC - Classic Home Insurance	✓	✗	●	○	●	7500	2000		

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your guide to product excellence

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

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

home & contents insurance star ratings 2010 - page 5

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



home & contents insurance star ratings

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



● standard ○ optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions					Jewellery	
			Contents in open air covered	Accidental Damage	Fusion Cover	Maximum	Item Limit		
★★★★★ outstanding value									
Australian Unity - Everyday Care	✓	✓	●	○	●	25% of SI	1000		
IMB - Secure Home Extra	✓	✓	●	○	●	20% of SI	2000		
SGIC - Home Insurance	✗	✓*	●	●	●	5000	1000		
★★★★★									
Allianz - SureCoverPlus	✗	✗	●	○	●	7500	2000		
Australian Unity - Extra Care	✓	✓	●	○	●	25% of SI	2500		
Bank SA - Quality Care	✓	✗	●	○	●	5000	1000		
Westpac - Quality Care	✓	✗	●	○	●	5000	1000		
★★★★									
AAMI - Home Contents Insurance	✗	✗	●	○	●	5000	1000		
Allianz - SureCover Gold	✗	✗	●	●	●	20% of SI	2000		
Allianz - SureCover	✗	✗	●	○	○	7500	2000		
Australian Unity - Elite Care	✓	✗	●	●	●	25% of SI	2500		
Bank SA - Premier Care	✓	✗	●	●	●	10000	2000		
Bank SA - Essential Care	✓	✗	○	○	○	3000	500		
Bendigo/Adelaide Bank - Listed Events Home Insurance	✓	✗	●	○	●	20% of SI	2500		
Bendigo/Adelaide Bank - Accidental Damage Home	✓	✗	●	●	●	20% of SI	2500		
Bendigo/Adelaide Bank - Fundamentals Home	✓	✗	●	○	○	2000	1000		
Budget Direct - Home Contents Insurance	✗	✗	●	●	●	3000	1000		
Catholic Church Insurance - Classic Home Insurance	✓	✗	●	○	●	7500	2000		
Catholic Church Insurance - Vital Home Insurance	✓	✗	●	○	○	7500	2000		
Citibank - Home Cover	✗	✓	●	●	●	1000	1000		
Commonwealth Bank - Residential Home Insurance	✓	✓	●	●	●	4000	1000		
HSBC - Vital Home Insurance	✓	✗	●	○	○	7500	2000		
IMB - Secure Home Elite	✓	✓	●	●	●	20% of SI	2000		
nab - National Home Insurance	✓	✗	●	○	●	7500	2000		
nab - National Home Insurance Essentials	✓	✗	●	○	○	7500	2000		
RAA - Home & Contents Insurance	✓	✓	●	●	●	5000	1500		
Real Insurance - Essential Cover	✓	✗	●	●	●	2500	1000		
Westpac - Premier Care	✓	✗	●	●	●	10000	2000		
Westpac - Essential Care	✓	✗	○	○	○	3000	500		
★★									
ANZ - Home Insurance	✓	✗	●	●	●	Unlimited	3000		
AON - Blue Ribbon Home Insurance	✓	✗	●	●	●	20% of SI	2500		
AON - Home Plus Insurance	✓	✗	●	○	●	20% of SI	2500		
Catholic Church Insurance - Prestige Home Insurance	✓	✗	●	●	●	20% of SI	2000		
CGU - Listed Events Home Insurance	✓	✗	●	○	●	20% of SI	2500		
CGU - Accidental Damage Home Insurance	✓	✗	●	●	●	20% of SI	2500		
HSBC - Classic Home Insurance	✓	✗	●	○	●	7500	2000		
QBE - Home & Content Insurance	✗	✓	●	●	●	not specified*	1000		
Real Insurance - Top Cover	✓	✗	●	●	●	5000	1000		
★									
CGU - Fundamentals Home	✓	✗	●	○	○	2000	1000		

your guide to product excellence

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

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

home & contents insurance star ratings 2010 - page 6

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



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions					Jewellery	
			Contents in open air covered	Accidental Damage	Fusion Cover	Maximum	Item Limit		
★★★★★ outstanding value									
Australian Unity - Everyday Care	✓	✓	●	○	●	25% of SI	1000		
Australian Unity - Extra Care	✓	✓	●	○	●	25% of SI	2500		
★★★★									
AAMI - Home Contents Insurance	✗	✗	●	○	●	5000	1000		
Bendigo/Adelaide Bank - Listed Events Home Insurance	✓	✗	●	○	●	20% of SI	2500		
Bendigo/Adelaide Bank - Fundamentals Home	✓	✗	●	○	○	2000	1000		
Commonwealth Bank - Residential Home Insurance	✓	✓	●	●	●	4000	1000		
St George - Quality Care	✓	✗	●	○	●	5000	1000		
Westpac - Quality Care	✓	✗	●	○	●	5000	1000		
★★★★									
Allianz - SureCoverPlus	✗	✗	●	○	●	7500	2000		
Allianz - SureCover Gold	✗	✗	●	●	●	20% of SI	2000		
Allianz - SureCover	✗	✗	●	○	○	7500	2000		
ANZ - Home Insurance	✓	✗	●	●	●	Unlimited	3000		
AON - Home Plus Insurance	✓	✗	●	○	●	20% of SI	2500		
AON - Blue Ribbon Home Insurance	✓	✗	●	●	●	20% of SI	2500		
Australian Unity - Elite Care	✓	✗	●	●	●	25% of SI	2500		
Bendigo/Adelaide Bank - Accidental Damage Home	✓	✗	●	●	●	20% of SI	2500		
Budget Direct - Home Contents Insurance	✗	✗	●	●	●	3000	1000		
Catholic Church Insurance - Vital Home Insurance	✓	✗	●	○	○	7500	2000		
Citibank - Home Cover	✗	✓	●	●	●	1000	1000		
IMB - Secure Home Extra	✓	✓	●	○	●	20% of SI	2000		
nab - National Home Insurance	✓	✗	●	○	●	7500	2000		
nab - National Home Insurance Essentials	✓	✗	●	○	○	7500	2000		
QBE - Home & Content Insurance	✗	✓	●	●	●	not specified*	1000		
St George - Premier Care	✓	✗	●	●	●	10000	2000		
St George - Essential Care	✓	✗	○	○	○	3000	500		
Westpac - Premier Care	✓	✗	●	●	●	10000	2000		
Westpac - Essential Care	✓	✗	○	○	○	3000	500		
★★									
Catholic Church Insurance - Classic Home Insurance	✓	✗	●	○	●	7500	2000		
Catholic Church Insurance - Prestige Home Insurance	✓	✗	●	●	●	20% of SI	2000		
CGU - Accidental Damage Home Insurance	✓	✗	●	●	●	20% of SI	2500		
CGU - Listed Events Home Insurance	✓	✗	●	○	●	20% of SI	2500		
HSBC - Classic Home Insurance	✓	✗	●	○	●	7500	2000		
HSBC - Vital Home Insurance	✓	✗	●	○	○	7500	2000		
IMB - Secure Home Elite	✓	✓	●	●	●	20% of SI	2000		
★									
CGU - Fundamentals Home	✓	✗	●	○	○	2000	1000		
Real Insurance - Essential Cover	✓	✗	●	●	●	2500	1000		
Real Insurance - Top Cover	✓	✗	●	●	●	5000	1000		

your guide to product excellence

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

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

home & contents insurance star ratings 2010 - page 7

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



home & contents insurance star ratings

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



● standard ○ optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions					Jewellery	
			Contents in open air covered	Accidental Damage	Fusion Cover	Maximum	Item Limit		
★★★★★ outstanding value									
Australian Unity - Everyday Care	✓	✓	●	○	●	25% of SI	1000		
IMB - Secure Home Extra	✓	✓	●	○	●	20% of SI	2000		
★★★★★									
Australian Unity - Extra Care	✓	✓	●	○	●	25% of SI	2500		
GIO - Classic Home & Contents Insurance	✗	✓	●	○	○	4000	1000		
SGIO - Home Insurance	✗	✓*	●	○	○	5000	1000		
St George - Quality Care	✓	✗	●	○	●	5000	1000		
Westpac - Quality Care	✓	✗	●	○	●	5000	1000		
★★★★									
Allianz - SureCoverPlus	✗	✗	●	○	●	7500	2000		
Allianz - SureCover Gold	✗	✗	●	○	●	20% of SI	2000		
Allianz - SureCover	✗	✗	●	○	○	7500	2000		
ANZ - Home Insurance	✓	✗	●	○	●	Unlimited	3000		
AON - Home Plus Insurance	✓	✗	●	○	●	20% of SI	2500		
AON - Blue Ribbon Home Insurance	✓	✗	●	○	●	20% of SI	2500		
Australian Unity - Elite Care	✓	✗	●	○	●	25% of SI	2500		
Bendigo/Adelaide Bank - Listed Events Home Insurance	✓	✗	●	○	●	20% of SI	2500		
Bendigo/Adelaide Bank - Accidental Damage Home	✓	✗	●	○	●	20% of SI	2500		
Bendigo/Adelaide Bank - Fundamentals Home	✓	✗	●	○	○	2000	1000		
Budget Direct - Home Contents Insurance	✗	✗	●	○	○	3000	1000		
Catholic Church Insurance - Vital Home Insurance	✓	✗	●	○	○	7500	2000		
Citibank - Home Cover	✗	✓	●	○	●	1000	1000		
Commonwealth Bank - Residential Home Insurance	✓	✓	●	○	○	4000	1000		
IMB - Secure Home Elite	✓	✓	●	○	●	20% of SI	2000		
QBE - Home & Content Insurance	✗	✓	●	○	●	not specified*	1000		
Real Insurance - Essential Cover	✓	✗	●	○	○	2500	1000		
Real Insurance - Top Cover	✓	✗	●	○	○	5000	1000		
St George - Premier Care	✓	✗	●	○	●	10000	2000		
St George - Essential Care	✓	✗	○	○	○	3000	500		
Westpac - Premier Care	✓	✗	●	○	●	10000	2000		
Westpac - Essential Care	✓	✗	○	○	○	3000	500		
★★★									
AAMI - Home Contents Insurance	✗	✗	●	○	●	5000	1000		
Catholic Church Insurance - Prestige Home Insurance	✓	✗	●	○	●	20% of SI	2000		
Catholic Church Insurance - Classic Home Insurance	✓	✗	●	○	●	7500	2000		
CGU - Accidental Damage Home Insurance	✓	✗	●	○	●	20% of SI	2500		
HSBC - Classic Home Insurance	✓	✗	●	○	●	7500	2000		
HSBC - Vital Home Insurance	✓	✗	●	○	○	7500	2000		
nab - National Home Insurance	✓	✗	●	○	●	7500	2000		
nab - National Home Insurance Essentials	✓	✗	●	○	○	7500	2000		
★									
CGU - Listed Events Home Insurance	✓	✗	●	○	●	20% of SI	2500		
CGU - Fundamentals Home	✓	✗	●	○	○	2000	1000		

your guide to product excellence

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

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

home & contents insurance star ratings 2010 - page 8

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



home & contents insurance star ratings



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

● standard ○ optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions					Jewellery	
			Contents in open air covered	Accidental Damage	Fusion Cover	Maximum	Item Limit		
★★★★★ outstanding value									
GIO - Classic Home & Contents Insurance	✗	✓	●	○	○	4000	1000		
NRMA - Home & Contents Insurance	✗	✓	●	○	○	1000	1000		
★★★★★									
Budget Direct - Home Contents Insurance	✗	✗	●	○	○	3000	1000		
Citibank - Home Cover	✗	✓	●	○	●	1000	1000		
IMB - Secure Home Extra	✓	✓	●	○	●	20% of SI	2000		
St George - Quality Care	✓	✗	●	○	●	5000	1000		
Suncorp - Classic Home & Contents Insurance	✗	✓*	●	○	○	4000	1000		
Westpac - Quality Care	✓	✗	●	○	●	5000	1000		
★★★★									
AAMI - Home Contents Insurance	✗	✗	●	○	●	5000	1000		
Allianz - SureCoverPlus	✗	✗	●	○	●	7500	2000		
Allianz - SureCover	✗	✗	●	○	○	7500	2000		
AON - Blue Ribbon Home Insurance	✓	✗	●	●	●	20% of SI	2500		
AON - Home Plus Insurance	✓	✗	●	○	●	20% of SI	2500		
Australian Unity - Extra Care	✓	✓	●	○	●	25% of SI	2500		
Australian Unity - Everyday Care	✓	✓	●	○	●	25% of SI	1000		
Australian Unity - Elite Care	✓	✗	●	●	●	25% of SI	2500		
Bendigo/Adelaide Bank - Listed Events Home Insurance	✓	✗	●	○	●	20% of SI	2500		
Bendigo/Adelaide Bank - Accidental Damage Home	✓	✗	●	●	●	20% of SI	2500		
Bendigo/Adelaide Bank - Fundamentals Home	✓	✗	●	○	○	2000	1000		
CGU - Accidental Damage Home Insurance	✓	✗	●	●	●	20% of SI	2500		
CGU - Listed Events Home Insurance	✓	✗	●	○	●	20% of SI	2500		
CGU - Fundamentals Home	✓	✗	●	○	○	2000	1000		
Commonwealth Bank - Residential Home Insurance	✓	✓	●	○	○	4000	1000		
IMB - Secure Home Elite	✓	✓	●	●	●	20% of SI	2000		
Real Insurance - Essential Cover	✓	✗	●	○	○	2500	1000		
St George - Premier Care	✓	✗	●	●	●	10000	2000		
St George - Essential Care	✓	✗	○	○	○	3000	500		
Westpac - Premier Care	✓	✗	●	●	●	10000	2000		
Westpac - Essential Care	✓	✗	○	○	○	3000	500		
★★★									
Allianz - SureCover Gold	✗	✗	●	●	●	20% of SI	2000		
ANZ - Home Insurance	✓	✗	●	●	●	Unlimited	3000		
Catholic Church Insurance - Classic Home Insurance	✓	✗	●	○	●	7500	2000		
Catholic Church Insurance - Vital Home Insurance	✓	✗	●	○	○	7500	2000		
HSBC - Classic Home Insurance	✓	✗	●	○	●	7500	2000		
HSBC - Vital Home Insurance	✓	✗	●	○	○	7500	2000		
nab - National Home Insurance	✓	✗	●	○	●	7500	2000		
nab - National Home Insurance Essentials	✓	✗	●	○	○	7500	2000		
Real Insurance - Top Cover	✓	✗	●	○	○	5000	1000		
★									
Catholic Church Insurance - Prestige Home Insurance	✓	✗	●	●	●	20% of SI	2000		

your guide to product excellence

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

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

home & contents insurance star ratings 2010 - page 9

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



home & contents insurance star ratings



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

● standard ○ optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions					Jewellery	
			Contents in open air covered	Accidental Damage	Fusion Cover	Maximum	Item Limit		
★★★★★ outstanding value									
Australian Unity - Everyday Care	✓	✓	●	○	●	25% of SI	1000		
IMB - Secure Home Extra	✓	✓	●	○	●	20% of SI	2000		
★★★★★									
Australian Unity - Extra Care	✓	✓	●	○	●	25% of SI	2500		
Bendigo/Adelaide Bank - Listed Events Home Insurance	✓	✗	●	○	●	20% of SI	2500		
Bendigo/Adelaide Bank - Fundamentals Home	✓	✗	●	○	○	2000	1000		
Commonwealth Bank - Residential Home Insurance	✓	✓	●	○	○	4000	1000		
St George - Quality Care	✓	✗	●	○	●	5000	1000		
Westpac - Quality Care	✓	✗	●	○	●	5000	1000		
★★★★									
AAMI - Home Contents Insurance	✗	✗	●	○	●	5000	1000		
Allianz - SureCover Gold	✗	✗	●	○	●	20% of SI	2000		
Allianz - SureCoverPlus	✗	✗	●	○	●	7500	2000		
Allianz - SureCover	✗	✗	●	○	○	7500	2000		
Australian Unity - Elite Care	✓	✗	●	○	●	25% of SI	2500		
Bendigo/Adelaide Bank - Accidental Damage Home	✓	✗	●	○	●	20% of SI	2500		
Budget Direct - Home Contents Insurance	✗	✗	●	○	○	3000	1000		
Catholic Church Insurance - Vital Home Insurance	✓	✗	●	○	○	7500	2000		
CGU - Listed Events Home Insurance	✓	✗	●	○	●	20% of SI	2500		
CGU - Accidental Damage Home Insurance	✓	✗	●	○	●	20% of SI	2500		
CGU - Fundamentals Home	✓	✗	●	○	○	2000	1000		
Citibank - Home Cover	✗	✓	●	○	●	1000	1000		
GIO - Classic Home & Contents Insurance	✗	✓	●	○	○	4000	1000		
HSBC - Vital Home Insurance	✓	✗	●	○	○	7500	2000		
IMB - Secure Home Elite	✓	✓	●	○	●	20% of SI	2000		
nab - National Home Insurance	✓	✗	●	○	●	7500	2000		
nab - National Home Insurance Essentials	✓	✗	●	○	○	7500	2000		
Real Insurance - Essential Cover	✓	✗	●	○	○	2500	1000		
St George - Premier Care	✓	✗	●	○	●	10000	2000		
St George - Essential Care	✓	✗	○	○	○	3000	500		
Westpac - Premier Care	✓	✗	●	○	●	10000	2000		
Westpac - Essential Care	✓	✗	○	○	○	3000	500		
★★★									
ANZ - Home Insurance	✓	✗	●	○	●	Unlimited	3000		
AON - Home Plus Insurance	✓	✗	●	○	●	20% of SI	2500		
AON - Blue Ribbon Home Insurance	✓	✗	●	○	●	20% of SI	2500		
Catholic Church Insurance - Classic Home Insurance	✓	✗	●	○	●	7500	2000		
Catholic Church Insurance - Prestige Home Insurance	✓	✗	●	○	●	20% of SI	2000		
HSBC - Classic Home Insurance	✓	✗	●	○	●	7500	2000		
RACV - Home Insurance	✗	✓*	●	○	○	1000	1000		
★									
Real Insurance - Top Cover	✓	✗	●	○	○	5000	1000		

your guide to product excellence

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

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



home & contents insurance star ratings

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



● standard ○ optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions					Jewellery	
			Contents in open air covered	Accidental Damage	Fusion Cover	Maximum	Item Limit		
★★★★★ outstanding value									
St George - Quality Care	✓	✗	●	○	●	5000	1000		
Westpac - Quality Care	✓	✗	●	○	●	5000	1000		
★★★★★									
Bendigo/Adelaide Bank - Fundamentals Home	✓	✗	●	○	○	2000	1000		
IMB - Secure Home Extra	✓	✓	●	○	●	20% of SI	2000		
RACQ - Household Insurance	✗	✓	●	●	●	6000	2000		
St George - Essential Care	✓	✗	○	○	○	3000	500		
Suncorp - Classic Home & Contents Insurance	✗	✓*	●	●	●	4000	1000		
Westpac - Essential Care	✓	✗	○	○	○	3000	500		
★★★★									
AAMI - Home Contents Insurance	✗	✗	●	○	●	5000	1000		
Allianz - SureCoverPlus	✗	✗	●	○	●	7500	2000		
Allianz - SureCover	✗	✗	●	○	○	7500	2000		
ANZ - Home Insurance	✓	✗	●	●	●	Unlimited	3000		
AON - Blue Ribbon Home Insurance	✓	✗	●	●	●	20% of SI	2500		
AON - Home Plus Insurance	✓	✗	●	○	●	20% of SI	2500		
Australian Unity - Extra Care	✓	✓	●	○	●	25% of SI	2500		
Australian Unity - Everyday Care	✓	✓	●	○	●	25% of SI	1000		
Australian Unity - Elite Care	✓	✗	●	●	●	25% of SI	2500		
Bendigo/Adelaide Bank - Listed Events Home Insurance	✓	✗	●	○	●	20% of SI	2500		
Bendigo/Adelaide Bank - Accidental Damage Home	✓	✗	●	●	●	20% of SI	2500		
Budget Direct - Home Contents Insurance	✗	✗	●	●	●	3000	1000		
CGU - Listed Events Home Insurance	✓	✗	●	○	●	20% of SI	2500		
CGU - Accidental Damage Home Insurance	✓	✗	●	●	●	20% of SI	2500		
Commonwealth Bank - Residential Home Insurance	✓	✓	●	●	●	4000	1000		
IMB - Secure Home Elite	✓	✓	●	●	●	20% of SI	2000		
NRMA - Home & Contents Insurance	✗	✓	●	●	●	1000	1000		
Real Insurance - Essential Cover	✓	✗	●	●	●	2500	1000		
St George - Premier Care	✓	✗	●	●	●	10000	2000		
Suncorp - Platinum Essential Plus	✗	✗	●	●	●	40000	10000		
Westpac - Premier Care	✓	✗	●	●	●	10000	2000		
★★★									
Allianz - SureCover Gold	✗	✗	●	●	●	20% of SI	2000		
Catholic Church Insurance - Classic Home Insurance	✓	✗	●	○	●	7500	2000		
Catholic Church Insurance - Prestige Home Insurance	✓	✗	●	●	●	20% of SI	2000		
Catholic Church Insurance - Vital Home Insurance	✓	✗	●	○	○	7500	2000		
CGU - Fundamentals Home	✓	✗	●	○	○	2000	1000		
nab - National Home Insurance	✓	✗	●	○	●	7500	2000		
nab - National Home Insurance Essentials	✓	✗	●	○	○	7500	2000		
Real Insurance - Top Cover	✓	✗	●	●	●	5000	1000		
★									
HSBC - Classic Home Insurance	✓	✗	●	○	●	7500	2000		
HSBC - Vital Home Insurance	✓	✗	●	○	○	7500	2000		

your guide to product excellence

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

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



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions					Jewellery	
			Contents in open air covered	Accidental Damage	Fusion Cover	Maximum	Item Limit		
★★★★★ outstanding value									
Bank SA - Quality Care	✓	✗	●	○	●	5000	1000		
Westpac - Quality Care	✓	✗	●	○	●	5000	1000		
★★★★★									
Allianz - SureCoverPlus	✗	✗	●	○	●	7500	2000		
Australian Unity - Everyday Care	✓	✓	●	○	●	25% of SI	1000		
IMB - Secure Home Extra	✓	✓	●	○	●	20% of SI	2000		
RAA - Home & Contents Insurance	✓	✓	●	●	●	5000	1500		
Westpac - Essential Care	✓	✗	○	○	○	3000	500		
★★★★									
AAMI - Home Contents Insurance	✗	✗	●	○	●	5000	1000		
Allianz - SureCover Gold	✗	✗	●	●	●	20% of SI	2000		
Allianz - SureCover	✗	✗	●	○	○	7500	2000		
Australian Unity - Extra Care	✓	✓	●	○	●	25% of SI	2500		
Australian Unity - Elite Care	✓	✗	●	●	●	25% of SI	2500		
Bank SA - Premier Care	✓	✗	●	●	●	10000	2000		
Bank SA - Essential Care	✓	✗	○	○	○	3000	500		
Bendigo/Adelaide Bank - Accidental Damage Home	✓	✗	●	●	●	20% of SI	2500		
Bendigo/Adelaide Bank - Fundamentals Home	✓	✗	●	○	○	2000	1000		
Bendigo/Adelaide Bank - Listed Events Home Insurance	✓	✗	●	○	●	20% of SI	2500		
Catholic Church Insurance - Vital Home Insurance	✓	✗	●	○	○	7500	2000		
CGU - Accidental Damage Home Insurance	✓	✗	●	●	●	20% of SI	2500		
Commonwealth Bank - Residential Home Insurance	✓	✓	●	●	●	4000	1000		
HSBC - Vital Home Insurance	✓	✗	●	○	○	7500	2000		
IMB - Secure Home Elite	✓	✓	●	●	●	20% of SI	2000		
nab - National Home Insurance	✓	✗	●	○	●	7500	2000		
nab - National Home Insurance Essentials	✓	✗	●	○	○	7500	2000		
Real Insurance - Essential Cover	✓	✗	●	●	●	2500	1000		
SGIC - Home Insurance	✗	✓*	●	●	●	5000	1000		
Westpac - Premier Care	✓	✗	●	●	●	10000	2000		
★★									
ANZ - Home Insurance	✓	✗	●	●	●	Unlimited	3000		
AON - Blue Ribbon Home Insurance	✓	✗	●	●	●	20% of SI	2500		
Budget Direct - Home Contents Insurance	✗	✗	●	●	●	3000	1000		
Catholic Church Insurance - Classic Home Insurance	✓	✗	●	○	●	7500	2000		
Catholic Church Insurance - Prestige Home Insurance	✓	✗	●	●	●	20% of SI	2000		
CGU - Listed Events Home Insurance	✓	✗	●	○	●	20% of SI	2500		
CGU - Fundamentals Home	✓	✗	●	○	○	2000	1000		
HSBC - Classic Home Insurance	✓	✗	●	○	●	7500	2000		
★									
AON - Home Plus Insurance	✓	✗	●	○	●	20% of SI	2500		
Real Insurance - Top Cover	✓	✗	●	●	●	5000	1000		

your guide to product excellence

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

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



home & contents insurance star ratings

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



● standard ○ optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions					Jewellery	
			Contents in open air covered	Accidental Damage	Fusion Cover	Maximum	Item Limit		
★★★★★ outstanding value									
AAMI - Home Contents Insurance	✗	✗	●	○	●	5000	1000		
Commonwealth Bank - Residential Home Insurance	✓	✓	●	○	○	4000	1000		
★★★★★									
Australian Unity - Everyday Care	✓	✓	●	○	●	25% of SI	1000		
Australian Unity - Extra Care	✓	✓	●	○	●	25% of SI	2500		
Bendigo/Adelaide Bank - Listed Events Home Insurance	✓	✗	●	○	●	20% of SI	2500		
Bendigo/Adelaide Bank - Fundamentals Home	✓	✗	●	○	○	2000	1000		
St George - Quality Care	✓	✗	●	○	●	5000	1000		
Westpac - Quality Care	✓	✗	●	○	●	5000	1000		
★★★★									
Allianz - SureCover Gold	✗	✗	●	○	●	20% of SI	2000		
Allianz - SureCoverPlus	✗	✗	●	○	●	7500	2000		
Allianz - SureCover	✗	✗	●	○	○	7500	2000		
ANZ - Home Insurance	✓	✗	●	○	●	Unlimited	3000		
AON - Blue Ribbon Home Insurance	✓	✗	●	○	●	20% of SI	2500		
AON - Home Plus Insurance	✓	✗	●	○	●	20% of SI	2500		
Australian Unity - Elite Care	✓	✗	●	○	●	25% of SI	2500		
Bendigo/Adelaide Bank - Accidental Damage Home	✓	✗	●	○	●	20% of SI	2500		
Budget Direct - Home Contents Insurance	✗	✗	●	○	○	3000	1000		
Catholic Church Insurance - Vital Home Insurance	✓	✗	●	○	○	7500	2000		
CGU - Accidental Damage Home Insurance	✓	✗	●	○	●	20% of SI	2500		
Citibank - Home Cover	✗	✓	●	○	●	1000	1000		
HSBC - Vital Home Insurance	✓	✗	●	○	○	7500	2000		
IMB - Secure Home Extra	✓	✓	●	○	●	20% of SI	2000		
nab - National Home Insurance	✓	✗	●	○	●	7500	2000		
nab - National Home Insurance Essentials	✓	✗	●	○	○	7500	2000		
St George - Premier Care	✓	✗	●	○	●	10000	2000		
St George - Essential Care	✓	✗	○	○	○	3000	500		
Westpac - Premier Care	✓	✗	●	○	●	10000	2000		
Westpac - Essential Care	✓	✗	○	○	○	3000	500		
★★★									
Catholic Church Insurance - Classic Home Insurance	✓	✗	●	○	●	7500	2000		
Catholic Church Insurance - Prestige Home Insurance	✓	✗	●	○	●	20% of SI	2000		
CGU - Listed Events Home Insurance	✓	✗	●	○	●	20% of SI	2500		
CGU - Fundamentals Home	✓	✗	●	○	○	2000	1000		
HSBC - Classic Home Insurance	✓	✗	●	○	●	7500	2000		
IMB - Secure Home Elite	✓	✓	●	○	●	20% of SI	2000		
Real Insurance - Essential Cover	✓	✗	●	○	○	2500	1000		
★									
Real Insurance - Top Cover	✓	✗	●	○	○	5000	1000		

your guide to product excellence

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

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



home & contents insurance star ratings

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



● standard ○ optional ○ not available

PROFILE SUMMARY REPORT

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



outstanding value

GIO - Classic Home & Contents Insurance	✗	✓	●	○	○	4000	1000
IMB - Secure Home Extra	✓	✓	●	○	●	20% of SI	2000



Australian Unity - Everyday Care	✓	✓	●	○	●	25% of SI	1000
Bendigo/Adelaide Bank - Listed Events Home Insurance	✓	✗	●	○	●	20% of SI	2500
Bendigo/Adelaide Bank - Fundamentals Home	✓	✗	●	○	○	2000	1000
SGIO - Home Insurance	✗	✓*	●	○	○	5000	1000
St George - Quality Care	✓	✗	●	○	●	5000	1000
Westpac - Quality Care	✓	✗	●	○	●	5000	1000



AAMI - Home Contents Insurance	✗	✗	●	○	●	5000	1000
Allianz - SureCoverPlus	✗	✗	●	○	●	7500	2000
Allianz - SureCover	✗	✗	●	○	○	7500	2000
ANZ - Home Insurance	✓	✗	●	●	●	Unlimited	3000
AON - Home Plus Insurance	✓	✗	●	○	●	20% of SI	2500
AON - Blue Ribbon Home Insurance	✓	✗	●	●	●	20% of SI	2500
Australian Unity - Extra Care	✓	✓	●	○	●	25% of SI	2500
Australian Unity - Elite Care	✓	✗	●	●	●	25% of SI	2500
Bendigo/Adelaide Bank - Accidental Damage Home	✓	✗	●	●	●	20% of SI	2500
Budget Direct - Home Contents Insurance	✗	✗	●	○	○	3000	1000
Catholic Church Insurance - Vital Home Insurance	✓	✗	●	○	○	7500	2000
CGU - Listed Events Home Insurance	✓	✗	●	○	●	20% of SI	2500
CGU - Accidental Damage Home Insurance	✓	✗	●	●	●	20% of SI	2500
Commonwealth Bank - Residential Home Insurance	✓	✓	●	○	○	4000	1000
IMB - Secure Home Elite	✓	✓	●	●	●	20% of SI	2000
St George - Premier Care	✓	✗	●	●	●	10000	2000
St George - Essential Care	✓	✗	○	○	○	3000	500
Westpac - Premier Care	✓	✗	●	●	●	10000	2000
Westpac - Essential Care	✓	✗	○	○	○	3000	500



Allianz - SureCover Gold	✗	✗	●	●	●	20% of SI	2000
Catholic Church Insurance - Classic Home Insurance	✓	✗	●	○	●	7500	2000
CGU - Fundamentals Home	✓	✗	●	○	○	2000	1000
HSBC - Classic Home Insurance	✓	✗	●	○	●	7500	2000
HSBC - Vital Home Insurance	✓	✗	●	○	○	7500	2000
nab - National Home Insurance Essentials	✓	✗	●	○	○	7500	2000
nab - National Home Insurance	✓	✗	●	○	●	7500	2000
Real Insurance - Essential Cover	✓	✗	●	○	○	2500	1000



Catholic Church Insurance - Prestige Home Insurance	✓	✗	●	●	●	20% of SI	2000
Real Insurance - Top Cover	✓	✗	●	○	○	5000	1000

your guide to product excellence

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

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

home & contents insurance star ratings 2010 - page 14

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

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home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★★★★ outstanding value							
ANZ - Home Insurance	N/A	✓	✗	●	●	●	●
ING - Home Insurance	N/A	✓	✗	●	●	●	●
NRMA - Home & Contents Insurance	N/A	✗	✓	●	●	○	●
★★★★★							
Australian Unity - Everyday Care	10.00%	✓	✓	○	●	○	●
Australian Unity - Elite Care	10.00%	✓	✗	●	●	○	●
Commonwealth Bank - Residential Home Insurance	10.00%	✓	✓	●	●	●	○
IMB - Secure Home Elite	N/A	✓	✓	●	●	○	●
IMB - Secure Home Extra	N/A	✓	✓	○	●	○	●
Real Insurance - Essential Cover	10.00%	✓	✗	●	●	○	●
★★★★							
AAMI - Home Contents Insurance	\$20.00	✗	✗	○	●	●	○
Allianz - SureCoverPlus	10.00%	✗	✗	○	●	○	○
Allianz - SureCover Gold	10.00%	✗	✗	●	●	○	○
Allianz - SureCover	10.00%	✗	✗	○	○	○	○
AON - Home Plus Insurance	N/A	✓	✗	○	●	○	○
AON - Blue Ribbon Home Insurance	N/A	✓	✗	●	●	○	○
Australian Unity - Extra Care	10.00%	✓	✓	○	●	○	●
Bendigo/Adelaide Bank - Listed Events Home	N/A	✓	✗	○	●	○	○
Bendigo/Adelaide Bank - Fundamentals Home	N/A	✓	✗	○	○	○	○
Bendigo/Adelaide Bank - Accidental Damage Home	N/A	✓	✗	●	●	○	○
Budget Direct - Home Contents Insurance	N/A	✗	✗	●	●	○	○
CGU - Accidental Damage Home Insurance	N/A	✓	✗	●	●	○	○
CGU - Fundamentals Home	N/A	✓	✗	○	○	○	○
CGU - Listed Events Home Insurance	N/A	✓	✗	○	●	○	○
Citibank - Home Cover Prestige	10.00%	✗	✗	●	●	○	○
Real Insurance - Top Cover	10.00%	✓	✗	●	●	○	●
St George - Quality Care	N/A	✓	✗	○	●	○	○
St George - Premier Care	N/A	✓	✗	●	●	○	○
St George - Essential Care	N/A	✓	✗	○	○	○	○
Suncorp - Classic Home & Contents Insurance	N/A	✗	✓*	●	●	○	○
Westpac - Premier Care	N/A	✓	✗	●	●	○	○
Westpac - Quality Care	N/A	✓	✗	○	●	○	○
Westpac - Essential Care	N/A	✓	✗	○	○	○	○
★★							
Arab Bank - Home Building & Contents Insurance	N/A	✓	✗	●	●	○	○
Catholic Church Insurance - Vital Home Insurance	10.00%	✓	✗	○	○	○	○
Catholic Church Insurance - Classic Home Insurance	10.00%	✓	✗	○	●	○	○
Catholic Church Insurance - Prestige Home Insurance	10.00%	✓	✗	●	●	○	○
Citibank - Home Cover	10.00%	✗	✓	●	●	○	○
GIO - Classic Home & Contents Insurance	N/A	✗	✓	●	●	○	○
GIO - Platinum with Essential Plus Cover	N/A	✗	✗	●	●	○	○
HSBC - Classic Home Insurance	N/A	✓	✗	○	●	○	○
HSBC - Prestige Home Insurance	N/A	✓	✗	●	●	○	○

your guide to product excellence

* restriction apply



home & contents insurance star ratings



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

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★★							
HSBC - Vital Home Insurance	N/A	✓	✗	○	○	○	○
nab - National Home Insurance Essentials	10.00%	✓	✗	○	○	○	○
nab - National Home Insurance	10.00%	✓	✗	○	●	○	○
★							
QBE - Home & Content Insurance	N/A	✗	✓	●	●	○	●

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

home & contents insurance star ratings 2010 - page 2

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



home & contents insurance star ratings



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

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★★★★ outstanding value							
Australian Unity - Everyday Care	10.00%	✓	✓	○	●	○	●
GIO - Classic Home & Contents Insurance	N/A	✗	✓	●	●	○	●
RACV - Home Insurance	N/A	✗	✓*	●	●	○	○
★★★★★							
ANZ - Home Insurance	N/A	✓	✗	●	●	●	●
Australian Unity - Extra Care	10.00%	✓	✓	○	●	○	●
Australian Unity - Elite Care	10.00%	✓	✗	●	●	○	●
Commonwealth Bank - Residential Home Insurance	10.00%	✓	✓	●	●	●	○
IMB - Secure Home Extra	N/A	✓	✓	○	●	○	●
IMB - Secure Home Elite	N/A	✓	✓	●	●	○	●
ING - Home Insurance	N/A	✓	✗	●	●	●	●
★★★★							
AAMI - Home Contents Insurance	\$20.00	✗	✗	○	●	●	○
Allianz - SureCover	10.00%	✗	✗	○	○	○	○
Allianz - SureCoverPlus	10.00%	✗	✗	○	●	○	○
Allianz - SureCover Gold	10.00%	✗	✗	●	●	○	○
AON - Blue Ribbon Home Insurance	N/A	✓	✗	●	●	○	○
AON - Home Plus Insurance	N/A	✓	✗	○	●	○	○
Arab Bank - Home Building & Contents Insurance	N/A	✓	✗	●	●	○	○
Bank of Queensland - Secure Home Elite	N/A	✓	✗	●	●	○	○
Bank of Queensland - Secure Home Extra	N/A	✓	✗	○	●	○	○
Bendigo/Adelaide Bank - Listed Events Home	N/A	✓	✗	○	●	○	○
Bendigo/Adelaide Bank - Accidental Damage Home	N/A	✓	✗	●	●	○	○
Bendigo/Adelaide Bank - Fundamentals Home	N/A	✓	✗	○	○	○	○
Budget Direct - Home Contents Insurance	N/A	✗	✗	●	●	○	○
CGU - Fundamentals Home	N/A	✓	✗	○	○	○	○
CGU - Accidental Damage Home Insurance	N/A	✓	✗	●	●	○	○
CGU - Listed Events Home Insurance	N/A	✓	✗	○	●	○	○
Citibank - Home Cover Prestige	10.00%	✗	✗	●	●	○	○
HSBC - Prestige Home Insurance	N/A	✓	✗	●	●	○	○
Real Insurance - Essential Cover	10.00%	✓	✗	●	●	○	○
St George - Essential Care	N/A	✓	✗	○	○	○	○
St George - Premier Care	N/A	✓	✗	●	●	○	○
St George - Quality Care	N/A	✓	✗	○	●	○	○
Westpac - Essential Care	N/A	✓	✗	○	○	○	○
Westpac - Quality Care	N/A	✓	✗	○	●	○	○
Westpac - Premier Care	N/A	✓	✗	●	●	○	○
★★★							
Catholic Church Insurance - Classic Home Insurance	10.00%	✓	✗	○	●	○	○
Catholic Church Insurance - Prestige Home Insurance	10.00%	✓	✗	●	●	○	○
Catholic Church Insurance - Vital Home Insurance	10.00%	✓	✗	○	○	○	○
Citibank - Home Cover	10.00%	✗	✓	●	●	○	○
HSBC - Classic Home Insurance	N/A	✓	✗	○	●	○	○
HSBC - Vital Home Insurance	N/A	✓	✗	○	○	○	○

your guide to product excellence

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home & contents insurance star ratings



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

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★★							
nab - National Home Insurance	10.00%	✓	✗	○	●	○	○
nab - National Home Insurance Essentials	10.00%	✓	✗	○	○	○	○
Real Insurance - Top Cover	10.00%	✓	✗	◐	◐	○	●
★							
QBE - Home & Content Insurance	N/A	✗	✓	◐	●	○	●

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

home & contents insurance star ratings 2010 - page 4

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



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★★★★ outstanding value							
ANZ - Home Insurance	N/A	✓	✗	●	●	●	●
Commonwealth Bank - Residential Home Insurance	10.00%	✓	✓	●	●	●	○
IMB - Secure Home Elite	N/A	✓	✓	●	●	○	●
ING - Home Insurance	N/A	✓	✗	●	●	●	●
★★★★★							
Australian Unity - Everyday Care	10.00%	✓	✓	○	●	○	●
Bendigo/Adelaide Bank - Fundamentals Home	N/A	✓	✗	○	○	○	○
CGU - Fundamentals Home	N/A	✓	✗	○	○	○	○
Citibank - Home Cover	10.00%	✗	✓	●	●	○	●
Citibank - Home Cover Prestige	10.00%	✗	✗	●	●	○	○
IMB - Secure Home Extra	N/A	✓	✓	○	●	○	●
NRMA - Home & Contents Insurance	N/A	✗	✓	●	●	○	●
RACQ - Household Insurance	N/A	✗	✓	●	●	○	●
Suncorp - Classic Home & Contents Insurance	N/A	✗	✓*	●	●	○	●
★★★★							
AAMI - Home Contents Insurance	\$20.00	✗	✗	○	●	●	○
Allianz - SureCover Gold	10.00%	✗	✗	●	●	○	○
Allianz - SureCoverPlus	10.00%	✗	✗	○	●	○	○
Allianz - SureCover	10.00%	✗	✗	○	○	○	○
AON - Blue Ribbon Home Insurance	N/A	✓	✗	●	●	○	○
AON - Home Plus Insurance	N/A	✓	✗	○	●	○	○
Australian Unity - Extra Care	10.00%	✓	✓	○	●	○	●
Australian Unity - Elite Care	10.00%	✓	✗	●	●	○	●
Bendigo/Adelaide Bank - Accidental Damage Home	N/A	✓	✗	●	●	○	○
Bendigo/Adelaide Bank - Listed Events Home	N/A	✓	✗	○	●	○	○
Budget Direct - Home Contents Insurance	N/A	✗	✗	●	●	○	○
Catholic Church Insurance - Prestige Home Insurance	10.00%	✓	✗	●	●	○	○
CGU - Accidental Damage Home Insurance	N/A	✓	✗	●	●	○	○
CGU - Listed Events Home Insurance	N/A	✓	✗	○	●	○	○
HSBC - Prestige Home Insurance	N/A	✓	✗	●	●	○	○
Real Insurance - Essential Cover	10.00%	✓	✗	●	●	○	●
St George - Premier Care	N/A	✓	✗	●	●	○	●
St George - Quality Care	N/A	✓	✗	○	●	○	●
St George - Essential Care	N/A	✓	✗	○	○	○	●
Westpac - Essential Care	N/A	✓	✗	○	○	○	●
Westpac - Premier Care	N/A	✓	✗	●	●	○	●
Westpac - Quality Care	N/A	✓	✗	○	●	○	●
★★★							
Arab Bank - Home Building & Contents Insurance	N/A	✓	✗	●	●	○	○
Catholic Church Insurance - Vital Home Insurance	10.00%	✓	✗	○	○	○	○
Catholic Church Insurance - Classic Home Insurance	10.00%	✓	✗	○	●	○	○
HSBC - Vital Home Insurance	N/A	✓	✗	○	○	○	○
HSBC - Classic Home Insurance	N/A	✓	✗	○	●	○	○
nab - National Home Insurance	10.00%	✓	✗	○	●	○	○

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home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★							
nab - National Home Insurance Essentials	10.00%	✓	✗	○	○	○	○
QBE - Home & Content Insurance	N/A	✗	✓	◐	●	○	●
Real Insurance - Top Cover	10.00%	✓	✗	◐	◐	○	●
Suncorp - Platinum Essential Plus	N/A	✗	✗	●	●	○	●

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

home & contents insurance star ratings 2010 - page 6

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



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★★★★ outstanding value							
IMB - Secure Home Extra	N/A	✓	✓	○	●	○	●
IMB - Secure Home Elite	N/A	✓	✓	●	●	○	●
SGIC - Home Insurance	N/A	✗	✓*	●	●	○	●
★★★★★							
Allianz - SureCover Gold	10.00%	✗	✗	●	●	○	○
ANZ - Home Insurance	N/A	✓	✗	●	●	●	●
Bank of Queensland - Secure Home Elite	N/A	✓	✗	●	●	○	●
Bank of Queensland - Secure Home Extra	N/A	✓	✗	○	●	○	●
Bendigo/Adelaide Bank - Accidental Damage Home	N/A	✓	✗	●	●	○	○
Commonwealth Bank - Residential Home Insurance	10.00%	✓	✓	●	●	●	○
ING - Home Insurance	N/A	✓	✗	●	●	●	●
★★★★							
AAMI - Home Contents Insurance	\$20.00	✗	✗	○	●	●	○
Allianz - SureCover	10.00%	✗	✗	○	○	○	○
Allianz - SureCoverPlus	10.00%	✗	✗	○	●	○	○
AON - Blue Ribbon Home Insurance	N/A	✓	✗	●	●	○	○
AON - Home Plus Insurance	N/A	✓	✗	○	●	○	○
Australian Unity - Everyday Care	10.00%	✓	✓	○	●	○	●
Australian Unity - Extra Care	10.00%	✓	✓	○	●	○	●
Bank SA - Premier Care	N/A	✓	✗	●	●	○	●
Bank SA - Essential Care	N/A	✓	✗	○	○	○	●
Bank SA - Quality Care	N/A	✓	✗	○	●	○	●
Bendigo/Adelaide Bank - Listed Events Home	N/A	✓	✗	○	●	○	○
Bendigo/Adelaide Bank - Fundamentals Home	N/A	✓	✗	○	○	○	○
CGU - Listed Events Home Insurance	N/A	✓	✗	○	●	○	○
CGU - Accidental Damage Home Insurance	N/A	✓	✗	●	●	○	○
CGU - Fundamentals Home	N/A	✓	✗	○	○	○	○
Citibank - Home Cover Prestige	10.00%	✗	✗	●	●	○	○
RAA - Home & Contents Insurance	N/A	✓	✓	●	●	○	○
Real Insurance - Essential Cover	10.00%	✓	✗	●	●	○	●
St George - Quality Care	N/A	✓	✗	○	●	○	●
St George - Premier Care	N/A	✓	✗	●	●	○	●
St George - Essential Care	N/A	✓	✗	○	○	○	●
Westpac - Premier Care	N/A	✓	✗	●	●	○	●
Westpac - Essential Care	N/A	✓	✗	○	○	○	●
★★							
Arab Bank - Home Building & Contents Insurance	N/A	✓	✗	●	●	○	○
Budget Direct - Home Contents Insurance	N/A	✗	✗	●	●	○	○
Catholic Church Insurance - Prestige Home Insurance	10.00%	✓	✗	●	●	○	○
Citibank - Home Cover	10.00%	✗	✓	●	●	○	●
HSBC - Prestige Home Insurance	N/A	✓	✗	●	●	○	○
nab - National Home Insurance Essentials	10.00%	✓	✗	○	○	○	○
Real Insurance - Top Cover	10.00%	✓	✗	●	●	○	●

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home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★							
Catholic Church Insurance - Vital Home Insurance	10.00%	✓	✗	○	○	○	○
Catholic Church Insurance - Classic Home Insurance	10.00%	✓	✗	○	●	○	○
HSBC - Classic Home Insurance	N/A	✓	✗	○	●	○	○
HSBC - Vital Home Insurance	N/A	✓	✗	○	○	○	○
QBE - Home & Content Insurance	N/A	✗	✓	◐	●	○	●

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

home & contents insurance star ratings 2010 - page 8

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



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★★★★ outstanding value							
AAMI - Home Contents Insurance	\$20.00	✗	✗	○	●	●	○
Commonwealth Bank - Residential Home Insurance	10.00%	✓	✓	●	●	●	○
★★★★★							
ANZ - Home Insurance	N/A	✓	✗	●	●	●	●
Citibank - Home Cover Prestige	10.00%	✗	✗	●	●	○	○
IMB - Secure Home Extra	N/A	✓	✓	○	●	○	●
IMB - Secure Home Elite	N/A	✓	✓	●	●	○	●
ING - Home Insurance	N/A	✓	✗	●	●	●	●
★★★★							
Allianz - SureCover Gold	10.00%	✗	✗	●	●	○	○
Allianz - SureCoverPlus	10.00%	✗	✗	○	●	○	○
AON - Home Plus Insurance	N/A	✓	✗	○	●	○	○
AON - Blue Ribbon Home Insurance	N/A	✓	✗	●	●	○	○
Australian Unity - Everyday Care	10.00%	✓	✓	○	●	○	●
Australian Unity - Extra Care	10.00%	✓	✓	○	●	○	●
Australian Unity - Elite Care	10.00%	✓	✗	●	●	○	●
Bendigo/Adelaide Bank - Accidental Damage Home	N/A	✓	✗	●	●	○	○
Bendigo/Adelaide Bank - Listed Events Home	N/A	✓	✗	○	●	○	○
Bendigo/Adelaide Bank - Fundamentals Home	N/A	✓	✗	○	○	○	○
Budget Direct - Home Contents Insurance	N/A	✗	✗	●	●	○	○
CGU - Accidental Damage Home Insurance	N/A	✓	✗	●	●	○	○
CGU - Listed Events Home Insurance	N/A	✓	✗	○	●	○	○
CGU - Fundamentals Home	N/A	✓	✗	○	○	○	○
Citibank - Home Cover	10.00%	✗	✓	●	●	○	●
HSBC - Prestige Home Insurance	N/A	✓	✗	●	●	○	○
Real Insurance - Essential Cover	10.00%	✓	✗	●	●	○	●
St George - Premier Care	N/A	✓	✗	●	●	○	●
St George - Essential Care	N/A	✓	✗	○	○	○	●
St George - Quality Care	N/A	✓	✗	○	●	○	●
Westpac - Quality Care	N/A	✓	✗	○	●	○	●
Westpac - Essential Care	N/A	✓	✗	○	○	○	●
Westpac - Premier Care	N/A	✓	✗	●	●	○	●
★★★							
Allianz - SureCover	10.00%	✗	✗	○	○	○	○
Arab Bank - Home Building & Contents Insurance	N/A	✓	✗	●	●	○	○
Catholic Church Insurance - Prestige Home Insurance	10.00%	✓	✗	●	●	○	○
Catholic Church Insurance - Vital Home Insurance	10.00%	✓	✗	○	○	○	○
HSBC - Classic Home Insurance	N/A	✓	✗	○	●	○	○
nab - National Home Insurance	10.00%	✓	✗	○	●	○	○
nab - National Home Insurance Essentials	10.00%	✓	✗	○	○	○	○
Real Insurance - Top Cover	10.00%	✓	✗	●	●	○	●
★							
Catholic Church Insurance - Classic Home Insurance	10.00%	✓	✗	○	●	○	○

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home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★ HSBC - Vital Home Insurance	N/A	✓	✗	○	○	○	○
QBE - Home & Content Insurance	N/A	✗	✓	◐	●	○	●

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Home Insurance - Low Sum Insured
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● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★★★★ outstanding value							
Bank of Queensland - Secure Home Elite	N/A	✓	✗	●	●	○	●
IMB - Secure Home Extra	N/A	✓	✓	○	●	○	●
IMB - Secure Home Elite	N/A	✓	✓	●	●	○	●
★★★★★							
ANZ - Home Insurance	N/A	✓	✗	●	●	●	●
Australian Unity - Extra Care	10.00%	✓	✓	○	●	○	●
Australian Unity - Everyday Care	10.00%	✓	✓	○	●	○	●
Australian Unity - Elite Care	10.00%	✓	✗	●	●	○	●
Bank of Queensland - Secure Home Extra	N/A	✓	✗	○	●	○	●
Bank West - Secure Home Extra Insurance	N/A	✓	✗	○	●	○	●
Commonwealth Bank - Residential Home Insurance	10.00%	✓	✓	●	●	●	○
ING - Home Insurance	N/A	✓	✗	●	●	●	●
Real Insurance - Essential Cover	10.00%	✓	✗	●	●	○	●
★★★★							
AAMI - Home Contents Insurance	\$20.00	✗	✗	○	●	●	○
Allianz - SureCover Gold	10.00%	✗	✗	●	●	○	○
Allianz - SureCover	10.00%	✗	✗	○	○	○	○
Allianz - SureCoverPlus	10.00%	✗	✗	○	●	○	○
AON - Home Plus Insurance	N/A	✓	✗	○	●	○	○
AON - Blue Ribbon Home Insurance	N/A	✓	✗	●	●	○	○
Bendigo/Adelaide Bank - Accidental Damage Home	N/A	✓	✗	●	●	○	○
Bendigo/Adelaide Bank - Listed Events Home	N/A	✓	✗	○	●	○	○
Bendigo/Adelaide Bank - Fundamentals Home	N/A	✓	✗	○	○	○	○
Budget Direct - Home Contents Insurance	N/A	✗	✗	●	●	○	○
CGU - Accidental Damage Home Insurance	N/A	✓	✗	●	●	○	○
CGU - Listed Events Home Insurance	N/A	✓	✗	○	●	○	○
CGU - Fundamentals Home	N/A	✓	✗	○	○	○	○
Citibank - Home Cover	10.00%	✗	✓	●	●	○	●
Citibank - Home Cover Prestige	10.00%	✗	✗	●	●	○	○
GIO - Classic Home & Contents Insurance	N/A	✗	✓	●	●	○	●
Real Insurance - Top Cover	10.00%	✓	✗	●	●	○	●
SGIO - Home Insurance	N/A	✗	✓*	●	●	○	●
St George - Quality Care	N/A	✓	✗	○	●	○	●
St George - Premier Care	N/A	✓	✗	●	●	○	●
Westpac - Quality Care	N/A	✓	✗	○	●	○	●
Westpac - Premier Care	N/A	✓	✗	●	●	○	●
★★							
Arab Bank - Home Building & Contents Insurance	N/A	✓	✗	●	●	○	○
Catholic Church Insurance - Prestige Home Insurance	10.00%	✓	✗	●	●	○	○
Catholic Church Insurance - Vital Home Insurance	10.00%	✓	✗	○	○	○	○
HBF - Home Insurance	N/A	✗	✓	○	●	○	●
HSBC - Prestige Home Insurance	N/A	✓	✗	●	●	○	○
HSBC - Classic Home Insurance	N/A	✓	✗	○	●	○	○
nab - National Home Insurance Essentials	10.00%	✓	✗	○	○	○	○

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home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★★							
nab - National Home Insurance	10.00%	✓	✗	○	●	○	○
St George - Essential Care	N/A	✓	✗	○	○	○	●
Westpac - Essential Care	N/A	✓	✗	○	○	○	●
★							
Catholic Church Insurance - Classic Home Insurance	10.00%	✓	✗	○	●	○	○
HSBC - Vital Home Insurance	N/A	✓	✗	○	○	○	○
QBE - Home & Content Insurance	N/A	✗	✓	●	●	○	●

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

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home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover



outstanding value

ANZ - Home Insurance	N/A	✓	✗	●	●	●	●
Australian Unity - Everyday Care	10.00%	✓	✓	○	●	○	●
Commonwealth Bank - Residential Home Insurance	10.00%	✓	✓	●	●	●	○
NRMA - Home & Contents Insurance	N/A	✗	✓	●	●	○	●



Australian Unity - Elite Care	10.00%	✓	✗	●	●	○	●
Bendigo/Adelaide Bank - Fundamentals Home	N/A	✓	✗	○	○	○	○
CGU - Listed Events Home Insurance	N/A	✓	✗	○	●	○	○
CGU - Fundamentals Home	N/A	✓	✗	○	○	○	○
IMB - Secure Home Extra	N/A	✓	✓	○	●	○	●



Allianz - SureCoverPlus	10.00%	✗	✗	○	●	○	○
Allianz - SureCover Gold	10.00%	✗	✗	●	●	○	○
Allianz - SureCover	10.00%	✗	✗	○	○	○	○
AON - Home Plus Insurance	N/A	✓	✗	○	●	○	○
AON - Blue Ribbon Home Insurance	N/A	✓	✗	●	●	○	○
Australian Unity - Extra Care	10.00%	✓	✓	○	●	○	●
Bendigo/Adelaide Bank - Listed Events Home	N/A	✓	✗	○	●	○	○
Bendigo/Adelaide Bank - Accidental Damage Home	N/A	✓	✗	●	●	○	○
Budget Direct - Home Contents Insurance	N/A	✗	✗	●	●	○	○
CGU - Accidental Damage Home Insurance	N/A	✓	✗	●	●	○	○
Citibank - Home Cover	10.00%	✗	✓	●	●	○	●
Citibank - Home Cover Prestige	10.00%	✗	✗	●	●	○	○
GIO - Classic Home & Contents Insurance	N/A	✗	✓	●	●	○	●
GIO - Platinum with Essential Plus Cover	N/A	✗	✗	●	●	○	●
IMB - Secure Home Elite	N/A	✓	✓	●	●	○	●
ING - Home Insurance	N/A	✓	✗	●	●	●	●
Real Insurance - Essential Cover	10.00%	✓	✗	●	●	○	●
St George - Quality Care	N/A	✓	✗	○	●	○	●
St George - Essential Care	N/A	✓	✗	○	○	○	●
St George - Premier Care	N/A	✓	✗	●	●	○	●
Suncorp - Classic Home & Contents Insurance	N/A	✗	✓*	●	●	○	●
Westpac - Premier Care	N/A	✓	✗	●	●	○	●
Westpac - Quality Care	N/A	✓	✗	○	●	○	●
Westpac - Essential Care	N/A	✓	✗	○	○	○	●



AAMI - Home Contents Insurance	\$20.00	✗	✗	○	●	●	○
Arab Bank - Home Building & Contents Insurance	N/A	✓	✗	●	●	○	○
Catholic Church Insurance - Vital Home Insurance	10.00%	✓	✗	○	○	○	○
Catholic Church Insurance - Prestige Home Insurance	10.00%	✓	✗	●	●	○	○
Catholic Church Insurance - Classic Home Insurance	10.00%	✓	✗	○	●	○	○
HSBC - Prestige Home Insurance	N/A	✓	✗	●	●	○	○
HSBC - Classic Home Insurance	N/A	✓	✗	○	●	○	○
HSBC - Vital Home Insurance	N/A	✓	✗	○	○	○	○

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home & contents insurance star ratings



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

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★★							
nab - National Home Insurance Essentials	10.00%	✓	✗	○	○	○	○
nab - National Home Insurance	10.00%	✓	✗	○	●	○	○
Real Insurance - Top Cover	10.00%	✓	✗	◐	◐	○	●
★							
QBE - Home & Content Insurance	N/A	✗	✓	◐	●	○	●

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home & contents insurance star ratings



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

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★★★★ outstanding value							
ANZ - Home Insurance	N/A	✓	✗	●	●	●	●
Australian Unity - Everyday Care	10.00%	✓	✓	○	●	○	●
Commonwealth Bank - Residential Home Insurance	10.00%	✓	✓	●	●	●	○
ING - Home Insurance	N/A	✓	✗	●	●	●	●
RACV - Home Insurance	N/A	✗	✓*	●	●	○	○
★★★★★							
Australian Unity - Extra Care	10.00%	✓	✓	○	●	○	●
Bank of Queensland - Secure Home Extra	N/A	✓	✗	○	●	○	●
CGU - Fundamentals Home	N/A	✓	✗	○	○	○	○
IMB - Secure Home Extra	N/A	✓	✓	○	●	○	●
★★★★							
AAMI - Home Contents Insurance	\$20.00	✗	✗	○	●	●	○
Allianz - SureCover Gold	10.00%	✗	✗	●	●	○	○
Allianz - SureCover	10.00%	✗	✗	○	○	○	○
Allianz - SureCoverPlus	10.00%	✗	✗	○	●	○	○
AON - Blue Ribbon Home Insurance	N/A	✓	✗	●	●	○	○
AON - Home Plus Insurance	N/A	✓	✗	○	●	○	○
Australian Unity - Elite Care	10.00%	✓	✗	●	●	○	●
Bank of Queensland - Secure Home Elite	N/A	✓	✗	●	●	○	●
Bendigo/Adelaide Bank - Listed Events Home	N/A	✓	✗	○	●	○	○
Bendigo/Adelaide Bank - Accidental Damage Home	N/A	✓	✗	●	●	○	○
Bendigo/Adelaide Bank - Fundamentals Home	N/A	✓	✗	○	○	○	○
Budget Direct - Home Contents Insurance	N/A	✗	✗	●	●	○	○
CGU - Accidental Damage Home Insurance	N/A	✓	✗	●	●	○	○
CGU - Listed Events Home Insurance	N/A	✓	✗	○	●	○	○
Citibank - Home Cover Prestige	10.00%	✗	✗	●	●	○	○
GIO - Classic Home & Contents Insurance	N/A	✗	✓	●	●	○	●
IMB - Secure Home Elite	N/A	✓	✓	●	●	○	●
Real Insurance - Essential Cover	10.00%	✓	✗	●	●	○	●
St George - Essential Care	N/A	✓	✗	○	○	○	●
St George - Quality Care	N/A	✓	✗	○	●	○	●
St George - Premier Care	N/A	✓	✗	●	●	○	●
Westpac - Premier Care	N/A	✓	✗	●	●	○	●
Westpac - Essential Care	N/A	✓	✗	○	○	○	●
Westpac - Quality Care	N/A	✓	✗	○	●	○	●
★★★							
Arab Bank - Home Building & Contents Insurance	N/A	✓	✗	●	●	○	○
Catholic Church Insurance - Prestige Home Insurance	10.00%	✓	✗	●	●	○	○
Catholic Church Insurance - Classic Home Insurance	10.00%	✓	✗	○	●	○	○
Catholic Church Insurance - Vital Home Insurance	10.00%	✓	✗	○	○	○	○
Citibank - Home Cover	10.00%	✗	✓	●	●	○	●
HSBC - Classic Home Insurance	N/A	✓	✗	○	●	○	○
HSBC - Prestige Home Insurance	N/A	✓	✗	●	●	○	○
HSBC - Vital Home Insurance	N/A	✓	✗	○	○	○	○

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home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★★							
nab - National Home Insurance Essentials	10.00%	✓	✗	○	○	○	○
nab - National Home Insurance	10.00%	✓	✗	○	●	○	○
Real Insurance - Top Cover	10.00%	✓	✗	◐	◐	○	●
★							
QBE - Home & Content Insurance	N/A	✗	✓	◐	●	○	●

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home & contents insurance star ratings

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



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PROFILE SUMMARY REPORT

Product Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover



outstanding value

ANZ - Home Insurance	N/A	✓	✗	●	●	●	●
CGU - Fundamentals Home	N/A	✓	✗	○	○	○	○
Commonwealth Bank - Residential Home Insurance	10.00%	✓	✓	●	●	●	○



Bendigo/Adelaide Bank - Fundamentals Home	N/A	✓	✗	○	○	○	○
CGU - Listed Events Home Insurance	N/A	✓	✗	○	●	○	○
IMB - Secure Home Extra	N/A	✓	✓	○	●	○	●
IMB - Secure Home Elite	N/A	✓	✓	●	●	○	●
ING - Home Insurance	N/A	✓	✗	●	●	●	●



Allianz - SureCover Gold	10.00%	✗	✗	●	●	○	○
Allianz - SureCover	10.00%	✗	✗	○	○	○	○
Allianz - SureCoverPlus	10.00%	✗	✗	○	●	○	○
AON - Home Plus Insurance	N/A	✓	✗	○	●	○	○
AON - Blue Ribbon Home Insurance	N/A	✓	✗	●	●	○	○
Australian Unity - Extra Care	10.00%	✓	✓	○	●	○	●
Australian Unity - Everyday Care	10.00%	✓	✓	○	●	○	●
Australian Unity - Elite Care	10.00%	✓	✗	●	●	○	●
Bendigo/Adelaide Bank - Listed Events Home	N/A	✓	✗	○	●	○	○
Bendigo/Adelaide Bank - Accidental Damage Home	N/A	✓	✗	●	●	○	○
Budget Direct - Home Contents Insurance	N/A	✗	✗	●	●	○	○
CGU - Accidental Damage Home Insurance	N/A	✓	✗	●	●	○	○
Citibank - Home Cover	10.00%	✗	✓	●	●	○	●
Citibank - Home Cover Prestige	10.00%	✗	✗	●	●	○	○
NRMA - Home & Contents Insurance	N/A	✗	✓	●	●	○	○
RACQ - Household Insurance	N/A	✗	✓	●	●	○	●
Real Insurance - Essential Cover	10.00%	✓	✗	●	●	○	●
St George - Quality Care	N/A	✓	✗	○	●	○	●
St George - Essential Care	N/A	✓	✗	○	○	○	●
St George - Premier Care	N/A	✓	✗	●	●	○	●
Suncorp - Platinum Essential Plus	N/A	✗	✗	●	●	○	●
Suncorp - Classic Home & Contents Insurance	N/A	✗	✓*	●	●	○	●
Westpac - Essential Care	N/A	✓	✗	○	○	○	●
Westpac - Quality Care	N/A	✓	✗	○	●	○	●
Westpac - Premier Care	N/A	✓	✗	●	●	○	●



AAMI - Home Contents Insurance	\$20.00	✗	✗	○	●	●	○
Arab Bank - Home Building & Contents Insurance	N/A	✓	✗	●	●	○	○
Catholic Church Insurance - Vital Home Insurance	10.00%	✓	✗	○	○	○	○
Catholic Church Insurance - Prestige Home Insurance	10.00%	✓	✗	●	●	○	○
Catholic Church Insurance - Classic Home Insurance	10.00%	✓	✗	○	●	○	○
HSBC - Classic Home Insurance	N/A	✓	✗	○	●	○	○
HSBC - Prestige Home Insurance	N/A	✓	✗	●	●	○	○
nab - National Home Insurance	10.00%	✓	✗	○	●	○	○

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home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★							
nab - National Home Insurance Essentials	10.00%	✓	✗	○	○	○	○
QBE - Home & Content Insurance	N/A	✗	✓	◐	●	○	●
Real Insurance - Top Cover	10.00%	✓	✗	◐	◐	○	●
★							
HSBC - Vital Home Insurance	N/A	✓	✗	○	○	○	○

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home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★★★★ outstanding value							
Commonwealth Bank - Residential Home Insurance	10.00%	✓	✓	●	●	●	○
IMB - Secure Home Extra	N/A	✓	✓	○	●	○	●
IMB - Secure Home Elite	N/A	✓	✓	●	●	○	●
★★★★★							
ANZ - Home Insurance	N/A	✓	✗	●	●	●	●
Bank of Queensland - Secure Home Extra	N/A	✓	✗	○	●	○	●
Bank of Queensland - Secure Home Elite	N/A	✓	✗	●	●	○	●
Bendigo/Adelaide Bank - Accidental Damage Home	N/A	✓	✗	●	●	○	○
ING - Home Insurance	N/A	✓	✗	●	●	●	●
RAA - Home & Contents Insurance	N/A	✓	✓	●	●	○	●
SGIC - Home Insurance	N/A	✗	✓*	●	●	○	●
★★★★							
AAMI - Home Contents Insurance	\$20.00	✗	✗	○	●	●	○
Allianz - SureCoverPlus	10.00%	✗	✗	○	●	○	○
Allianz - SureCover Gold	10.00%	✗	✗	●	●	○	○
Allianz - SureCover	10.00%	✗	✗	○	○	○	○
AON - Home Plus Insurance	N/A	✓	✗	○	●	○	○
AON - Blue Ribbon Home Insurance	N/A	✓	✗	●	●	○	○
Australian Unity - Extra Care	10.00%	✓	✓	○	●	○	●
Australian Unity - Everyday Care	10.00%	✓	✓	○	●	○	●
Australian Unity - Elite Care	10.00%	✓	✗	●	●	○	●
Bank SA - Quality Care	N/A	✓	✗	○	●	○	●
Bank SA - Premier Care	N/A	✓	✗	●	●	○	●
Bendigo/Adelaide Bank - Fundamentals Home	N/A	✓	✗	○	○	○	○
CGU - Accidental Damage Home Insurance	N/A	✓	✗	●	●	○	○
CGU - Listed Events Home Insurance	N/A	✓	✗	○	●	○	○
CGU - Fundamentals Home	N/A	✓	✗	○	○	○	○
Citibank - Home Cover Prestige	10.00%	✗	✗	●	●	○	○
St George - Quality Care	N/A	✓	✗	○	●	○	●
St George - Premier Care	N/A	✓	✗	●	●	○	●
St George - Essential Care	N/A	✓	✗	○	○	○	●
Westpac - Quality Care	N/A	✓	✗	○	●	○	●
Westpac - Premier Care	N/A	✓	✗	●	●	○	●
★★★							
Arab Bank - Home Building & Contents Insurance	N/A	✓	✗	●	●	○	○
Budget Direct - Home Contents Insurance	N/A	✗	✗	●	●	○	○
Catholic Church Insurance - Prestige Home Insurance	10.00%	✓	✗	●	●	○	○
Catholic Church Insurance - Vital Home Insurance	10.00%	✓	✗	○	○	○	○
Citibank - Home Cover	10.00%	✗	✓	●	●	○	●
HSBC - Prestige Home Insurance	N/A	✓	✗	●	●	○	○
nab - National Home Insurance	10.00%	✓	✗	○	●	○	○
nab - National Home Insurance Essentials	10.00%	✓	✗	○	○	○	○
Real Insurance - Essential Cover	10.00%	✓	✗	●	●	○	●

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home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★							
Catholic Church Insurance - Classic Home Insurance	10.00%	✓	✗	○	●	○	○
HSBC - Classic Home Insurance	N/A	✓	✗	○	●	○	○
HSBC - Vital Home Insurance	N/A	✓	✗	○	○	○	○
QBE - Home & Content Insurance	N/A	✗	✓	◐	●	○	●
Real Insurance - Top Cover	10.00%	✓	✗	◐	◐	○	●

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Home Insurance - High Sum Insured
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PROFILE SUMMARY REPORT

Product Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover



outstanding value

Commonwealth Bank - Residential Home Insurance	10.00%	✓	✓	●	●	●	○
IMB - Secure Home Extra	N/A	✓	✓	○	●	○	●



AAMI - Home Contents Insurance	\$20.00	✗	✗	○	●	●	○
ANZ - Home Insurance	N/A	✓	✗	●	●	●	●
AON - Home Plus Insurance	N/A	✓	✗	○	●	○	○
Bendigo/Adelaide Bank - Fundamentals Home	N/A	✓	✗	○	○	○	○
CGU - Fundamentals Home	N/A	✓	✗	○	○	○	○
Citibank - Home Cover Prestige	10.00%	✗	✗	●	●	○	○
IMB - Secure Home Elite	N/A	✓	✓	●	●	○	●
ING - Home Insurance	N/A	✓	✗	●	●	●	●



Allianz - SureCover Gold	10.00%	✗	✗	●	●	○	○
Allianz - SureCover	10.00%	✗	✗	○	○	○	○
Allianz - SureCoverPlus	10.00%	✗	✗	○	●	○	○
AON - Blue Ribbon Home Insurance	N/A	✓	✗	●	●	○	○
Australian Unity - Extra Care	10.00%	✓	✓	○	●	○	●
Australian Unity - Everyday Care	10.00%	✓	✓	○	●	○	●
Australian Unity - Elite Care	10.00%	✓	✗	●	●	○	●
Bendigo/Adelaide Bank - Accidental Damage Home	N/A	✓	✗	●	●	○	○
Bendigo/Adelaide Bank - Listed Events Home	N/A	✓	✗	○	●	○	○
Budget Direct - Home Contents Insurance	N/A	✗	✗	●	●	○	○
CGU - Listed Events Home Insurance	N/A	✓	✗	○	●	○	○
CGU - Accidental Damage Home Insurance	N/A	✓	✗	●	●	○	○
Citibank - Home Cover	10.00%	✗	✓	●	●	○	●
HSBC - Prestige Home Insurance	N/A	✓	✗	●	●	○	○
Real Insurance - Essential Cover	10.00%	✓	✗	●	●	○	●
St George - Premier Care	N/A	✓	✗	●	●	○	●
St George - Essential Care	N/A	✓	✗	○	○	○	●
St George - Quality Care	N/A	✓	✗	○	●	○	●
Westpac - Quality Care	N/A	✓	✗	○	●	○	●
Westpac - Premier Care	N/A	✓	✗	●	●	○	●
Westpac - Essential Care	N/A	✓	✗	○	○	○	●



Arab Bank - Home Building & Contents Insurance	N/A	✓	✗	●	●	○	○
Catholic Church Insurance - Prestige Home Insurance	10.00%	✓	✗	●	●	○	○
Catholic Church Insurance - Vital Home Insurance	10.00%	✓	✗	○	○	○	○
HSBC - Classic Home Insurance	N/A	✓	✗	○	●	○	○
HSBC - Vital Home Insurance	N/A	✓	✗	○	○	○	○
nab - National Home Insurance	10.00%	✓	✗	○	●	○	○
nab - National Home Insurance Essentials	10.00%	✓	✗	○	○	○	○
Real Insurance - Top Cover	10.00%	✓	✗	●	●	○	●



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home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★ Catholic Church Insurance - Classic Home Insurance	10.00%	✓	✗	○	●	○	○
QBE - Home & Content Insurance	N/A	✗	✓	◐	●	○	●

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Home Insurance - High Sum Insured
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● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★★★★ outstanding value							
Commonwealth Bank - Residential Home Insurance	10.00%	✓	✓	●	●	●	○
IMB - Secure Home Extra	N/A	✓	✓	○	●	○	●
★★★★★							
ANZ - Home Insurance	N/A	✓	✗	●	●	●	●
Bank of Queensland - Secure Home Extra	N/A	✓	✗	○	●	○	●
Bank of Queensland - Secure Home Elite	N/A	✓	✗	●	●	○	●
Bank West - Secure Home Extra Insurance	N/A	✓	✗	○	●	○	●
IMB - Secure Home Elite	N/A	✓	✓	●	●	○	●
ING - Home Insurance	N/A	✓	✗	●	●	●	●
SGIO - Home Insurance	N/A	✗	✓*	●	●	○	●
St George - Essential Care	N/A	✓	✗	○	○	○	●
St George - Quality Care	N/A	✓	✗	○	●	○	●
Westpac - Essential Care	N/A	✓	✗	○	○	○	●
Westpac - Quality Care	N/A	✓	✗	○	●	○	●
★★★★							
AAMI - Home Contents Insurance	\$20.00	✗	✗	○	●	●	○
Allianz - SureCoverPlus	10.00%	✗	✗	○	●	○	○
Allianz - SureCover Gold	10.00%	✗	✗	●	●	○	○
Allianz - SureCover	10.00%	✗	✗	○	○	○	○
AON - Home Plus Insurance	N/A	✓	✗	○	●	○	○
AON - Blue Ribbon Home Insurance	N/A	✓	✗	●	●	○	○
Australian Unity - Everyday Care	10.00%	✓	✓	○	●	○	●
Australian Unity - Extra Care	10.00%	✓	✓	○	●	○	●
Australian Unity - Elite Care	10.00%	✓	✗	●	●	○	●
Bendigo/Adelaide Bank - Listed Events Home	N/A	✓	✗	○	●	○	○
Bendigo/Adelaide Bank - Accidental Damage Home	N/A	✓	✗	●	●	○	○
Bendigo/Adelaide Bank - Fundamentals Home	N/A	✓	✗	○	○	○	○
Budget Direct - Home Contents Insurance	N/A	✗	✗	●	●	○	○
CGU - Listed Events Home Insurance	N/A	✓	✗	○	●	○	○
CGU - Accidental Damage Home Insurance	N/A	✓	✗	●	●	○	○
CGU - Fundamentals Home	N/A	✓	✗	○	○	○	○
Citibank - Home Cover Prestige	10.00%	✗	✗	●	●	○	○
GIO - Classic Home & Contents Insurance	N/A	✗	✓	●	●	○	●
HBF - Home Insurance	N/A	✗	✓	○	●	○	●
Real Insurance - Essential Cover	10.00%	✓	✗	●	●	○	●
St George - Premier Care	N/A	✓	✗	●	●	○	●
Westpac - Premier Care	N/A	✓	✗	●	●	○	●
★★★							
Arab Bank - Home Building & Contents Insurance	N/A	✓	✗	●	●	○	○
Catholic Church Insurance - Classic Home Insurance	10.00%	✓	✗	○	●	○	○
Catholic Church Insurance - Prestige Home Insurance	10.00%	✓	✗	●	●	○	○
Catholic Church Insurance - Vital Home Insurance	10.00%	✓	✗	○	○	○	○
Citibank - Home Cover	10.00%	✗	✓	●	●	○	●
HSBC - Prestige Home Insurance	N/A	✓	✗	●	●	○	○

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home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★							
HSBC - Classic Home Insurance	N/A	✓	✗	○	●	○	○
HSBC - Vital Home Insurance	N/A	✓	✗	○	○	○	○
nab - National Home Insurance	10.00%	✓	✗	○	●	○	○
nab - National Home Insurance Essentials	10.00%	✓	✗	○	○	○	○
Real Insurance - Top Cover	10.00%	✓	✗	◐	◐	○	●
★							
QBE - Home & Content Insurance	N/A	✗	✓	◐	●	○	●

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

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
			Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★						
Catholic Church Insurance - Classic Home Insurance	✓	✗	○	●	○	○
HSBC - Classic Home Insurance	✓	✗	○	●	○	○
HSBC - Vital Home Insurance	✓	✗	○	○	○	○
QBE - Home & Content Insurance	✗	✓	●	●	○	●

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Home Insurance - High Sum Insured
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● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
			Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover



outstanding value

CGU - Fundamentals Home	✓	✗	○	○	○	○
Commonwealth Bank - Residential Home Insurance	✓	✓	●	●	●	○
ING - Home Insurance	✓	✗	●	●	●	●



Bendigo/Adelaide Bank - Fundamentals Home	✓	✗	○	○	○	○
Bendigo/Adelaide Bank - Listed Events Home Insurance	✓	✗	○	●	○	○
CGU - Accidental Damage Home Insurance	✓	✗	●	●	○	○
CGU - Listed Events Home Insurance	✓	✗	○	●	○	○
IMB - Secure Home Elite	✓	✓	●	●	○	●
IMB - Secure Home Extra	✓	✓	○	●	○	●



Allianz - SureCover Gold	✗	✗	●	●	○	○
Allianz - SureCoverPlus	✗	✗	○	●	○	○
Allianz - SureCover	✗	✗	○	○	○	○
ANZ - Home Insurance	✓	✗	●	●	○	●
AON - Blue Ribbon Home Insurance	✓	✗	●	●	○	○
AON - Home Plus Insurance	✓	✗	○	●	○	○
Australian Unity - Everyday Care	✓	✓	○	●	○	●
Australian Unity - Extra Care	✓	✓	○	●	○	●
Australian Unity - Elite Care	✓	✗	●	●	○	●
Bendigo/Adelaide Bank - Accidental Damage Home Insurance	✓	✗	●	●	○	○
Budget Direct - Home Contents Insurance	✗	✗	●	●	○	○
Citibank - Home Cover	✗	✓	●	●	○	●
Citibank - Home Cover Prestige	✗	✗	●	●	○	○
NRMA - Home & Contents Insurance	✗	✓	●	●	○	○
Real Insurance - Essential Cover	✗	✗	●	●	○	●
St George - Essential Care	✓	✗	○	○	○	●
St George - Quality Care	✓	✗	○	●	○	●
St George - Premier Care	✓	✗	●	●	○	●
Suncorp - Platinum Essential Plus	✗	✗	●	●	○	●
Suncorp - Classic Home & Contents Insurance	✗	✓*	●	●	○	●
Westpac - Quality Care	✓	✗	○	●	○	●
Westpac - Premier Care	✓	✗	●	●	○	●
Westpac - Essential Care	✓	✗	○	○	○	●



AAMI - Home Contents Insurance	✗	✗	○	●	●	○
Arab Bank - Home Building & Contents Insurance	✓	✗	●	●	○	○
Catholic Church Insurance - Prestige Home Insurance	✓	✗	●	●	○	○
HSBC - Prestige Home Insurance	✓	✗	●	●	○	○
HSBC - Classic Home Insurance	✓	✗	○	●	○	○
nab - National Home Insurance	✓	✗	○	●	○	○
QBE - Home & Content Insurance	✗	✓	●	●	○	●
RACQ - Household Insurance	✗	✓	●	●	○	●
Real Insurance - Top Cover	✓	✗	●	●	○	●

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home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
			Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★						
Catholic Church Insurance - Classic Home Insurance	✓	✗	○	●	○	○
Catholic Church Insurance - Vital Home Insurance	✓	✗	○	○	○	○
HSBC - Vital Home Insurance	✓	✗	○	○	○	○
nab - National Home Insurance Essentials	✓	✗	○	○	○	○

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home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
			Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover



outstanding value

Commonwealth Bank - Residential Home Insurance	✓	✓	●	●	●	○
IMB - Secure Home Elite	✓	✓	●	●	○	●
IMB - Secure Home Extra	✓	✓	○	●	○	●



Bank of Queensland - Secure Home Extra	✓	✗	○	●	○	●
Bank of Queensland - Secure Home Elite	✓	✗	●	●	○	●
Bendigo/Adelaide Bank - Listed Events Home Insurance	✓	✗	○	●	○	○
Bendigo/Adelaide Bank - Accidental Damage Home Insurance	✓	✗	●	●	○	○
ING - Home Insurance	✓	✗	●	●	●	●
RAA - Home & Contents Insurance	✓	✓	●	●	○	●
SGIC - Home Insurance	✗	✓*	●	●	○	●



AAMI - Home Contents Insurance	✗	✗	○	●	●	○
Allianz - SureCoverPlus	✗	✗	○	●	○	○
Allianz - SureCover Gold	✗	✗	●	●	○	○
Allianz - SureCover	✗	✗	○	○	○	○
ANZ - Home Insurance	✓	✗	●	●	○	●
AON - Home Plus Insurance	✓	✗	○	●	○	○
AON - Blue Ribbon Home Insurance	✓	✗	●	●	○	○
Australian Unity - Extra Care	✓	✓	○	●	○	●
Australian Unity - Everyday Care	✓	✓	○	●	○	●
Australian Unity - Elite Care	✓	✗	●	●	○	●
Bank SA - Essential Care	✓	✗	○	○	○	●
Bank SA - Quality Care	✓	✗	○	●	○	●
Bank SA - Premier Care	✓	✗	●	●	○	●
Bendigo/Adelaide Bank - Fundamentals Home	✓	✗	○	○	○	○
CGU - Accidental Damage Home Insurance	✓	✗	●	●	○	○
CGU - Listed Events Home Insurance	✓	✗	○	●	○	○
CGU - Fundamentals Home	✓	✗	○	○	○	○
Citibank - Home Cover Prestige	✗	✗	●	●	○	○
Westpac - Quality Care	✓	✗	○	●	○	●
Westpac - Essential Care	✓	✗	○	○	○	●
Westpac - Premier Care	✓	✗	●	●	○	●



Arab Bank - Home Building & Contents Insurance	✓	✗	●	●	○	○
Budget Direct - Home Contents Insurance	✗	✗	●	●	○	○
Catholic Church Insurance - Prestige Home Insurance	✓	✗	●	●	○	○
Catholic Church Insurance - Vital Home Insurance	✓	✗	○	○	○	○
Citibank - Home Cover	✗	✓	●	●	○	●
HSBC - Prestige Home Insurance	✓	✗	●	●	○	○
HSBC - Classic Home Insurance	✓	✗	○	●	○	○
nab - National Home Insurance	✓	✗	○	●	○	○
nab - National Home Insurance Essentials	✓	✗	○	○	○	○
Real Insurance - Essential Cover	✓	✗	●	●	○	●

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home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
			Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★ Catholic Church Insurance - Classic Home Insurance	✓	✗	○	●	○	○
HSBC - Vital Home Insurance	✓	✗	○	○	○	○
QBE - Home & Content Insurance	✗	✓	●	●	○	●
Real Insurance - Top Cover	✓	✗	●	●	○	●

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home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
			Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover



outstanding value

Commonwealth Bank - Residential Home Insurance	✓	✓	●	●	●	○
IMB - Secure Home Elite	✓	✓	●	●	○	●
IMB - Secure Home Extra	✓	✓	○	●	○	●



AAMI - Home Contents Insurance	✗	✗	○	●	●	○
ANZ - Home Insurance	✓	✗	●	●	○	●
AON - Blue Ribbon Home Insurance	✓	✗	●	●	○	○
AON - Home Plus Insurance	✓	✗	○	●	○	○
CGU - Fundamentals Home	✓	✗	○	○	○	○
Citibank - Home Cover Prestige	✗	✗	●	●	○	○
ING - Home Insurance	✓	✗	●	●	●	●



Allianz - SureCover Gold	✗	✗	●	●	○	○
Allianz - SureCover	✗	✗	○	○	○	○
Allianz - SureCoverPlus	✗	✗	○	●	○	○
Australian Unity - Everyday Care	✓	✓	○	●	○	●
Australian Unity - Extra Care	✓	✓	○	●	○	●
Australian Unity - Elite Care	✓	✗	●	●	○	●
Bendigo/Adelaide Bank - Accidental Damage Home Insurance	✓	✗	●	●	○	○
Bendigo/Adelaide Bank - Fundamentals Home	✓	✗	○	○	○	○
Bendigo/Adelaide Bank - Listed Events Home Insurance	✓	✗	○	●	○	○
Budget Direct - Home Contents Insurance	✗	✗	●	●	○	○
CGU - Accidental Damage Home Insurance	✓	✗	●	●	○	○
CGU - Listed Events Home Insurance	✓	✗	○	●	○	○
Citibank - Home Cover	✗	✓	●	●	○	●
HSBC - Prestige Home Insurance	✓	✗	●	●	○	○
Real Insurance - Essential Cover	✓	✗	●	●	○	●
St George - Quality Care	✓	✗	○	●	○	●
St George - Essential Care	✓	✗	○	○	○	●
St George - Premier Care	✓	✗	●	●	○	●
Westpac - Essential Care	✓	✗	○	○	○	●
Westpac - Quality Care	✓	✗	○	●	○	●
Westpac - Premier Care	✓	✗	●	●	○	●



Arab Bank - Home Building & Contents Insurance	✓	✗	●	●	○	○
Catholic Church Insurance - Prestige Home Insurance	✓	✗	●	●	○	○
Catholic Church Insurance - Vital Home Insurance	✓	✗	○	○	○	○
HSBC - Classic Home Insurance	✓	✗	○	●	○	○
nab - National Home Insurance Essentials	✓	✗	○	○	○	○
nab - National Home Insurance	✓	✗	○	●	○	○
Real Insurance - Top Cover	✓	✗	●	●	○	●



Catholic Church Insurance - Classic Home Insurance	✓	✗	○	●	○	○
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home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
			Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★						
HSBC - Vital Home Insurance	✓	✗	○	○	○	○
QBE - Home & Content Insurance	✗	✓	●	●	○	●

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home & contents insurance star ratings

Home Insurance - High Sum Insured
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● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
			Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover



outstanding value

Commonwealth Bank - Residential Home Insurance	✓	✓	●	●	●	○
IMB - Secure Home Extra	✓	✓	○	●	○	●
ING - Home Insurance	✓	✗	●	●	●	●



Bank of Queensland - Secure Home Extra	✓	✗	○	●	○	●
Bank of Queensland - Secure Home Elite	✓	✗	●	●	○	●
Bank West - Secure Home Extra Insurance	✓	✗	○	●	○	●
IMB - Secure Home Elite	✓	✓	●	●	○	●
SGIO - Home Insurance	✗	✓*	●	●	○	●
St George - Essential Care	✓	✗	○	○	○	●
Westpac - Essential Care	✓	✗	○	○	○	●



AAMI - Home Contents Insurance	✗	✗	○	●	●	○
Allianz - SureCover Gold	✗	✗	●	●	○	○
Allianz - SureCoverPlus	✗	✗	○	●	○	○
ANZ - Home Insurance	✗	✗	●	●	○	●
AON - Blue Ribbon Home Insurance	✓	✗	●	●	○	○
AON - Home Plus Insurance	✓	✗	○	●	○	○
Australian Unity - Everyday Care	✓	✓	○	●	○	●
Australian Unity - Extra Care	✓	✓	○	●	○	●
Australian Unity - Elite Care	✓	✗	●	●	○	●
Bendigo/Adelaide Bank - Accidental Damage Home Insurance	✓	✗	●	●	○	○
Bendigo/Adelaide Bank - Listed Events Home Insurance	✓	✗	○	●	○	○
Bendigo/Adelaide Bank - Fundamentals Home	✓	✗	○	○	○	○
CGU - Accidental Damage Home Insurance	✓	✗	●	●	○	○
CGU - Listed Events Home Insurance	✓	✗	○	●	○	○
CGU - Fundamentals Home	✓	✗	○	○	○	○
Citibank - Home Cover Prestige	✗	✗	●	●	○	○
GIO - Classic Home & Contents Insurance	✗	✓	●	●	○	●
HBF - Home Insurance	✗	✓	○	●	○	●
Real Insurance - Essential Cover	✓	✗	●	●	○	●
St George - Quality Care	✓	✗	○	●	○	●
St George - Premier Care	✓	✗	●	●	○	●
Westpac - Quality Care	✓	✗	○	●	○	●
Westpac - Premier Care	✓	✗	●	●	○	●



Allianz - SureCover	✗	✗	○	○	○	○
Arab Bank - Home Building & Contents Insurance	✓	✗	●	●	○	○
Budget Direct - Home Contents Insurance	✗	✗	●	●	○	○
Catholic Church Insurance - Prestige Home Insurance	✓	✗	●	●	○	○
Catholic Church Insurance - Vital Home Insurance	✓	✗	○	○	○	○
HSBC - Prestige Home Insurance	✓	✗	●	●	○	○
HSBC - Classic Home Insurance	✓	✗	○	●	○	○
nab - National Home Insurance	✓	✗	○	●	○	○

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home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
			Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★						
nab - National Home Insurance Essentials	✓	✗	○	○	○	○
Real Insurance - Top Cover	✓	✗	●	●	○	●
★						
Catholic Church Insurance - Classic Home Insurance	✓	✗	○	●	○	○
Citibank - Home Cover	✗	✓	●	●	○	●
HSBC - Vital Home Insurance	✓	✗	○	○	○	○
QBE - Home & Content Insurance	✗	✓	●	●	○	●

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HOME & CONTENTS STAR RATINGS

AWARDS TO INSTITUTIONS



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

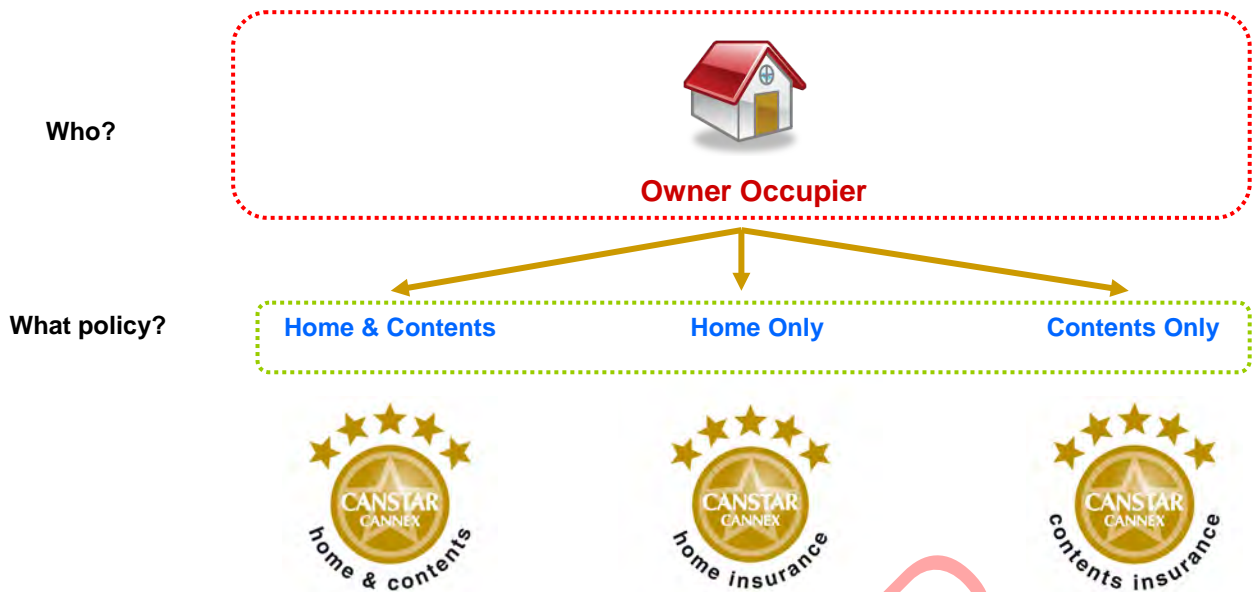
- Home, Contents, Home and Contents (x3)
- State (x6)
- Sum insured – high, low (x2)

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.

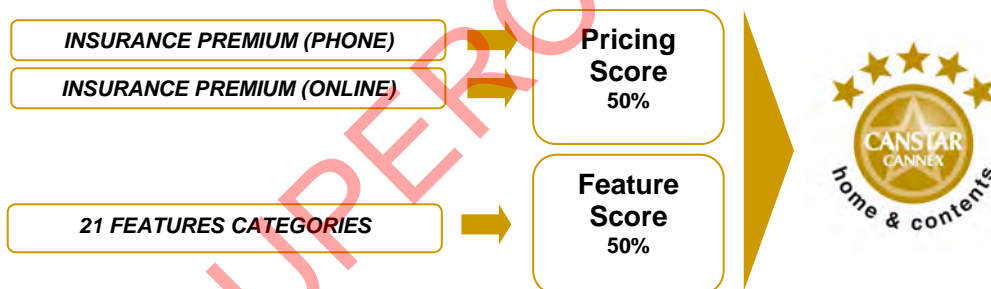
Eligibility: To be eligible for an award, the institution should underwrite its own insurance or be a wholly owned subsidiary of a general insurer. To win a national award, they should be present nationally.

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.

$$\text{TOTAL STAR RATINGS SCORE (T)} = \text{W1PRICING SCORE (P)} + \text{W2FEATURES SCORE (F)}$$



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

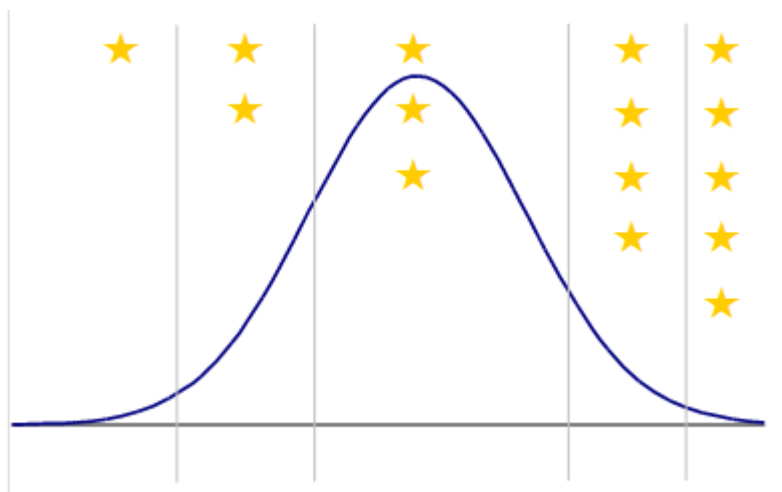
Over 100 different features are assessed from 21 different feature categories. Peer products are compared and the product with the most comprehensive feature is awarded the highest feature score.

Home & Contents Insurance – Feature Weightings

Feature Categories	Descriptions	Weights		
		Home Only	Contents Only	Home & Contents
Policy Terms		50%	50%	50%
Policy Conditions	List flexibilities in taking the policies (eg. cooling off period, different excesses amounts)	15%	15%	15%
Claim Process	Different flexibilities in making claims (eg. online, phone, 24 hour service)	15%	15%	15%
Defined Events	List all events & maximum cover (eg. earthquake, explosions, lightning cover)	15%	15%	15%
Accidental Damage	Specific conditions for accidental cover event	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%
Building Cover		50%		25%
Building Inclusions	Definitions of buildings	5%		5%
Building Policy	Flexibilities to rebuild (eg. choice of builders, option to rebuild)	20%		20%
Underinsurance protection	Specific features to prevent under insurance	30%		30%
Fusion of electric motor (Building)	Specific conditions on fusion cover	10%		10%
Other benefits (Building)	Other benefits (key replacement, temporary accommodation, removal of debris)	20%		20%
Scenario questions (Building)	Specific scenario question in relate to building cover	15%		15%
Contents Cover			50%	25%
Contents inclusions	Definitions of contents		5%	5%
Contents Policy	Flexibilities on contents term (eg. new for old, contents in open air)		20%	20%
Fusion of electric motor (Contents)	Specific conditions on fusion cover		10%	10%
Theft or attempted theft	Specific conditions on theft related cover		15%	15%
Other benefits (Contents)	Other benefits (credit card theft, guest belonging)		15%	15%
Scenario questions (Contents)	Specific scenario question in relate to content cover		10%	10%
Maximum Item Benefits (Unlisted Items)	Maximum benefits for unlisted item		20%	20%
Specified Portable Items	Specific conditions on specified portable items		5%	5%

HOW ARE THE STARS AWARDED?

The total score received for each profile ranks the products. The stars are then awarded based on the distribution of the scores with the objective to award the top 5-10% of products with the CANSTAR 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 www.canstarcannex.com.au if you would like to view the latest star ratings reports of interest.



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

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