

Report No. 4 October 2011

# **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

# SUMMER OF DISASTERS CONTINUES TO HURT



Some insurance companies are in damage control as revelations come to light in the washup of the major floods experienced in Queensland, northern New South Wales and Victoria earlier in the year. Indeed, the insurance industry as a whole has been under siege since the string of natural disasters hit the country in the past 12 months. The Gillard government's national disaster insurance review is looking at ways insurance companies can better handle natural disasters in the future. In addition to that, the Queensland Floods inquiry is currently hearing harrowing stories of denied and unresolved home and contents insurance payouts, largely due to a misunderstanding over what is covered and what is not. Then there are the side issues – flood mitigation, flood mapping, rewriting of building regulations, and the list goes on.

At the centre of the complaints by property owners who believed they were covered for these natural disasters is the definition of flooding. It seems to differ according to insurers and this has been a major bone of contention amongst dissatisfied policyholders. It's all well and good to expect policyholders to read and understand the fine print in the Product Disclosure Statement (PDS) but often these are not crystal clear either and, from evidence given to the enquiries mentioned previously, damage assessors can make very different rulings.

#### DROWNING IN DEFINITIONS

When is flood cover not flood cover? 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 being blocked? 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?

It's no wonder many people are confused. The government has been pushing for insurers to adopt a national definition for flood as a logical next step. According to the industry, there are other complex issues to consider, and so the discussions continue. Hopefully, the eventual outcome will benefit all stakeholders, not the least, consumers.

To test the flood-effectiveness of home and contents insurance, we put the 74 policies we compared this year under water scrutiny and found that they generally have 5 different types of flood cover in their policies. They were:

- flooding due to rainwater runoff
- flash flooding
- · riverine flooding and
- tidal flooding
- flooding due to a rise in sea water.

Here's what we found when we compared the policies:

- 92% cover flooding caused by rainwater runoff.
- 55% cover flash flooding and riverine flooding.
- 29% cover tidal flooding.
- 16% cover sea water flooding.

### **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

### **WE PAY MORE**

The cost of premiums for home and contents insurance has definitely increased across the board as a result of the year of natural disasters we have experienced. Not unexpectedly, Queensland tops the list with an average premium rise of 12% and a median increase of 14%.

Premium Increases since 2010

State	Average Premium	Average Premium Increase	Median Premium Increase
Qld	\$1,197	11.96%	14.08%
NSW	\$1,364	7.40%	8.06%
SA	\$917	4.86%	5.44%
WA	\$979	4.65%	8.75%
VIC	\$1,046	3.98%	3.07%
TAS	\$863	4.97%	3.75%

Source: CANSTAR CANNEX, September 2011. Analysis is based on 752 quotes for Home and Contents package for \$300k building and \$75k contents cover. Note: data is for selected postcodes in each state and does not include flood affected regions of northern NSW and Victoria.

While an average increase of 12% is in line with what the industry had indicated would be the effect of disastrous summer a deeper look behind the numbers tells a different story. For example, our analysis indicates that 31% of Queensland policies have increased by more than 20%. We have also observed price increases up to 41% in one flood affected regional postcode and up to 36% in a similarly affected Brisbane postcode. So while the average price rise looks reasonable there will be many policy holders who will see their premiums increase well in excess of the average.

On a national basis, the good news 62% of policies have had price increases of no more than 10%. However, this of course means 38% of policy holders have seen increases of more than 10% with half of these, or 17% of all policies, have increased by more than 20%.

### WHICH INSURERS CAME OUT ON TOP?

The prominent headlines that media has given insurers lately has reinforced to householders the importance of revisiting their insurance policies and making the necessary adjustments, if needed. However, comparing home and contents insurance is not an easy job for most people. No-one has the time to trawl through numerous product disclosure statements and pit one against the other.

This year, CANSTAR CANNEX looked at 38 insurers, 74 policies and obtained over 16,000 individual quotes across the 6 Australian states to come up insurers we consider offer outstanding value nationally and at a state level for all three home insurance categories – home or building insurance, contents insurance, and home and contents package.

For **building-only insurance**, ANZ and the Commonwealth Bank were standouts for the value they offer consumers across the country. The Commonwealth Bank figured prominently in the state awards, most notably Victoria, Tasmania and South Australia. ANZ took out the award for Queensland and was a whisker away in other states which made a big difference when scores were added up.

When we look at **contents insurance** we found the overall results mirrored last year's. Australian Unity and Westpac once again topped the list for the insurers offering outstanding value contents insurance. Both insurers dominated the state awards.

The **home and contents package** resulted in another triumph for Australian Unity, this time sharing the honours with the Commonwealth Bank. Both topped the scores for outstanding value across Australia. Australian Unity was very strong in Queensland and Western Australia, while the Commonwealth Bank dominated in 3 states – Victoria, South Australia and Tasmania.

All three major winners – the Commonwealth Bank, Australian Unity and ANZ – and no strangers to our results. In fact the Commonwealth Bank has been a national winner in every one of the four annual star ratings we have conducted. Australian Unity is a three-time winner, while ANZ can now claim to have won this honour twice.

CANSTAR CANNEX congratulates these insurers for the consistent value they offer consumers. We also congratulate those listed below at state level, for the outstanding products and services they provide to Australian households.



### **NEW PLAYER MAKES PRESENCE FELT**

In the last report, we spoke about supermarket giant Coles and department store Myer's plans to enter the Home & Contents retail market. This time around, not only has Coles entered the market but it has blitzed the competition in New South Wales, taking the top honours in all three categories. Coles is underwritten by its parent company Wesfarmers and is particularly strong with its pricing and features. This has shown through in its results.

Other new names included this time are 1300insurance and 1cover direct. If they follow the lead set by Coles, we will

surely hear more about these companies in next year's ratings.

### 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.

### **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 Insurance - Low Sum Insured based on a typical \$300,000 house value

a typical \$300,000 house value ■ standard ■ optional ○ not available

PROFIL	E S U	M M A	RY	REP	ORT		
	*		_		Home Inc	lusions	
Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
***** outstanding value							
ANZ - ANZ Home Insurance	N/A	· · · · · · · · · · · · · · · · · · ·	X	•		•	
Coles - Home Insurance	N/A	<b>x</b>	×	Õ	Q	0	
Commonwealth Bank - Comminsure Home Insurance	10.00%		√	ō	Ŏ		Q
IMB - Secured Home Elite	N/A		√,			<u> </u>	
IMB - Secured Home Extra	N/A	<u></u> ✓	✓	0	<u> </u>	0	
<b>未未</b> 未							
1Cover Direct - Classic Home & Contents Insurance	N/A	✓	×		•	0	0
1Cover Direct - Prestige Home & Contents Insurance	N/A	✓	x			0	0
AAMI - Home Contents Insurance	\$20.00	×	X		•	•	0
Bankwest - Secure Home Extra Insurance	N/A	✓	×	0		0	•
Catholic Church Insurances Limited - Prestige	10.00%	<b>✓</b>	×		•	0	0
MYER - Home Cover Prestige	N/A	<b>✓</b>	×	)`. <b>.</b>	•	0	0
NRMA - Home Plus	N/A	×	X	•	•	0	•
OnePath - Home Insurance	N/A		X	•			•
Real Insurance - Essential Cover	N/A		X	•	O	0	<u></u>
***							
1Cover Direct - Vital Home & Contents Insurance	N/A	1	×	0	0	0	0
Allianz - SureCover	10.00%	X	x	0	0	0	0
Allianz - SureCoverPlus	10.00%	×	x	0	•	0	0
Allianz - SureCover Gold	10.00%	×	x	•	•	0	0
AON - Home Plus Insurance	N/A	<b>✓</b>	x	0	•	0	0
AON - Blue Ribbon Home Insurance	N/A	✓	×	•	•	0	0
Australian Unity - Elite care	10.00%	✓	×	•		0	•
Australian Unity - Everyday care	10.00%	<b>✓</b>	×	•	•	0	•
Australian Unity - Extra care	10.00%	<b>√</b>	×	•	•	0	
Bank of Melbourne - Quality Care	N/A	<b>√</b>	×	0	•	0	
Bank of Melbourne - Premier Care	N/A	<b>√</b> ,	×			0	•
Bank of Queensland - Secure Home Elite		<b>v</b>				0	•
Bank of Queensland - Secure Home Extra	N/A	· · · · •	· · · · · · · · · · · · · · · · · · ·	9		o .	
BANKSA - Premier Care	N/A		×	💂		0	
BANKSA - Quality Care	N/A		×	Ö		o o	•
Catholic Church Insurances Limited - Classic	10.00%		×	0		<u> </u>	0
CGU - Fundamentals Home	N/A	····•	×	2		<u> </u>	0
Citibank - Home Cover Prestige	N/A	<u>X</u>				<u> </u>	0
Citibank - Home Cover	N/A	<b>X</b>	····· <b>v</b>				
GIO - Classic	10.00%	×	·····*	•		0	
HSBC - Classic Home Insurance	N/A N/A	····•	×	•		0	0
MYER - Home Cover	10.00%	·····×	· · ·	ŏ		0	0
nab - National Home Insurance Essentials nab - National Home Insurance	10.00%	····•	×	0		0	0
NRMA - Home & Contents	N/A	×	×	•		0	
Real Insurance - Top Cover	N/A	····•	×		ŏ	0	
St George - Premier Care	N/A	····•	×			0	
St George - Quality Care	N/A	· · · · · ·	· · ·	Ö		ŏ	<u> </u>
Suncorp - Classic Home & Contents Insurance	N/A	×	<i></i>	ŏ	ŏ	ŏ	•





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

standard **(**) optional O not available SUMMARY REP ORT **Home Inclusions** Online discount# Pay Monthly at No Extra Cost Nil Excess Avail Flood cover Accidental Damage **Product Name** Cover 食食食 0 0 Westpac - Quality Care N/A 0 Westpac - Premier Care N/A \*\* Arab Bank - Allianz Prestige Home Insurance N/A XXXXX 0 0 0 0 0 Bank of Melbourne - Essential Care N/A 0 0 BANKSA - Essential Care N/A 0 0 0 0 Bendigo / Adelaide Bank - Silver N/A 0 Bendigo / Adelaide Bank - Gold N/A 0 0 0 0 0 N/A Bendigo / Adelaide Bank - Basic Bronze 0 0 0 0 Catholic Church Insurances Limited - Vital 10.00% O 0 CGU - Listed Events Home Insurance N/A 0 0 0 CGU - Accidental Damage Home Insurance N/A 0 N/A 0 0 St George - Essential Care 0 0 N/A Westpac - Essential Care ×× 0 0 0 0 1300 Insurance - Home and Contents Insurance Policy N/A N/A 0 0  $\circ$ 0 **Budget Direct** - Home and Contents Insurance 0 0 Western QBE - Home Cover 10.00% 0





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

PROFIL	E S U	J M M A	R Y	R E P	O R T		
	#:				Home Inc	lusions	
Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion	Under Insurance Protection	Riverine Flood cover
***** outstanding value							
AAMI - Home Contents Insurance	\$20.00	×	X			•	0
Coles - Home Insurance	N/A	<b>X</b>	<b>x</b>	<u>o</u>	•	<u> </u>	
Commonwealth Bank - Comminsure Home Insurance	10.00%	·····¥_····		ō	ō		<u> </u>
GIO - Classic	10.00%	×	·····•	0	0	0	
未未未作:							
1Cover Direct - Classic Home & Contents Insurance	N/A	<b>√</b>	×	•	•	0	0
1Cover Direct - Prestige Home & Contents Insurance	N/A	✓	×		•	0	0
ANZ - ANZ Home Insurance	N/A	✓	x		•	•	•
Bankwest - Secure Home Extra Insurance	N/A	✓	x	0	•	0	•
Catholic Church Insurances Limited - Prestige	10.00%	<b>✓</b>	×	<b>/</b> • ·	•	0	0
Citibank - Home Cover	N/A	×	1	•	•	0	0
IMB - Secured Home Elite	N/A	✓			•	0	•
IMB - Secured Home Extra	N/A	<b>✓</b>		0	•	0	•
MYER - Home Cover Prestige	N/A	<b>✓ ✓</b>	×	•	•	0	0
OnePath - Home Insurance	N/A		X	•	•	•	•
***							
1Cover Direct - Vital Home & Contents Insurance	N/A	/	×	0	0	0	0
Allianz - SureCover Gold	10.00%	X	x	•	•	0	0
Allianz - SureCoverPlus	10.00%	×	x	0	•	0	0
Allianz - SureCover	10.00%	×	x	0	0	0	0
Arab Bank - Allianz Prestige Home Insurance	N/A	✓	x	•	•	0	0
Australian Unity - Everyday care	10.00%	<b>✓</b>	x	•	•	0	•
Australian Unity - Elite care	10.00%	<b>✓</b>	x	•	•	0	•
Australian Unity - Extra care	10.00%	<b>✓</b>	x	•	•	0	•
Bank of Melbourne - Quality Care	N/A	<b>✓</b>	x	0	•	0	•
Bank of Melbourne - Premier Care	N/A	<b>✓</b>	x	•	•	0	•
Bank of Queensland - Secure Home Elite	N/A	<b>✓</b>	<b>✓</b>	•	•	0	•
Bank of Queensland - Secure Home Extra	N/A	<b>✓</b>	<b>✓</b>	0	•	0	•
BANKSA - Premier Care	N/A	<b>✓</b>	x	•	•	0	•
BANKSA - Quality Care	N/A	<b>✓</b>	x	0	•	0	•
Bendigo / Adelaide Bank - Basic Bronze	N/A	<b>✓</b>	x	0	0	0	0
Catholic Church Insurances Limited - Classic	10.00%	<b>✓</b>	×	0	•	0	0
Catholic Church Insurances Limited - Vital	10.00%	<b>✓</b>	×	0	0	0	0
CGU - Fundamentals Home	N/A	<b>✓</b>	×	0	0	0	0
CGU - Accidental Damage Home Insurance	N/A	<b>✓</b>	×	•	•	0	0
CGU - Listed Events Home Insurance	N/A	<b>~</b>	×	0	•	0	0
Citibank - Home Cover Prestige	N/A	×	<b>✓</b>	•	•	0	0
HSBC - Classic Home Insurance	N/A	<b>✓</b>	×	0	•	0	0
MYER - Home Cover	N/A	<b>✓</b>	×	•	•	0	0
nab - National Home Insurance	10.00%	<b>✓</b>	×	0	•	0	0
nab - National Home Insurance Essentials	10.00%	<b>✓</b>	×	0	0	0	0
Real Insurance - Essential Cover	N/A	<b>✓</b>	×	•	•	0	•
St George - Premier Care	N/A	<b>✓</b>	×	•	•	0	•
St George - Quality Care	N/A	<b>✓</b>	×	0	•	0	•
Westpac - Quality Care	N/A	✓	×	0	•	0	•





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

a typical \$300,000 house value

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

	#	##	- =		Home Inc	lusions	
Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
***							
Westpac - Premier Care	N/A	✓	x	•	•	0	•
**							
AON - Home Plus Insurance	N/A	<b>✓</b>	ж	0	•	0	0
AON - Blue Ribbon Home Insurance	N/A	<b>✓</b>	x	•	•	0	0
Bank of Melbourne - Essential Care	N/A	<b>✓</b>	x	0	0	0	•
BANKSA - Essential Care	N/A	<b>✓</b>	x	0	0	0	•
Bendigo / Adelaide Bank - Gold	N/A	<b>✓</b>	x		•	0	0
Bendigo / Adelaide Bank - Silver	N/A	<b>✓</b>	x	0	•	0	0
Budget Direct - Home and Contents Insurance	N/A	×	x	0	•	0	0
RACV - Home & Contents	N/A	×	x	0	•	0	0
Real Insurance - Top Cover	N/A	✓	x		•	0	•
St George - Essential Care	N/A	<b>✓</b>	×	0	0	0	•
Western QBE - Home Cover	10.00%	×	X	•	•	0	0
Westpac - Essential Care	N/A	<b>✓</b>	X	0	0	0	•
*							
1300 Insurance - Home and Contents Insurance Policy	N/A	X	x	•	•	0	0



QLD O not available

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

standard **D** optional L E S U M M A R R Ε P 0 R T **Home Inclusions** Online discount# Cost Flood cover **Accidental** Extra **Product Name** Damage Under Cover å 食食食食食 outstanding value N/A ANZ - ANZ Home Insurance 0 Citibank - Home Cover Prestige N/A Citibank - Home Cover N/A 0 0 IMB - Secured Home Flite N/A 0 0 IMB - Secured Home Extra N/A 0 N/A MYER - Home Cover Prestige 青青青青 \$20.00 0 AAMI - Home Contents Insurance 0 N/A Bank of Queensland - Secure Home Elite 0 0 Bank of Queensland - Secure Home Extra N/A N/A O  $\circ$ Bankwest - Secure Home Extra Insurance 0 0 Catholic Church Insurances Limited - Prestige 10.00% 0 Commonwealth Bank - Comminsure Home Insurance 10.00% 0 0 MYER - Home Cover N/A  $\circ$ 0 NRMA - Home Plus N/A OnePath - Home Insurance N/A 0 • 0 0 N/A Real Insurance - Essential Cover N/A • 0 0 0 1300 Insurance - Home and Contents Insurance Policy × N/A 0 0 1Cover Direct - Classic Home & Contents Insurance 0 0 1Cover Direct - Prestige Home & Contents Insurance N/A × 0 0 Allianz - SureCover Gold 10.00% × × 0 0 0 Allianz - SureCoverPlus 10.00% × Allianz - SureCover 10.00% 0 0 0 0 × 0 10.00% Australian Unity - Elite care × 0 Australian Unity - Everyday care 10.00% × Australian Unity - Extra care 0 10.00% 0 Bank of Melbourne - Premier Care N/A × 0 0 Bank of Melbourne - Quality Care N/A × 0 0 0 Bank of Melbourne - Essential Care N/A × BANKSA - Essential Care N/A 0 0 0 × 0 BANKSA - Premier Care N/A × 0 0 BANKSA - Quality Care N/A × 0 0 0 0 Bendigo / Adelaide Bank - Basic Bronze N/A

### your guide to product excellence

Suncorp - Classic Home & Contents Insurance

**Budget Direct** - Home and Contents Insurance

CGU - Accidental Damage Home Insurance

CGU - Listed Events Home Insurance

**CGU** - Fundamentals Home

NRMA - Home & Contents

Real Insurance - Top Cover

St George - Essential Care

St George - Quality Care

St George - Premier Care

Westpac - Essential Care

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

	#	# #			Home Inclusions				
Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover		
***									
Westpac - Quality Care	N/A	✓	×	0	•	0	•		
Westpac - Premier Care	N/A	✓	x	•	•	0	•		
**:									
1Cover Direct - Vital Home & Contents Insurance	N/A	✓	×	0	0	0	0		
AON - Home Plus Insurance	N/A	✓	×	0	•	0	0		
AON - Blue Ribbon Home Insurance	N/A	<b>✓</b>	×		•	0	0		
Bendigo / Adelaide Bank - Silver	N/A	✓	×	0	•	0	0		
Bendigo / Adelaide Bank - Gold	N/A	<b>✓</b>	×		•	0	0		
Catholic Church Insurances Limited - Classic	10.00%	<b>✓</b>	x	0	•	0	0		
Coles - Home Insurance	N/A	30	x	•	•	0	•		
HSBC - Classic Home Insurance	N/A	<b>✓</b>	X	0	•	0	0		
nab - National Home Insurance Essentials	10.00%	<b>✓</b>	X	0	0	0	0		
nab - National Home Insurance	10.00%	✓ /	X	0	•	0	0		
*									
Arab Bank - Allianz Prestige Home Insurance	N/A	<b>/</b>	×	•	•	0	0		
Catholic Church Insurances Limited - Vital	10.00%		x	0	0	0	0		
RACQ - Home & Contents	N/A	X	<b>✓</b>	•	•	0	•		
Western QBE - Home Cover	10.00%	X	x	•	•	0	0		





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

typical \$300,000 house value 

● standard ● optional ○ not available

PROFIL	E S U	M M A	RY	REP	ORT		
	*				Home Inc	lusions	
Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
★★★★★ outstanding value							
AAMI - Home Contents Insurance	\$20.00	×	×	•	•	•	0
Commonwealth Bank - Comminsure Home Insurance	10.00%						o .
IMB - Secured Home Elite	N/A		У,			<u>o</u>	
IMB - Secured Home Extra	N/A			o o		0	
SGIC - Home Cover	N/A	X	×	0	O	0	O
***							
1Cover Direct - Classic Home & Contents Insurance	N/A	<b>✓</b>	×		•	0	0
1Cover Direct - Prestige Home & Contents Insurance	N/A	✓	×		<b>)</b> •	0	0
ANZ - ANZ Home Insurance	N/A	<b>✓</b>	×			•	•
Bank of Queensland - Secure Home Elite	N/A	<b>√</b>	<b>√</b>	<b></b>		0	•
Bank of Queensland - Secure Home Extra	N/A	<b>√</b>	<b>V</b>			0	
Bankwest - Secure Home Extra Insurance	N/A	<b>√</b>	×	0	•	0	
Catholic Church Insurances Limited - Prestige	10.00%		×	<b></b>		0	
Citibank - Home Cover	N/A	×	<b>√</b> √	•		0	0
Coles - Home Insurance	N/A	X	×	0	O	0	
***							
1Cover Direct - Vital Home & Contents Insurance	N/A	_	×	0	0	0	0
Allianz - SureCover Gold	10.00%	X	X	•	•	0	0
Allianz - SureCover	10.00%	×	×	0	0	0	0
Allianz - SureCoverPlus	10.00%	×	×	0	•	0	0
AON - Blue Ribbon Home Insurance	N/A	✓	×			0	0
AON - Home Plus Insurance	N/A	✓	×	0		0	0
Australian Unity - Everyday care	10.00%	✓	×			0	•
Australian Unity - Extra care	10.00%	✓	×			0	•
Australian Unity - Elite care	10.00%	<b>✓</b>	×	•	•	0	•
Bank of Melbourne - Premier Care	N/A	<b>√</b>	×	•	•	0	•
BANKSA - Quality Care	N/A	<b>√</b>	<b>x</b>	0	•	0	•
BANKSA - Premier Care	N/A	<b></b>	×	•	•	0	•
Bendigo / Adelaide Bank - Gold	N/A		×			0	0
Catholic Church Insurances Limited - Vital	10.00%	<b>√</b>	×	o .	0	0	0
Catholic Church Insurances Limited - Classic	10.00%	√,	×	Ŏ		<u> </u>	0
CGU - Fundamentals Home	N/A		×	0		Ŏ	0
Citibank - Home Cover Prestige	N/A	<b>×</b>	· · · · · · · · · · · · · · · · · · ·			Ŏ	0
HSBC - Classic Home Insurance	N/A		×	<u> </u>		o .	0
MYER - Home Cover Prestige	N/A		×			<u> </u>	0
MYER - Home Cover	N/A		×	•		0	
nab - National Home Insurance Essentials	10.00%		×	0		0	
nab - National Home Insurance	10.00%	<b>v</b> j	×	<u> </u>		<u> </u>	
OnePath - Home Insurance	N/A	<b>v</b> j	×				
RAA - Home & Contents Insurance	\$20.00	<b>v</b> j	<b>y</b>			0	
Real Insurance - Essential Cover	N/A	<b>v</b> ,	×	•		0	· · · · <del>*</del> · · · · ·
St George - Quality Care	N/A	<b>y</b> ,	×	<u> </u>		0	· · · · · · · · · · · · · · · · · · ·
Westpac - Premier Care	N/A N/A	<b>y</b>	×	0	·····	0	· · · · <del>I</del> · · · · ·
Westpac - Quality Care	IN/A	<b></b>		· · · ·			





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

■ standard 
■ optional 
○ not available

	#		=	Home Inclusions				
Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover	
##								
Bank of Melbourne - Essential Care	N/A	✓	x	0	0	0	•	
BANKSA - Essential Care	N/A	✓	×	0	0	0	•	
Bendigo / Adelaide Bank - Basic Bronze	N/A	<b>✓</b>	×	0	0	0	0	
Bendigo / Adelaide Bank - Silver	N/A	<b>✓</b>	X	0	•	0	0	
CGU - Listed Events Home Insurance	N/A	✓	X	0	•	0	0	
CGU - Accidental Damage Home Insurance	N/A	✓	X	•	•	0	0	
Real Insurance - Top Cover	N/A	✓	X	•	•	0	•	
St George - Essential Care	N/A	✓	×	0	0	0	•	
Westpac - Essential Care	N/A	✓	×	Q	0	0	•	
<b>★</b> 5								
1300 Insurance - Home and Contents Insurance Policy	N/A	×	X	0	•	0	0	
Arab Bank - Allianz Prestige Home Insurance	N/A	✓	x	•	•	0	0	
Budget Direct - Home and Contents Insurance	N/A	×	X	•	•	0	0	
Western QBE - Home Cover	10.00%	×	/x	•	•	0	0	





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

● standard ● optional ○ not available

PROFIL	E S U	M M A	RY	R E P	DRT		
	#				Home Inc	lusions	
Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion	Under Insurance Protection	Riverine Flood cover
***** outstanding value							
AAMI - Home Contents Insurance	\$20.00	×	×				0
ANZ - ANZ Home Insurance	N/A	<b>√</b>	×				•
Commonwealth Bank - Comminsure Home Insurance	10.00%	<b>√</b> ,	· · · · · · • · · · · · · · · · · · · ·	<u>Q</u>	<u>o</u>		0
IMB - Secured Home Elite	N/A		·············			o .	
IMB - Secured Home Extra	N/A	· · · · · · · · · · · · · · · · · · ·	·······························	0		0	<u> </u>
***							
Bank of Queensland - Secure Home Elite	N/A	✓	<b>√</b>		•	0	•
Bank of Queensland - Secure Home Extra	N/A	✓	<b></b> ✓			0	•
Catholic Church Insurances Limited - Prestige	10.00%	· · · · · · · · · · · · · · · · · · ·	×	9	•	0	0
Citibank - Home Cover Prestige	N/A	×		<b>9</b>		0	0
Citibank - Home Cover	N/A	×		•	•	0	0
MYER - Home Cover Prestige	N/A	<b></b>	*			0	0
NRMA - Home Plus	N/A	×	X			o .	
NRMA - Home & Contents	N/A	×	V.X.	<u>o</u>	<u>ō</u>	<u> </u>	
OnePath - Home Insurance	N/A	<b>V</b>	×	0			
***							
1Cover Direct - Vital Home & Contents Insurance	N/A		x	0	0	0	0
1Cover Direct - Classic Home & Contents Insurance	N/A	$\checkmark$	×		•	0	0
1Cover Direct - Prestige Home & Contents Insurance	N/A	<b>√</b>	×		•	0	0
Allianz - SureCoverPlus	10.00%	×	×		•	0	0
Allianz - SureCover Gold	10.00%	×	×	•	•	0	0
AON - Home Plus Insurance	N/A	<b>√</b>	×	0	•	0	0
AON - Blue Ribbon Home Insurance	N/A	<b>√</b>	×		•	0	0
Australian Unity - Extra care	10.00%	<b>√</b> ,	×			o .	
Australian Unity - Everyday care	10.00%	<b>√</b> ,	×			o .	
Bank of Melbourne - Premier Care	N/A	<b>√</b> ,	<b>X</b>			<u>Q</u>	
Bank of Melbourne - Essential Care	N/A		<b>X</b>				
Bank of Melbourne - Quality Care	N/A	· · · •	×		₹	<u> </u>	
BANKSA - Quality Care	N/A	· · · · <b>·</b> / · · · ·	×			<u> </u>	
BANKSA - Essential Care	N/A	····•	<del>X</del>				
BANKSA - Premier Care	N/A	····•	×		· · · · · · · · · · · · · · · · · · ·	0	
Bankwest - Secure Home Extra Insurance	N/A N/A	· · · · •	<del>X</del>		· · · · · · · · · · · · · · · · · · ·	0	
Bendigo / Adelaide Bank - Silver	N/A	· · · · · · ·	×			0	0
Bendigo / Adelaide Bank - Basic Bronze CGU - Listed Events Home Insurance	N/A	· · · · · · ·	×			0	
CGU - Accidental Damage Home Insurance	N/A	····•	×		·····	Ö	0
CGU - Fundamentals Home	N/A	····•	×			Ö	0
HSBC - Classic Home Insurance	N/A		x		· · · · · · · · · · · · · · · · · · ·	ŏ	
MYER - Home Cover	N/A		×	ŏ	<u> </u>	Ö	Õ
Real Insurance - Top Cover	N/A	7	×	·····	Õ	Ö	•
Real Insurance - Essential Cover	N/A	/	×	ŏ	õ	Ö	•
St George - Quality Care	N/A	/	×	Õ	•	Ö	•
St George - Essential Care	N/A	/	×	Õ	Ö	Ö	•
St George - Premier Care	N/A	/	×	ě	ě	Ö	•
Westpac - Premier Care	N/A	<b>✓</b>	×	•	•	Ö	•





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

● standard ● optional ○ not available

PROFILE SUMMARY REPORT									
	<b>#</b>	4.4	=	Home Inclusions					
Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover		
***									
Westpac - Quality Care	N/A	<b>✓</b>	x	0	•	0	•		
Westpac - Essential Care	N/A	<b>✓</b>	X	0	0	0	•		
**									
1300 Insurance - Home and Contents Insurance Policy	N/A	×	×	•	0	0	0		
Allianz - SureCover	10.00%	×	×	0	0	0	0		
Australian Unity - Elite care	10.00%	<b>✓</b>	x	•	•	0	•		
Bendigo / Adelaide Bank - Gold	N/A	<b>✓</b>	×		•	0	0		
Budget Direct - Home and Contents Insurance	N/A	×	×	•	•	0	0		
Catholic Church Insurances Limited - Classic	10.00%	<b>✓</b>	x	0	•	0	0		
Coles - Home Insurance	N/A	×	x	0	•	0	•		
nab - National Home Insurance	10.00%	<b>✓</b>	X	0	•	0	0		
nab - National Home Insurance Essentials	10.00%	<b>✓</b>	X	0	0	0	0		
Western QBE - Home Cover	10.00%	x	X	•	•	0	0		
*									
Arab Bank - Allianz Prestige Home Insurance	N/A	<b>/</b>	×	•	•	0	0		
Catholic Church Insurances Limited - Vital	10.00%		x	0	0	0	0		
	5	7							





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

standard O optional O not available

PROFIL	E S U	M M A	RY	R E P	ORT		
	#:				Home Inc	lusions	
Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion	Under Insurance Protection	Riverine Flood cover
***** outstanding value							
AAMI - Home Contents Insurance	\$20.00	×	×	•	•	•	0
Australian Unity - Everyday care	10.00%	<b>√</b>	×			0	
Australian Unity - Extra care	10.00%		×			0	•
IMB - Secured Home Elite	N/A	·····•	<b></b> ✓	<u></u>		0	<u></u>
****							
ANZ - ANZ Home Insurance	N/A	✓	x	•	•	•	•
Australian Unity - Elite care	10.00%	✓	×		•	0	•
Bank of Queensland - Secure Home Elite	N/A	<b>✓</b>	<b>✓</b>		•	0	•
Citibank - Home Cover	N/A	×	<b>✓</b>	0	•	0	0
Commonwealth Bank - Comminsure Home Insurance	10.00%	✓	<b>√</b>		•	•	0
IMB - Secured Home Extra	N/A	✓		0	•	0	•
MYER - Home Cover Prestige	N/A	✓	X	) <u></u>	•	0	0
OnePath - Home Insurance	N/A	· · · · · · · · · · · · · · · · · · ·	X	<b>.O</b>	•	•	
RAC - Home & Contents	\$35.00	×	<b>√</b>	0		0	
Real Insurance - Essential Cover	N/A		X	•	• •	0	•
***							
1Cover Direct - Prestige Home & Contents Insurance	N/A	/	×	•	•	0	0
1Cover Direct - Classic Home & Contents Insurance	N/A		×	•	•	0	0
1Cover Direct - Vital Home & Contents Insurance	N/A	<b>V</b>	×	0	0	0	0
Allianz - SureCover	10.00%	×	×	0	0	0	0
Allianz - SureCover Gold	10.00%	×	×	•	•	0	0
Allianz - SureCoverPlus	10.00%	×	×	0	•	0	0
AON - Blue Ribbon Home Insurance	N/A	✓	×		•	0	0
AON - Home Plus Insurance	N/A	✓	×	0	•	0	0
Arab Bank - Allianz Prestige Home Insurance	N/A	✓	×		•	0	0
Bank of Melbourne - Premier Care	N/A	✓	×	•	•	0	•
Bank of Melbourne - Quality Care	N/A	<b>✓</b>	×		•	0	
Bank of Queensland - Secure Home Extra	N/A	· •	· · · · · · · · · · · · · · · · · · ·	0		0	•
BANKSA - Premier Care	N/A	· · · · •	<b>x</b>			0	
BANKSA - Quality Care	N/A	· · · · • /_ · · · ·	<b>x</b>	<u> </u>		0	
Bankwest - Secure Home Extra Insurance	N/A	· · · · · · · · · · · · · · · · · · ·	<b>x</b>	<u> </u>		0	
Budget Direct - Home and Contents Insurance	N/A	<b>×</b>	<b>x</b>			Ŏ	Ö
Catholic Church Insurances Limited - Prestige	10.00%		<b>x</b>			<u>Q</u>	o
CGU - Fundamentals Home	N/A	····•	×			<u> </u>	
CGU - Accidental Damage Home Insurance	N/A	····• <b>Y</b>	×			<u> </u>	
CGU - Listed Events Home Insurance	N/A	· · · · · · · · · · · · · · · · · · ·	<b>x</b>			<u> </u>	
Citibank - Home Cover Prestige	N/A	×	· · · · · · · · · · · · · · · · · · ·		🚆		
Coles - Home Insurance	N/A	×	<b>x</b>	<u>9</u>		0	····•
GIO - Classic	10.00%	×	·····Y	9	· · · · · · · · · · · · · · · · · · ·	0	· · · · · · · · · · · · · · · · · · ·
HBF - Home Insurance	N/A	<b>×</b>	×		····· <u> </u>	0	
MYER - Home Cover	N/A 10.00%	····•	×			0	
nab - National Home Insurance	10.00% N/A	····•	×			0	
Real Insurance - Top Cover	N/A N/A	····• <b>v</b>	×		····· 🕌	0	····
St George - Premier Care St George - Quality Care	N/A	····•	×		· · · · · · · · · · · · · · · · · · ·	0	· · · · <del>X</del> · · · · ·
or George - Quality Gale	IN/A	<b></b>			<del></del>		





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

standard Optional Onot available

	<b>*</b>		=	Home Inclusions				
Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover	
***								
Western QBE - Home Cover	10.00%	×	×	•	•	0	0	
Westpac - Premier Care	N/A	· · · · · · · · · · · · · · · · · · ·	×	•	•	0	•	
Westpac - Quality Care	N/A	✓	×	0	•	0	•	
**								
1300 Insurance - Home and Contents Insurance Policy	N/A	×	×	•	•	0	0	
Bank of Melbourne - Essential Care	N/A	✓	×	0	0	0	•	
BANKSA - Essential Care	N/A	<b>✓</b>	×	0	0	0	•	
Bendigo / Adelaide Bank - Gold	N/A	<b>✓</b>	×			0	0	
Bendigo / Adelaide Bank - Basic Bronze	N/A	<b>✓</b>	X	0	0	0	0	
Bendigo / Adelaide Bank - Silver	N/A	<b>✓</b>	X	0	•	0	0	
Catholic Church Insurances Limited - Vital	10.00%	✓	X	0	0	0	0	
Catholic Church Insurances Limited - Classic	10.00%	✓	X	O	•	0	0	
HSBC - Classic Home Insurance	N/A	<b>✓</b>	<b>X</b>	0	•	0	0	
nab - National Home Insurance Essentials	10.00%	<b>✓ ✓</b>	X	0	0	0	0	
St George - Essential Care	N/A		X	0	0	0	•	
Westpac - Essential Care	N/A		×	0	0	0	•	
*		)						
SGIO - Home Cover	N/A	X	×	0	•	0	0	
SGIO - Home Cover Plus	N/A	×	×	•	•	0	•	





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

PROFIL	E S U	M M A	RY	REP	O R T		
	#		_		Home Inc	clusions	
Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
★★★★★ outstanding value							
Australian Unity - Everyday care	10.00%	<b>√</b> ,	×	•		0	•
Australian Unity - Extra care	10.00%		×	💂		Ŏ	
Coles - Home Insurance	N/A	<b>X</b>	×			Ŏ	
IMB - Secured Home Elite	N/A	· <b>√</b>		•	<u></u>	0	<u></u>
***							
ANZ - ANZ Home Insurance	N/A	✓	x	•	•	•	•
Australian Unity - Elite care	10.00%	✓	×		•	0	•
Catholic Church Insurances Limited - Prestige	10.00%	<b>✓</b>	×			0	0
Commonwealth Bank - Comminsure Home Insurance	10.00%	✓	<b>√</b>	0	•	•	0
GIO - Platinum Essential Plus	10.00%	×	<b>√</b>		•	0	•
GIO - Classic	10.00%	×	<b>/</b>	•	•	0	•
GIO - Platinum Essential	10.00%	×			•	0	•
IMB - Secured Home Extra	N/A	<b>✓</b>		0	•	0	•
MYER - Home Cover Prestige	N/A	<b>✓</b>	X		•	0	0
NRMA - Home Plus	N/A	K	X	•	•	0	•
OnePath - Home Insurance	N/A		X	•	<u> </u>	•	
***							
1Cover Direct - Classic Home & Contents Insurance	N/A	<b>✓</b>	×	•	•	0	0
1Cover Direct - Prestige Home & Contents Insurance	N/A	<b>\</b>	×	•	•	0	0
AAMI - Home Contents Insurance	\$20.00	×	×	•	•	•	0
AON - Home Plus Insurance	N/A	✓	×	0	•	0	0
AON - Blue Ribbon Home Insurance	N/A	✓	×	•	•	0	0
Bank of Melbourne - Premier Care	N/A	✓	×	•	•	0	•
Bank of Melbourne - Quality Care	N/A	✓	×	0	•	0	•
Bank of Melbourne - Essential Care	N/A	✓	×	0	0	0	•
Bank of Queensland - Secure Home Elite	N/A	✓	<b>√</b>	•	•	0	•
Bank of Queensland - Secure Home Extra	N/A	<b>✓</b>	<b>√</b>	0	•	0	•
BANKSA - Quality Care	N/A	<b>✓</b>	×	0	•	0	•
BANKSA - Essential Care	N/A	<b>✓</b>	×	0		0	•
BANKSA - Premier Care	N/A	<b>√</b>	×	•		0	
Bankwest - Secure Home Extra Insurance	N/A	· · · · · · ·	×	0	•	0	
Bendigo / Adelaide Bank - Silver	N/A	· · · · · · ·	×	0		0	0
Bendigo / Adelaide Bank - Basic Bronze	N/A	· •	×	0	0	0	0
Bendigo / Adelaide Bank - Gold	N/A	<b>√</b> ,	×		•	0	0
CGU - Listed Events Home Insurance	N/A	<b>√</b>	×	0		0	0
CGU - Accidental Damage Home Insurance	N/A	<b>√</b>	×			0	0
CGU - Fundamentals Home	N/A	· · · · · · ·	×	0	0	0	0
Citibank - Home Cover	N/A	×	<b>√</b>	<u>0</u>		<u> </u>	o o
MYER - Home Cover	N/A	· · · · · · ·	×	<u>0</u>		<u> </u>	<u> </u>
NRMA - Home & Contents	N/A	<b>×</b>	<u>×</u>	<u>o</u>	ō	<u> </u>	
Real Insurance - Essential Cover	N/A	<b>√</b>	×	•	Ō	<u> </u>	
St George - Quality Care	N/A	· • /	×	Ŏ		<u> </u>	
St George - Essential Care	N/A		<u>×</u>	o	ō	<u> </u>	
St George - Premier Care	N/A	· · · · · · · · · · · · · · · · · · ·	×	···· 👱 ···			
Suncorp - Classic Home & Contents Insurance	N/A	×	<b>✓</b>	•	0	0	





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

standardoptional O not available M M A R Y S U R E P 0 R T **Home Inclusions** Online discount# Monthly at Extra Cost Nil Excess Avail Flood cover Accidental Damage **Product Name** Cover 2 食食食 0 0 N/A Westpac - Quality Care ×× 0 Westpac - Premier Care N/A Westpac - Essential Care N/A  $\circ$ 0 N/A  $\circ$ 0 0 0 1Cover Direct - Vital Home & Contents Insurance ×× 0 0 Allianz - SureCover 10.00% 0 0 O 0 0 Allianz - SureCoverPlus 10.00% 10.00% 0 0 Allianz - SureCover Gold 0 0 0 10.00% Catholic Church Insurances Limited - Classic 0 0 Citibank - Home Cover Prestige N/A **HSBC** - Classic Home Insurance N/A Ø 0 0 0 0 0 0 nab - National Home Insurance Essentials 10.00% 0 10.00% 0 0 nab - National Home Insurance 0 Real Insurance - Top Cover N/A Suncorp - Platinum Essential Home & Contents N/A 0 Suncorp - Platinum Essential Home & Contents N/A 0 0 0 0 0 1300 Insurance - Home and Contents Insurance Policy N/A × 0 0 Arab Bank - Allianz Prestige Home Insurance N/A × 0 N/A 0 0 0 **Budget Direct** - Home and Contents Insurance Catholic Church Insurances Limited - Vital × 0 0 0 0 10.00% • 0 Western QBE - Home Cover 10.00% 0





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

standardoptionalnot available

PROFIL	E S U	M M A	RY	R E P	ORT		
	#				Home Inc	lusions	
Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
<b>★★★★</b> outstanding value							
ANZ - ANZ Home Insurance	N/A	<b>√</b> ,	×	•	•	•	•
Australian Unity - Everyday care	10.00%		×	<u>-</u>		<u> </u>	
Coles - Home Insurance	N/A	<b>×</b>	<b>x</b>	<u>o</u>	Q	<u> </u>	
Commonwealth Bank - Comminsure Home Insurance	10.00% N/A	✓,	· · · · · · ·	9	9		
IMB - Secured Home Elite	IN/A	<b></b>	<b></b>		· · · · · · · · · · · · · · · · · · ·		
***							
Australian Unity - Extra care	10.00%	<b>✓</b>	×		•	0	
Catholic Church Insurances Limited - Prestige	10.00%	✓	×		J	0	0
Citibank - Home Cover Prestige	N/A	<b>x</b>	<b>v</b>		•	0	0
Citibank - Home Cover	N/A	×		9	•	0	0
IMB - Secured Home Extra	N/A	√		0		o	
MYER - Home Cover Prestige	N/A		×			o .	Ō
MYER - Home Cover	N/A		X	<u> </u>		<u> </u>	<u> </u>
OnePath - Home Insurance	N/A	· · · · · · · · · · · · · · · · · · ·	X	•	······•		
***							
1Cover Direct - Classic Home & Contents Insurance	N/A		×	•	•	0	0
1Cover Direct - Prestige Home & Contents Insurance	N/A		×	•	•	0	0
1Cover Direct - Vital Home & Contents Insurance	N/A		×	0	0	0	0
Allianz - SureCoverPlus	10.00%	<b>X</b>	×	0	•	0	0
Allianz - SureCover Gold	10.00%	<b>X</b>	×	•	•	0	0
Allianz - SureCover	10.00%	×	×	0	0	0	0
Australian Unity - Elite care	10.00%	<b>√</b>	×			0	
Bank of Melbourne - Essential Care	N/A		×	O .	<u> </u>	o .	
Bank of Melbourne - Quality Care	N/A		×	<u> </u>		Ŏ	
Bank of Melbourne - Premier Care	N/A		×			Ŏ	
Bank of Queensland - Secure Home Elite	N/A		<b></b>			o o	
Bank of Queensland - Secure Home Extra	N/A		· · · · · · · · · · · · · · · · · · ·			<u> </u>	
BANKSA - Premier Care	N/A		×			<u> </u>	
BANKSA - Quality Care	N/A	<b>*</b> j	×				
BANKSA - Essential Care	N/A		×	0			
Bankwest - Secure Home Extra Insurance	N/A	····×	×	0		0	0
Bendigo / Adelaide Bank - Basic Bronze	N/A N/A	····•	· · ·	0	·····	0	0
CGU - Listed Events Home Insurance CGU - Fundamentals Home	N/A	····×	ŵ	0		Ö	0
GIO - Platinum Essential	10.00%	×	····· <b>?</b>	····· 🞽 · · · ·	· · · · · · · · · · · · · · · · · · ·	ŏ	
GIO - Classic	10.00%	×		ŏ	ŏ	ŏ	
GIO - Platinum Essential Plus	10.00%	×		<u> </u>	<u> </u>	Ö	
HSBC - Classic Home Insurance	N/A	7	×	Ö	ě	Ö	Ö
Real Insurance - Essential Cover	N/A	/	×	Õ	ŏ	Ö	•
St George - Quality Care	N/A	/	×	Õ	•	Ö	•
St George - Essential Care	N/A	<b>✓</b>	×	O	Ō	0	•
St George - Premier Care	N/A	<b>✓</b>	×	•	•	0	•
Westpac - Quality Care	N/A	<b>✓</b>	×	0	•	0	•
Westpac - Essential Care	N/A	<b>✓</b>	×	0	0	0	•
Westpac - Premier Care	N/A	✓	×	•	•	0	•





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

standardoptionalnot available

	#	##	=		Home Inc	lusions	
Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
**							
AAMI - Home Contents Insurance	\$20.00	×	x	•	•	•	0
AON - Home Plus Insurance	N/A	<b>✓</b>	x	0	•	0	0
AON - Blue Ribbon Home Insurance	N/A	<b>✓</b>	x	•	•	0	0
Arab Bank - Allianz Prestige Home Insurance	N/A	<b>✓</b>	x	•	•	0	0
Bendigo / Adelaide Bank - Gold	N/A	<b>✓</b>	×	•	•	0	0
Bendigo / Adelaide Bank - Silver	N/A	<b>✓</b>	×	0	•	0	0
Budget Direct - Home and Contents Insurance	N/A	×	×	0	•	0	0
Catholic Church Insurances Limited - Vital	10.00%	<b>✓</b>	×	0	0	0	0
Catholic Church Insurances Limited - Classic	10.00%	<b>✓</b>	×	0	•	0	0
CGU - Accidental Damage Home Insurance	N/A	<b>✓</b>	x		•	0	0
nab - National Home Insurance	10.00%	<b>✓</b>	X	0	•	0	0
nab - National Home Insurance Essentials	10.00%	<b>✓</b>	X	0	0	0	0
RACV - Home & Contents	N/A	×	X	•	•	0	0
Real Insurance - Top Cover	N/A	✓ /	X	<u> </u>	0	0	•
<b>★</b> 5							
1300 Insurance - Home and Contents Insurance Policy	N/A	X	×	0	0	0	0
			×		_	0	



QLD O not available

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

standard O optional O not available

PROFIL	E S U	M M A	RY	R E P	ORT		
	*		=		Home Inc	lusions	
Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
★★★★★ outstanding value							
ANZ - ANZ Home Insurance	N/A	✓	×		•	•	•
IMB - Secured Home Elite	N/A	√,				o .	
MYER - Home Cover Prestige	N/A		×			o .	<u> </u>
MYER - Home Cover	N/A	· · · · · · · · · · · · · · · · · · ·	×	0	<u></u>	0	0
***							
Australian Unity - Elite care	10.00%	<b>√</b> ,	×			o .	•
Australian Unity - Extra care	10.00%		<b>x</b>			Ŏ	
Australian Unity - Everyday care	10.00%		<b>x</b>		<b>)</b>	<u> </u>	
Bank of Queensland - Secure Home Elite	N/A	····•	√,∢		<u>.</u>	0	
Bank of Queensland - Secure Home Extra	N/A N/A	····•	·····V	22		0	
Citibank - Home Cover Prestige Citibank - Home Cover	N/A	×		<b>o</b>	·····	0	0
Commonwealth Bank - Comminsure Home Insurance	10.00%	····••	· · · · · · · · · · · · · · · · · · ·	ŏ		≅	0
IMB - Secured Home Extra	N/A	7 <		Õ		0	
OnePath - Home Insurance	N/A		X X	0		<u> </u>	•
***							
1Cover Direct - Prestige Home & Contents Insurance	N/A	/	x	•	•	0	0
AAMI - Home Contents Insurance	\$20.00	X	×	•	•	•	0
AON - Home Plus Insurance	N/A	<b>\</b>	×	0	•	0	0
AON - Blue Ribbon Home Insurance	N/A	<b>✓</b>	×	•	•	0	0
Bank of Melbourne - Essential Care	N/A	· · · · •	×	0	0	0	•
Bank of Melbourne - Quality Care	N/A	<b>√</b>	×	0		0	•
Bank of Melbourne - Premier Care	N/A	<b>√</b> ,	<b>x</b>			0	
BANKSA - Quality Care	N/A		×	<u> </u>		<u> </u>	
BANKSA - Essential Care	N/A	····•	×			<u> </u>	
BANKSA - Premier Care	N/A	· · · · · * <sub>/</sub> · · · ·	×				
Bankwest - Secure Home Extra Insurance	N/A	····×_	×			0	
Bendigo / Adelaide Bank - Silver Bendigo / Adelaide Bank - Gold	N/A N/A	····•	×		·····	0	~
Bendigo / Adelaide Bank - Basic Bronze	N/A	·····×	x	0		Ö	
Budget Direct - Home and Contents Insurance	N/A	×	x	•	ŏ	ŏ	0
Catholic Church Insurances Limited - Prestige	10.00%	7	×	•	•	Ö	Ö
CGU - Listed Events Home Insurance	N/A	<b>/</b>	×	0	•	Ö	Ö
CGU - Fundamentals Home	N/A	<b>✓</b>	×	0	0	0	0
CGU - Accidental Damage Home Insurance	N/A	<b>✓</b>	×	•	•	0	0
Coles - Home Insurance	N/A	×	×	•	•	0	•
NRMA - Home Plus	N/A	×	×	•	•	0	•
Real Insurance - Essential Cover	N/A	✓	×		•	0	•
St George - Quality Care	N/A	· · · · · · · · · · · · · · · · · · ·	×	0	•	0	•
St George - Essential Care	N/A	<b>√</b> ,	<b>x</b>	Ō	Ō	Ŏ	
St George - Premier Care	N/A	· · · · · · · · · · · · · · · · · · ·	<b>x</b>			<u> </u>	
Suncorp - Platinum Essential Home & Contents	N/A	×	√,			<u> </u>	
Suncorp - Platinum Essential Home & Contents	N/A	×	·····•			0	
Suncorp - Classic Home & Contents Insurance	N/A	×	<b>y</b>			0	· · · · · · · · · · · · · · · · · · ·
Westpac - Essential Care	N/A	<b></b>	×		0	0	





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

typical \$500,000 house value standard optional onto available

	##	st at	a≕		Home Inc	clusions	
Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
***							
Westpac - Quality Care	N/A	✓	x	0	•	0	•
Westpac - Premier Care	N/A	✓	×	•	•	0	•
**							
1300 Insurance - Home and Contents Insurance Policy	N/A	×	×	•	0	0	0
Cover Direct - Classic Home & Contents Insurance	N/A	✓	X	•	•	0	0
ICover Direct - Vital Home & Contents Insurance	N/A	✓	X	0	0	0	0
Allianz - SureCoverPlus	10.00%	×	X	0		0	0
Allianz - SureCover	10.00%	×	X	0	0	0	0
Allianz - SureCover Gold	10.00%	×	X		•	0	0
nab - National Home Insurance	10.00%	✓	X	0	•	0	0
NRMA - Home & Contents	N/A	×	X	•	•	0	•
RACQ - Home & Contents	N/A	×		•	•	0	•
Real Insurance - Top Cover	N/A	<b>✓</b>	X	•	•	0	•
Western QBE - Home Cover	10.00%	×	X	•	•	0	0
•							
Arab Bank - Allianz Prestige Home Insurance	N/A	<b>V</b>	x	•	•	0	0
Catholic Church Insurances Limited - Classic	10.00%	1	×	0	•	0	0
Catholic Church Insurances Limited - Vital	10.00%	<b>✓</b>	x	0	0	0	0
HSBC - Classic Home Insurance	N/A	<b>V</b>	x	0	•	0	0
nab - National Home Insurance Essentials	10.00%	<b>✓</b>	x	0	0	0	0





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

standard O optional O not available

based on a typical \$500,000 nouse						optional Onot	a anabic
PROFIL	E S U	M M A	RY	R E P	ORT		
	##	11	=		Home In	clusions	
Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
**** outstanding value							
Bank of Queensland - Secure Home Elite	N/A	✓	✓	•	•	0	•
Bank of Queensland - Secure Home Extra	N/A	<b>✓</b>	<b>✓</b>	0	•	0	•
Commonwealth Bank - Comminsure Home Insurance	10.00%	✓	<b>✓</b>	•	•	•	0
IMB - Secured Home Elite	N/A	✓	<b>✓</b>	•	•	0	•
IMB - Secured Home Extra	N/A	✓	<b>✓</b>	0	•	0	•
****							
ANZ - ANZ Home Insurance	N/A	/	×			•	•
Australian Unity - Extra care	10.00%	/	×		· · · · · · · · · · · · · · · · · · ·	Ö	ě
Australian Unity - Everyday care	10.00%	/	×			Ö	ě
Bankwest - Secure Home Extra Insurance	N/A		×	0	·····	Ö	
Catholic Church Insurances Limited - Prestige	10.00%		X		·····	Ö	Ö
Citibank - Home Cover	N/A	×		Õ	·····	Ö	Ö
Coles - Home Insurance	N/A	x .	×	ŏ	ŏ	Ö	<u> </u>
MYER - Home Cover Prestige	N/A	7 <	×			Ö	Ö
RAA - Home & Contents Insurance	\$20.00	· · · · · · ·	<b>~~</b> ?~~~	ŏ		Ö	Ō
	Ψ20.00			·····•			••••
***							
1Cover Direct - Vital Home & Contents Insurance	N/A		×	0	0	0	0
1Cover Direct - Prestige Home & Contents Insurance	N/A	<b></b>	×	•	•	0	0
1Cover Direct - Classic Home & Contents Insurance	N/A	<b>&gt;</b> •	×	•	•	0	0
Allianz - SureCover Gold	10.00%	×	×	•	•	0	0
Allianz - SureCover	10.00%	×	×	0		0	0
Allianz - SureCoverPlus	10.00%	×	×	0		0	0
Australian Unity - Elite care	10.00%	✓	×	•		0	•
Bank of Melbourne - Premier Care	N/A	✓	×	•		0	•
Bank of Melbourne - Quality Care	N/A	✓	×	0		0	•
BANKSA - Quality Care	N/A	✓	×	0		0	•
Bendigo / Adelaide Bank - Basic Bronze	N/A	✓	×	0	0	0	0
Bendigo / Adelaide Bank - Silver	N/A	✓	×	0	•	0	0
CGU - Fundamentals Home	N/A	✓	×	0	0	0	0
Citibank - Home Cover Prestige	N/A	×	✓	•	•	0	0
HSBC - Classic Home Insurance	N/A	✓	×	0	•	0	0
MYER - Home Cover	N/A	✓	×	•	•	0	0
nab - National Home Insurance Essentials	10.00%	✓	×	0	0	0	0
nab - National Home Insurance	10.00%	✓	×	0	•	0	0
OnePath - Home Insurance	N/A	✓	×	•	•	•	•
Real Insurance - Essential Cover	N/A	✓	×	•	0	0	•
SGIC - Home Cover Plus	N/A	×	×	•	•	0	•
St George - Premier Care	N/A	✓	×	•	•	0	•
St George - Quality Care	N/A	<b>✓</b>	×	0	•	0	•

N/A N/A

N/A N/A

### your guide to product excellence

Westpac - Quality Care

Westpac - Premier Care

AON - Blue Ribbon Home Insurance

AON - Home Plus Insurance





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

standard O optional O not available

	#t#	# #	i <u>e</u>		Home Inc	clusions	
Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
**							
Bank of Melbourne - Essential Care	N/A	✓	x	0	0	0	•
BANKSA - Essential Care	N/A	· · · · · · · · · · · · · · · · · · ·	×	0	0	0	•
Bendigo / Adelaide Bank - Gold	N/A	✓	×	•	•	0	0
Catholic Church Insurances Limited - Vital	10.00%	✓	×	0	0	0	0
Catholic Church Insurances Limited - Classic	10.00%	✓	x	0	•	0	0
CGU - Accidental Damage Home Insurance	N/A	✓	×	•	•	0	0
CGU - Listed Events Home Insurance	N/A	<b>✓</b>	×	0	•	0	0
Real Insurance - Top Cover	N/A	<b>✓</b>	×		•	0	•
St George - Essential Care	N/A	<b>✓</b>	×	0	0	0	•
Nestpac - Essential Care	N/A	✓	×	0	0	0	•
•							
1300 Insurance - Home and Contents Insurance Policy	N/A	×	×	0	•	0	0
Arab Bank - Allianz Prestige Home Insurance	N/A	<b>✓</b>	X	•	•	0	0
Budget Direct - Home and Contents Insurance	N/A	x	X	•	•	0	0
Western QBE - Home Cover	10.00%	X	X	•	•	0	0





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

● standard ● optional ○ not available

PROFIL	. E S U	M M A	RY	R E P	ORT		
	*				Home Inc	lusions	
Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion	Under Insurance Protection	Riverine Flood cover
**** outstanding value							
ANZ - ANZ Home Insurance	N/A	✓	X	•	•	•	•
Commonwealth Bank - Comminsure Home Insurance	10.00%	<b>√</b>	<b>√</b>	•	•		0
IMB - Secured Home Elite	N/A	✓	<b>√</b>	•		0	•
IMB - Secured Home Extra	N/A	✓	✓	0	•	0	•
NRMA - Home Plus	N/A	×	×	•	<u></u>	0	•
ARR.							
AAMI - Home Contents Insurance	\$20.00	×	x		•	•	0
AON - Home Plus Insurance	N/A	<b>✓</b>	x	0	•	0	0
Bank of Queensland - Secure Home Elite	N/A	✓	<b>√</b>		•	0	•
Bank of Queensland - Secure Home Extra	N/A	✓	<b>√</b>	0	•	0	•
Citibank - Home Cover Prestige	N/A	×				0	0
Citibank - Home Cover	N/A	×	🗸	<b>. .</b>			0
MYER - Home Cover Prestige	N/A	· · · · · · · · · · · · · · · · · · ·	X	• • • • • • • • • • • • • • • • • • • •			0
MYER - Home Cover	N/A	· · · · · · · · · · · · · · · · · · ·	X	•		0	0
NRMA - Home & Contents	N/A	<b>X</b>	×	•	•	0	
OnePath - Home Insurance	N/A		X	•	<u> </u>	•	•
skirk.							
1Cover Direct - Classic Home & Contents Insurance	N/A	<b>V</b>	×	•	•	0	0
1Cover Direct - Prestige Home & Contents Insurance	N/A	<b>\</b>	x	•	•	0	0
AON - Blue Ribbon Home Insurance	N/A	<b>✓</b>	x	•	•	0	0
Australian Unity - Elite care	10.00%	✓	X	•	•	0	•
Australian Unity - Everyday care	10.00%	✓	×	•		0	•
Australian Unity - Extra care	10.00%	✓	×	•		0	•
Bank of Melbourne - Essential Care	N/A	✓	×	0	0	0	•
Bank of Melbourne - Quality Care	N/A	<b>✓</b>	×		•	0	
Bank of Melbourne - Premier Care	N/A	· •	<b>x</b>	•		0	
BANKSA - Premier Care	N/A	<b>✓</b>	×	•	•	0	
BANKSA - Quality Care	N/A	· •	×	0		0	•
BANKSA - Essential Care	N/A	· · · · •	×	0	0	0	
Bankwest - Secure Home Extra Insurance	N/A	· · · · • / <sub>j</sub> · · · ·	×	<u> </u>		0	
Bendigo / Adelaide Bank - Basic Bronze	N/A	· · · · • /_ · · · ·	×	o	· · · · · · · · · · · · · · · · · · ·	0	o
Bendigo / Adelaide Bank - Silver	N/A		×			Ö	Ö
Bendigo / Adelaide Bank - Gold	N/A		<u>×</u>			0	<u> </u>
Catholic Church Insurances Limited - Prestige	10.00%		<u>×</u>			0	0
CGU - Fundamentals Home	N/A	····•	×	2	<u>Q</u>	0	0
CGU - Accidental Damage Home Insurance	N/A	····· <b>×</b> j····	×			0	
CGU - Listed Events Home Insurance	N/A	····• <b>:</b>	×	<u> </u>		<u> </u>	
Coles - Home Insurance	N/A	·····•	×	<u>9</u>			····
Real Insurance - Top Cover	N/A	····• <b>v</b>	×			0	
Real Insurance - Essential Cover	N/A	·····•	×	9		0	
St George - Premier Care	N/A N/A	·····•	×			0	···· <u>¥</u> ·····
St George - Quality Care	N/A	····• <b>v</b>	×	~		0	····
St George - Essential Care  Wastnar - Premier Care	N/A	·····•	×	≅	· · · · · · · · · · · · · · · · · · ·	0	····
Westpac - Premier Care Westpac - Quality Care	N/A	·····•	×	Ö		0	····
rrosipao - Quanty Gale	IN/A	<b></b>	· · · · · · · • • • · · · · · · · · · ·		<del></del>		· · · · · <del>· ·</del> · · · · ·





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

standard O optional O not available

Pay Monthly at  No Extra Cost	X X X X X X X X X X X X X X X X X X X	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
* * *	x x x	<b>0</b>	•	0 0 0	0
* * *	x x x	<b>0</b>	•	0 0 0	0
× ×	X X X	0		0	0
× ×	X X X	0		0	0
×	×		•	0	0
×	x	0	•		
			•	_	
×			· · · · · · · · · · · · · · · · · · ·	0	0
	×	•	•	0	0
✓	×		•	0	0
✓	x	0	•	0	0
✓	x	0	•	0	0
×	K	0	•	0	0
×	×	0	0	0	0
	X	•	•	0	0
<b>/</b>	x	0	0	0	0
	×	0	0	0	0
		x x x x x x	x x 0 x x 0 x x 0 x 0	X X 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	✓       X       O       O       O         X       X       O       O       O         X       X       O       O       O         X       X       O       O       O         X       X       O       O       O         X       X       O       O       O         X       X       O       O       O





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

standard Optional Onot available

PROFIL	E S U	M M A	R Y	R E P C	RT		
	<b>#</b>		=		Home Inc	lusions	
Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
<b>★★★★</b> outstanding value							
ANZ - ANZ Home Insurance	N/A	✓	×				
Commonwealth Bank - Comminsure Home Insurance	10.00%	√,	<b>v</b>				<u> </u>
IMB - Secured Home Elite	N/A	⊀,				<u> </u>	
OnePath - Home Insurance	N/A	<u></u> ✓	×	0			
***							
AAMI - Home Contents Insurance	\$20.00	<b>X</b>	<b>X</b>				0
Australian Unity - Extra care	10.00%		×		\ <u>.</u>	0	•
Australian Unity - Everyday care	10.00%	√,	<b>x</b>		👱	Ŏ	
Bank of Melbourne - Premier Care	N/A		×			0	
Bank of Queensland - Secure Home Elite	N/A	≰,		<b></b>		<u> </u>	
Bank of Queensland - Secure Home Extra	N/A N/A	√,		<u> </u>		0	····
BANKSA - Premier Care HBF - Home Insurance	N/A	·····	×	0	<u>¥</u>	0	<u>-</u>
IMB - Secured Home Extra	N/A	<b>x</b>		0	·····×	0	
MYER - Home Cover Prestige	N/A		X X			Ö	<u>o</u>
St George - Premier Care	N/A		×			ŏ	
Westpac - Premier Care	N/A		×	•	•	Ö	•
4-4-4							
<b>未未来</b>							
1Cover Direct - Classic Home & Contents Insurance	N/A		×	•	•	0	0
	N/A N/A	<b>V</b>	x x	:		0	0
1Cover Direct - Classic Home & Contents Insurance		<b>V V V</b>		•	•		
1Cover Direct - Classic Home & Contents Insurance 1Cover Direct - Prestige Home & Contents Insurance	N/A	×	×	0		0	0
1Cover Direct - Classic Home & Contents Insurance 1Cover Direct - Prestige Home & Contents Insurance 1Cover Direct - Vital Home & Contents Insurance	N/A N/A	<b>*</b>	x x x	• • • • •	0	0000	0
1Cover Direct - Classic Home & Contents Insurance 1Cover Direct - Prestige Home & Contents Insurance 1Cover Direct - Vital Home & Contents Insurance Allianz - SureCover Gold	N/A N/A 10.00%	<b>*</b>	x x x x	•	0	0000	0 0 0
1Cover Direct - Classic Home & Contents Insurance 1Cover Direct - Prestige Home & Contents Insurance 1Cover Direct - Vital Home & Contents Insurance Allianz - SureCover Gold AON - Home Plus Insurance	N/A N/A 10.00% N/A N/A 10.00%	<b>*</b>	x x x x x	•	0	00000	0000
1Cover Direct - Classic Home & Contents Insurance 1Cover Direct - Prestige Home & Contents Insurance 1Cover Direct - Vital Home & Contents Insurance Allianz - SureCover Gold AON - Home Plus Insurance AON - Blue Ribbon Home Insurance Australian Unity - Elite care Bank of Melbourne - Quality Care	N/A N/A 10.00% N/A N/A 10.00% N/A	<b>*</b>	x x x x x	•	0	0000000	0000
1Cover Direct - Classic Home & Contents Insurance 1Cover Direct - Prestige Home & Contents Insurance 1Cover Direct - Vital Home & Contents Insurance Allianz - SureCover Gold AON - Home Plus Insurance AON - Blue Ribbon Home Insurance Australian Unity - Elite care Bank of Melbourne - Quality Care Bank of Melbourne - Essential Care	N/A N/A 10.00% N/A N/A 10.00% N/A N/A	<b>*</b>	x x x x x x	•	0	00000000	0000
1Cover Direct - Classic Home & Contents Insurance 1Cover Direct - Prestige Home & Contents Insurance 1Cover Direct - Vital Home & Contents Insurance Allianz - SureCover Gold AON - Home Plus Insurance AON - Blue Ribbon Home Insurance Australian Unity - Elite care Bank of Melbourne - Quality Care Bank of Melbourne - Essential Care BANKSA - Quality Care	N/A N/A 10.00% N/A N/A 10.00% N/A N/A N/A	<b>*</b>	x x x x x x x	•	0	000000000	0000
1Cover Direct - Classic Home & Contents Insurance 1Cover Direct - Prestige Home & Contents Insurance 1Cover Direct - Vital Home & Contents Insurance Allianz - SureCover Gold AON - Home Plus Insurance AON - Blue Ribbon Home Insurance Australian Unity - Elite care Bank of Melbourne - Quality Care Bank of Melbourne - Essential Care BANKSA - Quality Care BANKSA - Essential Care	N/A N/A 10.00% N/A N/A 10.00% N/A N/A N/A	<b>*</b>	x x x x x x x	•	0	0000000000	0000
1Cover Direct - Classic Home & Contents Insurance 1Cover Direct - Prestige Home & Contents Insurance 1Cover Direct - Vital Home & Contents Insurance Allianz - SureCover Gold AON - Home Plus Insurance AON - Blue Ribbon Home Insurance Australian Unity - Elite care Bank of Melbourne - Quality Care Bank of Melbourne - Essential Care BANKSA - Quality Care BANKSA - Essential Care Bankwest - Secure Home Extra Insurance	N/A N/A 10.00% N/A N/A 10.00% N/A N/A N/A N/A	<b>*</b>	x x x x x x x x	•		00000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
1Cover Direct - Classic Home & Contents Insurance 1Cover Direct - Prestige Home & Contents Insurance 1Cover Direct - Vital Home & Contents Insurance Allianz - SureCover Gold AON - Home Plus Insurance AON - Blue Ribbon Home Insurance Australian Unity - Elite care Bank of Melbourne - Quality Care Bank of Melbourne - Essential Care BANKSA - Quality Care BANKSA - Essential Care Bankwest - Secure Home Extra Insurance Bendigo / Adelaide Bank - Basic Bronze	N/A N/A 10.00% N/A N/A 10.00% N/A N/A N/A N/A	<b>*</b>	x x x x x x x x x	•		000000000000	0000
1Cover Direct - Classic Home & Contents Insurance 1Cover Direct - Prestige Home & Contents Insurance 1Cover Direct - Vital Home & Contents Insurance 1Cover Direct - Vital Home & Contents Insurance Allianz - SureCover Gold AON - Home Plus Insurance AON - Blue Ribbon Home Insurance Australian Unity - Elite care Bank of Melbourne - Quality Care Bank of Melbourne - Essential Care BANKSA - Quality Care BANKSA - Essential Care Bankwest - Secure Home Extra Insurance Bendigo / Adelaide Bank - Basic Bronze Bendigo / Adelaide Bank - Silver	N/A N/A 10.00% N/A N/A 10.00% N/A N/A N/A N/A N/A	<b>*</b>	x x x x x x x x x	•		0000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
1Cover Direct - Classic Home & Contents Insurance 1Cover Direct - Prestige Home & Contents Insurance 1Cover Direct - Vital Home & Contents Insurance Allianz - SureCover Gold AON - Home Plus Insurance AON - Blue Ribbon Home Insurance Australian Unity - Elite care Bank of Melbourne - Quality Care Bank of Melbourne - Essential Care BANKSA - Quality Care BANKSA - Essential Care Bankwest - Secure Home Extra Insurance Bendigo / Adelaide Bank - Basic Bronze Bendigo / Adelaide Bank - Silver Catholic Church Insurances Limited - Prestige	N/A N/A 10.00% N/A N/A 10.00% N/A N/A N/A N/A N/A N/A N/A N/A	<b>*</b>	x x x x x x x x x x	•		00000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
1Cover Direct - Classic Home & Contents Insurance 1Cover Direct - Prestige Home & Contents Insurance 1Cover Direct - Vital Home & Contents Insurance Allianz - SureCover Gold AON - Home Plus Insurance AON - Blue Ribbon Home Insurance Australian Unity - Elite care Bank of Melbourne - Quality Care Bank of Melbourne - Essential Care BANKSA - Quality Care BANKSA - Essential Care Bankwest - Secure Home Extra Insurance Bendigo / Adelaide Bank - Basic Bronze Bendigo / Adelaide Bank - Silver Catholic Church Insurances Limited - Prestige CGU - Fundamentals Home	N/A N/A 10.00% N/A N/A 10.00% N/A N/A N/A N/A N/A N/A N/A N/A	<b>*</b>	x x x x x x x x x x	•		00000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
1Cover Direct - Classic Home & Contents Insurance 1Cover Direct - Prestige Home & Contents Insurance 1Cover Direct - Vital Home & Contents Insurance Allianz - SureCover Gold AON - Home Plus Insurance AON - Blue Ribbon Home Insurance Australian Unity - Elite care Bank of Melbourne - Quality Care Bank of Melbourne - Essential Care BANKSA - Quality Care BANKSA - Essential Care Bankwest - Secure Home Extra Insurance Bendigo / Adelaide Bank - Basic Bronze Bendigo / Adelaide Bank - Silver Catholic Church Insurances Limited - Prestige CGU - Fundamentals Home CGU - Accidental Damage Home Insurance	N/A N/A 10.00% N/A N/A 10.00% N/A N/A N/A N/A N/A N/A N/A N/A	<b>*</b>	x x x x x x x x x x x	•		0000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
1Cover Direct - Classic Home & Contents Insurance 1Cover Direct - Prestige Home & Contents Insurance 1Cover Direct - Vital Home & Contents Insurance Allianz - SureCover Gold AON - Home Plus Insurance AON - Blue Ribbon Home Insurance Australian Unity - Elite care Bank of Melbourne - Quality Care Bank of Melbourne - Essential Care BANKSA - Quality Care BANKSA - Essential Care Bankwest - Secure Home Extra Insurance Bendigo / Adelaide Bank - Basic Bronze Bendigo / Adelaide Bank - Silver Catholic Church Insurances Limited - Prestige CGU - Fundamentals Home	N/A N/A 10.00% N/A N/A 10.00% N/A	× × × × × × × × × × × × × × × × × × ×	x x x x x x x x x x	•		00000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
1Cover Direct - Classic Home & Contents Insurance 1Cover Direct - Prestige Home & Contents Insurance 1Cover Direct - Vital Home & Contents Insurance 1Cover Direct - Vital Home & Contents Insurance Allianz - SureCover Gold AON - Home Plus Insurance AON - Blue Ribbon Home Insurance Australian Unity - Elite care Bank of Melbourne - Quality Care Bank of Melbourne - Essential Care BANKSA - Quality Care BANKSA - Essential Care Bankwest - Secure Home Extra Insurance Bendigo / Adelaide Bank - Basic Bronze Bendigo / Adelaide Bank - Silver Catholic Church Insurances Limited - Prestige CGU - Fundamentals Home CGU - Accidental Damage Home Insurance CGU - Listed Events Home Insurance	N/A N/A 10.00% N/A N/A 10.00% N/A	× × × × × × × × × × × × × × × × × × ×	x x x x x x x x x x x	•		00000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
1Cover Direct - Classic Home & Contents Insurance 1Cover Direct - Prestige Home & Contents Insurance 1Cover Direct - Vital Home & Contents Insurance 1Cover Direct - Vital Home & Contents Insurance Allianz - SureCover Gold AON - Home Plus Insurance AON - Blue Ribbon Home Insurance Australian Unity - Elite care Bank of Melbourne - Quality Care Bank of Melbourne - Essential Care BANKSA - Quality Care BANKSA - Essential Care Bankwest - Secure Home Extra Insurance Bendigo / Adelaide Bank - Basic Bronze Bendigo / Adelaide Bank - Silver Catholic Church Insurances Limited - Prestige CGU - Fundamentals Home CGU - Accidental Damage Home Insurance CGU - Listed Events Home Insurance Citibank - Home Cover Prestige	N/A N/A 10.00% N/A N/A 10.00% N/A	× × × × × × × × × × × × × × × × × × ×	x x x x x x x x x x x	• 0 • 0 0 0 0 0 0 • 0 • 0		00000000000000000	00000
1Cover Direct - Classic Home & Contents Insurance 1Cover Direct - Prestige Home & Contents Insurance 1Cover Direct - Vital Home & Contents Insurance Allianz - SureCover Gold AON - Home Plus Insurance AON - Blue Ribbon Home Insurance Australian Unity - Elite care Bank of Melbourne - Quality Care Bank of Melbourne - Essential Care BANKSA - Quality Care BANKSA - Essential Care Bankwest - Secure Home Extra Insurance Bendigo / Adelaide Bank - Basic Bronze Bendigo / Adelaide Bank - Silver Catholic Church Insurances Limited - Prestige CGU - Fundamentals Home CGU - Accidental Damage Home Insurance CGU - Listed Events Home Insurance Citibank - Home Cover	N/A N/A 10.00% N/A N/A 10.00% N/A	× × × × × × × × × × × × × × × × × × ×	x x x x x x x x x x	• 0 • 0 0 0 0 0 0 • 0 • 0		0000000000000000000	00000
1Cover Direct - Classic Home & Contents Insurance 1Cover Direct - Prestige Home & Contents Insurance 1Cover Direct - Vital Home & Contents Insurance Allianz - SureCover Gold AON - Home Plus Insurance AON - Blue Ribbon Home Insurance Australian Unity - Elite care Bank of Melbourne - Quality Care Bank of Melbourne - Essential Care BANKSA - Quality Care BANKSA - Essential Care Bankwest - Secure Home Extra Insurance Bendigo / Adelaide Bank - Basic Bronze Bendigo / Adelaide Bank - Silver Catholic Church Insurances Limited - Prestige CGU - Fundamentals Home CGU - Accidental Damage Home Insurance CGU - Listed Events Home Insurance Citibank - Home Cover Prestige Citibank - Home Cover	N/A N/A 10.00% N/A N/A 10.00% N/A	× × × × × × × × × × × × × × × × × × ×	x x x x x x x x x x	• 0 • 0 0 0 0 0 0 • 0 • 0		0000000000000000000	00000
1Cover Direct - Classic Home & Contents Insurance 1Cover Direct - Prestige Home & Contents Insurance 1Cover Direct - Vital Home & Contents Insurance Allianz - SureCover Gold AON - Home Plus Insurance AON - Blue Ribbon Home Insurance Australian Unity - Elite care Bank of Melbourne - Quality Care Bank of Melbourne - Essential Care BANKSA - Quality Care BANKSA - Essential Care Bankwest - Secure Home Extra Insurance Bendigo / Adelaide Bank - Basic Bronze Bendigo / Adelaide Bank - Silver Catholic Church Insurances Limited - Prestige CGU - Fundamentals Home CGU - Accidental Damage Home Insurance CGU - Listed Events Home Insurance Citibank - Home Cover Prestige Citibank - Home Cover Coles - Home Insurance	N/A N/A 10.00% N/A N/A 10.00% N/A	× × × × × × × × × × × × × × × × × × ×	x x x x x x x x x x	• 0 • 0 0 0 0 0 0 • 0 • 0		00000000000000000000	00000
1Cover Direct - Classic Home & Contents Insurance 1Cover Direct - Prestige Home & Contents Insurance 1Cover Direct - Vital Home & Contents Insurance Allianz - SureCover Gold AON - Home Plus Insurance AON - Blue Ribbon Home Insurance Australian Unity - Elite care Bank of Melbourne - Quality Care Bank of Melbourne - Essential Care BANKSA - Quality Care BANKSA - Essential Care Bankwest - Secure Home Extra Insurance Bendigo / Adelaide Bank - Basic Bronze Bendigo / Adelaide Bank - Silver Catholic Church Insurances Limited - Prestige CGU - Fundamentals Home CGU - Accidental Damage Home Insurance CGU - Listed Events Home Insurance Citibank - Home Cover Prestige Citibank - Home Cover Coles - Home Insurance GIO - Platinum Essential GIO - Platinum Essential Plus	N/A N/A 10.00% N/A N/A 10.00% N/A	× × × × × × × × × × × × × × × × × × ×	x x x x x x x x x x			000000000000000000000000000000000000000	00000
1Cover Direct - Classic Home & Contents Insurance 1Cover Direct - Prestige Home & Contents Insurance 1Cover Direct - Vital Home & Contents Insurance Allianz - SureCover Gold AON - Home Plus Insurance AON - Blue Ribbon Home Insurance Australian Unity - Elite care Bank of Melbourne - Quality Care Bank of Melbourne - Essential Care BANKSA - Quality Care BANKSA - Essential Care Bankwest - Secure Home Extra Insurance Bendigo / Adelaide Bank - Basic Bronze Bendigo / Adelaide Bank - Silver Catholic Church Insurances Limited - Prestige CGU - Fundamentals Home CGU - Accidental Damage Home Insurance CGU - Listed Events Home Insurance Citibank - Home Cover Prestige Citibank - Home Cover Coles - Home Insurance GIO - Platinum Essential GIO - Platinum Essential Plus GIO - Classic	N/A N/A 10.00% N/A N/A 10.00% N/A	× × × × × × × × × × × × × × × × × × ×	x x x x x x x x x x x	• 0 • • 0 0 0 0 0 0 • 0 • 0 • • • •		000000000000000000000000000000000000000	00000





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

standard Optional Onot available

	#	##	=		Home Inc	lusions	
Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
***							
St George - Quality Care	N/A	✓	×	0	•	0	•
St George - Essential Care	N/A	<b>✓</b>	×	0	0	0	•
Westpac - Essential Care	N/A	✓	X	0	0	0	•
Westpac - Quality Care	N/A	✓	x	0	•	0	•
**							
Allianz - SureCoverPlus	10.00%	×	X	0	•	0	0
Allianz - SureCover	10.00%	×	X	0	0	0	0
Arab Bank - Allianz Prestige Home Insurance	N/A	✓	X			0	0
Bendigo / Adelaide Bank - Gold	N/A	✓	X		•	0	0
Catholic Church Insurances Limited - Classic	10.00%	✓	X	0	•	0	0
Catholic Church Insurances Limited - Vital	10.00%	✓	X	0	0	0	0
HSBC - Classic Home Insurance	N/A	✓	X	0	•	0	0
nab - National Home Insurance	10.00%	<b>✓</b>	<b>X</b>	0	•	0	0
nab - National Home Insurance Essentials	10.00%	<b>V</b>	/x	0	0	0	0
Real Insurance - Top Cover	N/A		X	•	•	0	•
SGIO - Home Cover	N/A	x	×	•	•	0	•
SGIO - Home Cover Plus	N/A	X	x	•	•	0	•
•		-					
1300 Insurance - Home and Contents Insurance Policy	N/A	×	x	•	0	0	0
Budget Direct - Home and Contents Insurance	N/A	×	×	•	•	0	0
Western QBE - Home Cover	10.00%	×	×	•	•	0	0







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

standard optional Onot available

		lusione	sions				
	at st	/ail			Contents Inc		1
Product Name	Light S	s A	ے ہے	<u> </u>		Jewe	liery
Floudet Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum*	Item Limit
★★★★★ outstanding value							
Bank of Melbourne - Quality Care	✓	x	•	0	•	5000	1000
BANKSA - Quality Care	✓	×	•	0		5000	1000
Coles - Home Insurance	×	×	•	0	0	No Max	1000
IMB - Secured Home Elite	<b>√</b>	<b>√</b>	•	•	•	20%	2000
OnePath - Home Insurance	✓	×	•	0	•	No max	3000
St George - Quality Care	✓	×	•	0	•	5000	1000
Westpac - Quality Care	<b>√</b>	×	•	0	•	5000	1000
***							
Australian Unity - Extra care		x	•			25%	2500
Bankwest - Secure Home Extra Insurance	/	×		O		20%	2000
Budget Direct - Home and Contents Insurance	X	×		O	Ō	3000	1000
Catholic Church Insurances Limited - Vital	7	×		0	Ö	7500	2000
Commonwealth Bank - Comminsure Home Insurance		· · ·		Ŏ	Ō	4000	1000
GIO - Classic	×	<b>/</b>		ŏ	ŏ	4000	1000
IMB - Secured Home Extra	······································			Õ	·····	20%	2000
MYER - Home Cover	······································	X		ŏ		No Max	2500
NRMA - Home & Contents	X	X		ŏ	ŏ	2500	2500
Western QBE - Home Cover	×	) 🛣		ŏ		1500	1500
			<del></del>	· · · · · · · · · · · · · · · · · · ·	<del></del>	1000	1000
***							
1300 Insurance - Home and Contents Insurance Policy	×	×		0	0	3000	1000
AAMI - Home Contents Insurance		×				5000	1000
Allianz - SureCoverPlus	×	×		0		7500	2000
Allianz - SureCover	×	×	• • • • • • • • • • • • • • • • • • • •	0	0	7500	2000
ANZ - ANZ Home Insurance	<b>√</b>	×		•	•	No max	3000
Australian Unity - Everyday care		×		•	•	25%	1000
Bank of Melbourne - Essential Care	<b>√</b>	×	0	0	0	3000	500
Bank of Melbourne - Premier Care	<b>√</b>	×		•	•	10000	2000
Bank of Queensland - Secure Home Elite	✓	<b>√</b>	•	•		20%	2000
Bank of Queensland - Secure Home Extra	✓	<b>✓</b>	•	0	•	20%	2000
BANKSA - Essential Care	<b>✓</b>	×	0	0	0	3000	500
BANKSA - Premier Care	<b>✓</b>	×	•	•	•	10000	2000
Bendigo / Adelaide Bank - Silver	✓	×	•	0	•	20%	2500
Bendigo / Adelaide Bank - Basic Bronze	✓	×	•	0	0	2000	1000
Catholic Church Insurances Limited - Classic	✓	×	•	0	•	7500	2000
CGU - Listed Events Home Insurance	✓	×	•	0	•	20%	2500
CGU - Fundamentals Home	<b>✓</b>	×	•	0	0	2000	1000
Citibank - Home Cover Prestige	×	/	•	•	•	20%	1750
Citibank - Home Cover	×	/	•	0	•	2500	2500
HSBC - Classic Home Insurance	<b>~</b>	×	•	Ö	•	7500	2000
MYER - Home Cover Prestige	_	×	•	•	•	No Max	3000
NRMA - Home Plus	×	×	•	•	•	2500	2500
Real Insurance - Essential Cover	7	×	· · · · · · · · · · · · · · · · · · ·	Õ	ō	5000	1000
St George - Premier Care		×	<u>-</u>	ě	ě	10000	2000
St George - Essential Care	······································	x	Ö	ŏ	Õ	3000	500
Suncorp - Classic Home & Contents Insurance	×	···•	· · · · · · · ≚ · · · · ·	ŏ	ŏ	4000	1000





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

standard optional Onot available

		=			Contents Inc	lusions	
	ly a	Ava	_	_		Jewe	llery
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum*	Item Limit
***							
Westpac - Premier Care	<b>✓</b>	×	•	•	•	10000	2000
Westpac - Essential Care	✓	×	0	0	0	3000	500
**:							
1Cover Direct - Classic Home & Contents Insurance	✓	×	•	•	•	7500	2000
Allianz - SureCover Gold	×	×	•	•	•	20%	2000
AON - Blue Ribbon Home Insurance	✓	×	•	•	•	20%	2500
AON - Home Plus Insurance	✓	×	•	0		20%	2500
Australian Unity - Elite care	✓	×	•		•	25%	2500
Bendigo / Adelaide Bank - Gold	✓	×	•		<b>/</b> •	20%	2500
Catholic Church Insurances Limited - Prestige	✓	×	•		•	20%	2000
CGU - Accidental Damage Home Insurance	✓	×			•	20%	2500
nab - National Home Insurance	✓	×		0	•	7500	2000
nab - National Home Insurance Essentials	✓	×		0	0	7500	2000
Real Insurance - Top Cover	✓	x		•	0	2500	1000
*		C					
1Cover Direct - Vital Home & Contents Insurance	<b>/</b>	X	•	0	0	7500	2000
1Cover Direct - Prestige Home & Contents Insurance	<b>4</b>	X	•	•	•	20%	2000
Arab Bank - Allianz Prestige Home Insurance		X	•	•	•	20%	2000





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

standard optional Onot available

PROFILE SUMMARY REPORT								
			Contents Inclusions					
Product Name	ly at Sost	Avai				Jewellery		
	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum*	Item Limit	
<b>★★★★</b> outstanding value								
Australian Unity - Everyday care	<b>√</b>	×	•	•	•	25%	1000	
Bank of Melbourne - Quality Care		×		Ŏ		5000	1000	
BANKSA - Quality Care		×		Ŏ		5000	1000	
Bankwest - Secure Home Extra Insurance	<b>v</b> ,	×		Ŏ		20%	2000	
Catholic Church Insurances Limited - Vital	· · · · · · · · · · · · · · · · · · ·	×		o .	Ŏ	7500	2000	
Coles - Home Insurance	<b>x</b>	×	·····•	♥	<u>0</u>	No Max	1000	
St George - Quality Care	√,	×	·····•	o	<u>.</u>	5000	1000	
Westpac - Quality Care		×		9		5000	1000	
***								
AAMI - Home Contents Insurance	×	x	•	0	•	5000	1000	
Australian Unity - Extra care	<b>✓</b>	×			•	25%	2500	
Commonwealth Bank - Comminsure Home Insurance	<b>✓</b>	<b>✓</b>		0	0	4000	1000	
GIO - Classic	×	<b>✓</b>		0	0	4000	1000	
IMB - Secured Home Extra	<b>✓</b>	<b>✓</b> <		0	•	20%	2000	
IMB - Secured Home Elite	✓	1	9	•	•	20%	2000	
MYER - Home Cover	<b>✓</b>	X		•	•	No Max	2500	
OnePath - Home Insurance	<b>~</b>	x	<i>)</i> •	•	•	No max	3000	
Western QBE - Home Cover	X	X	•	•	•	1500	1500	
***	/.X							
1300 Insurance - Home and Contents Insurance Policy	X	×	•	0	0	3000	1000	
Allianz - SureCoverPlus	X	×	•	0	•	7500	2000	
Allianz - SureCover	×	×	•	0	0	7500	2000	
ANZ - ANZ Home Insurance	<b>✓</b>	×	•	•	•	No max	3000	
Bank of Melbourne - Premier Care	<b>✓</b>	×	•	•	•	10000	2000	
Bank of Melbourne - Essential Care	<b>✓</b>	×	0	0	0	3000	500	
Bank of Queensland - Secure Home Extra	<b>✓</b>	<b>✓</b>	•	0	•	20%	2000	
Bank of Queensland - Secure Home Elite	<b>✓</b>	<b>✓</b>	•	•	•	20%	2000	
BANKSA - Essential Care	<b>✓</b>	×	0	0	0	3000	500	
BANKSA - Premier Care	<b>✓</b>	×	•	•	•	10000	2000	
Bendigo / Adelaide Bank - Silver	<b>✓</b>	×	•	0	•	20%	2500	
Bendigo / Adelaide Bank - Basic Bronze	<b>✓</b>	×	•	0	0	2000	1000	
Budget Direct - Home and Contents Insurance	×	×	•	•	0	3000	1000	
Catholic Church Insurances Limited - Classic	<b>✓</b>	×	•	0	•	7500	2000	
CGU - Listed Events Home Insurance	<b>✓</b>	×	•	0	•	20%	2500	
CGU - Fundamentals Home	<b>✓</b>	×	•	0	0	2000	1000	
Citibank - Home Cover	X	<b>✓</b>	•	•	•	2500	2500	
HSBC - Classic Home Insurance	<b>✓</b>	×	•	0	•	7500	2000	
MYER - Home Cover Prestige	✓	x	•	•	•	No Max	3000	
nab - National Home Insurance	✓	x	•	0	•	7500	2000	
nab - National Home Insurance Essentials	✓	x	•	0	0	7500	2000	
RACV - Home & Contents	×	x	•	•	•	1000	1000	
Real Insurance - Essential Cover	✓	x	•	•	0	5000	1000	
St George - Premier Care	✓	x	•	•	•	10000	2000	
St George - Essential Care	<b>✓</b>	x	0	0	0	3000	500	
Westpac - Essential Care	/	×	0	0	0	3000	500	

### your guide to product excellence

<sup>\* %</sup> of Sum Insured





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

standard optional Onot available

	t t	≡			Contents Incl		
Product Name	<u> </u>	A	_		Fusion Cover	Jewellery	
	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents in Open Air Covered	Accidental Damage		Maximum*	Item Limit
###							
Westpac - Premier Care	✓	x		•	•	10000	2000
**							
1Cover Direct - Classic Home & Contents Insurance	<b>✓</b>	×	•	•	•	7500	2000
Allianz - SureCover Gold	×	x	•	•	•	20%	2000
AON - Blue Ribbon Home Insurance	✓	×	•	•	•	20%	2500
AON - Home Plus Insurance	✓	×	•	0	•	20%	2500
Arab Bank - Allianz Prestige Home Insurance	✓	×	•			20%	2000
Australian Unity - Elite care	✓	×	•	. •	•	25%	2500
Bendigo / Adelaide Bank - Gold	✓	x	•		<b>/</b> •	20%	2500
Catholic Church Insurances Limited - Prestige	✓	×			•	20%	2000
CGU - Accidental Damage Home Insurance	✓	×			•	20%	2500
Citibank - Home Cover Prestige	×	<b>√</b>			•	20%	1750
Real Insurance - Top Cover	✓	×		<b></b> •	0	2500	1000
•							
1Cover Direct - Prestige Home & Contents Insurance	<b>✓</b>	X		•	•	20%	2000
1Cover Direct - Vital Home & Contents Insurance	<b>\</b>	x		0	0	7500	2000





Contents Insurance - Low Sum Insured

based on \$75,000 contents sum insured

standard optional

based on \$75,000 contents sum insured					Standard	<b>O</b> optional On	ot avallable		
PROFILE	S U	M M A	RY	REP	ORT				
			Contents Inclusions						
	at	vail			Contents Inc		long		
Product Name	a Co	Excess Avail	i in	e tal		Jewel	lery		
	Mor	xce	ontents i Open Air Covered	Accidental Damage	Fusion	Maximum*	Item Limit		
	Pay Monthly at No Extra Cost	E E	Contents in Open Air Covered	Acc	E 0				
***** outstanding value									
Australian Unity - Extra care	<b>√</b>	×	•	•	•	25%	2500		
Bank of Melbourne - Quality Care	<b>✓</b>	×		0		5000	1000		
BANKSA - Quality Care	· · · · · · · · · · · · · · · · · · ·	×		0		5000	1000		
Bankwest - Secure Home Extra Insurance	· · · · · ·	×	•	0	•	20%	2000		
Commonwealth Bank - Comminsure Home Insurance	<b>v</b> ,	√,		0	<u>0</u>	4000	1000		
IMB - Secured Home Elite	<b>v</b> ,				•	20%	2000		
St George - Quality Care		×		0	•	5000	1000		
Westpac - Quality Care	· · · · · · · · · · · · · · · · · · ·	×		0		5000	1000		
***									
Australian Unity - Everyday care	_	×	•		•	25%	1000		
Bank of Melbourne - Essential Care	<b>/</b>	×	0	0	Ö	3000	500		
BANKSA - Essential Care	/	×	0	0	0	3000	500		
Citibank - Home Cover	×	<b>✓</b>		0	•	2500	2500		
IMB - Secured Home Extra	<b>✓</b>	/ <		0	•	20%	2000		
MYER - Home Cover	<b>✓</b>	×		0	•	No Max	2500		
NRMA - Home & Contents	×	X	•	0	0	2500	2500		
OnePath - Home Insurance	<b>V</b>	x	•	•	•	No max	3000		
St George - Essential Care		X	0	0	0	3000	500		
Suncorp - Classic Home & Contents Insurance	X	/	•	0	•	4000	1000		
Western QBE - Home Cover	X	×	•	0	•	1500	1500		
Westpac - Essential Care	<b>V</b>	x	0	0	0	3000	500		
***									
1300 Insurance - Home and Contents Insurance Policy	×	×	•	0	0	3000	1000		
AAMI - Home Contents Insurance	×	×	•	•	•	5000	1000		
Allianz - SureCoverPlus	×	×	•	0	•	7500	2000		
Allianz - SureCover	×	×	•	0	0	7500	2000		
ANZ - ANZ Home Insurance	✓	×	•	•	•	No max	3000		
Australian Unity - Elite care	<b>✓</b>	×	•	•	•	25%	2500		
Bank of Melbourne - Premier Care	✓	×	•	•	•	10000	2000		
Bank of Queensland - Secure Home Extra	✓	<b>√</b>	•	0	•	20%	2000		
Bank of Queensland - Secure Home Elite	<b>✓</b>	<b>V</b>	•	•	•	20%	2000		
BANKSA - Premier Care	<del>.</del>								
	✓	×	•	•	•	10000	2000		
Bendigo / Adelaide Bank - Silver				•	:	10000 20%	2000 2500		
Bendigo / Adelaide Bank - Silver Bendigo / Adelaide Bank - Basic Bronze	<b>✓</b>	X X X		0	• • 0				
	× ×	x x x		0	0	20%	2500		
Bendigo / Adelaide Bank - Basic Bronze	* * * * * * * * * * * * * * * * * * *	x x x x		0 <b>0</b> 0	0	20% 2000	2500 1000		
Bendigo / Adelaide Bank - Basic Bronze Budget Direct - Home and Contents Insurance	* * * * * * * * * * * * * * * * * * *	x x x x		0 0 0		20% 2000 3000 7500 7500	2500 1000 1000		
Bendigo / Adelaide Bank - Basic Bronze Budget Direct - Home and Contents Insurance Catholic Church Insurances Limited - Classic	* * * * * * * * * * * * * * * * * * *	x x x x x		0 0 0 0	0	20% 2000 3000 7500	2500 1000 1000 2000		
Bendigo / Adelaide Bank - Basic Bronze Budget Direct - Home and Contents Insurance Catholic Church Insurances Limited - Classic Catholic Church Insurances Limited - Vital	× × × × × × × × × × × × × × × × × × ×	x x x x x x		0 0 0	0	20% 2000 3000 7500 7500 20% 2000	2500 1000 1000 2000 2000		
Bendigo / Adelaide Bank - Basic Bronze Budget Direct - Home and Contents Insurance Catholic Church Insurances Limited - Classic Catholic Church Insurances Limited - Vital CGU - Listed Events Home Insurance	× × × × × × × × × × × × × × × × × × ×	x x x x x		0 0 0 0 0 0	0	20% 2000 3000 7500 7500 20%	2500 1000 1000 2000 2000 2500		
Bendigo / Adelaide Bank - Basic Bronze Budget Direct - Home and Contents Insurance Catholic Church Insurances Limited - Classic Catholic Church Insurances Limited - Vital CGU - Listed Events Home Insurance CGU - Fundamentals Home	× × × × × × × × × × × × × × × × × × ×	× × × × × × × × × × × × × × × × × × ×		0 0 0 0	0	20% 2000 3000 7500 7500 20% 2000	2500 1000 1000 2000 2000 2500 1000		
Bendigo / Adelaide Bank - Basic Bronze Budget Direct - Home and Contents Insurance Catholic Church Insurances Limited - Classic Catholic Church Insurances Limited - Vital CGU - Listed Events Home Insurance CGU - Fundamentals Home Citibank - Home Cover Prestige	× × × × × × × × × × × × × × × × × × ×	x x x x x x x		0 0 0 0 0 0 0	0	20% 2000 3000 7500 7500 20% 2000	2500 1000 1000 2000 2000 2500 1000 1750		
Bendigo / Adelaide Bank - Basic Bronze Budget Direct - Home and Contents Insurance Catholic Church Insurances Limited - Classic Catholic Church Insurances Limited - Vital CGU - Listed Events Home Insurance CGU - Fundamentals Home Citibank - Home Cover Prestige HSBC - Classic Home Insurance	× × × × × × × × × × × × × × × × × × ×	× × × × × × × × × × × × × × × × × × ×		0 0 0 0 0 0	0	20% 2000 3000 7500 7500 20% 2000 20% 7500	2500 1000 1000 2000 2000 2500 1000 1750 2000		

### your guide to product excellence

NRMA - Home Plus

2500

2500





Contents Insurance - Low Sum Insured

based on \$75,000 contents sum insured

standard Optional Onot available

Product Name		Nil Excess Avail	Contents Inclusions						
	ly a		_	_		Jewellery			
	Pay Monthly at No Extra Cost		Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum*	Item Limi		
***									
RACQ - Home & Contents	×	<b>√</b>	•	0	0	6000	2000		
Real Insurance - Essential Cover	✓	x	•	•	0	5000	1000		
St George - Premier Care	✓	x	•	•	•	10000	2000		
Westpac - Premier Care	✓	x	•	•	•	10000	2000		
**									
1Cover Direct - Classic Home & Contents Insurance	✓	x	•	•	•	7500	2000		
Allianz - SureCover Gold	×	×	•		•	20%	2000		
AON - Blue Ribbon Home Insurance	✓	x	•			20%	2500		
AON - Home Plus Insurance	✓	×	•	0		20%	2500		
Arab Bank - Allianz Prestige Home Insurance	✓	×	•		•	20%	2000		
Bendigo / Adelaide Bank - Gold	<b>√</b>	×			•	20%	2500		
Catholic Church Insurances Limited - Prestige	✓	×			•	20%	2000		
CGU - Accidental Damage Home Insurance	<b>√</b>	×		. •	•	20%	2500		
Coles - Home Insurance	×	×	OX	0	0	No Max	1000		
Real Insurance - Top Cover	✓	JC.	9	•		2500	1000		
*									
Cover Direct - Prestige Home & Contents Insurance	1	X		•	•	20%	2000		
1Cover Direct - Vital Home & Contents Insurance		×	•	0	0	7500	2000		





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

standard optional

Onot available

PROFILE	s u	M M A	RY	R E P	ORT		
		_			Contents Inc	lusions	
	y at ost	vail				Jewe	llery
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum*	Item Limit
**** outstanding value							
Australian Unity - Everyday care	✓	x	•	•	•	25%	1000
Australian Unity - Extra care	✓	×	•	•	•	25%	2500
Catholic Church Insurances Limited - Vital		×	•	0	0	7500	2000
Coles - Home Insurance	X	x	•	0	0	No Max	1000
***							
Bank of Melbourne - Quality Care	<b>√</b>	ж	•	0		5000	1000
Bankwest - Secure Home Extra Insurance	✓	×	•	0	•	20%	2000
IMB - Secured Home Elite	✓	<b>√</b>	•			20%	2000
IMB - Secured Home Extra	<b>✓</b>	<b>√</b>	•	0		20%	2000
nab - National Home Insurance	<b>√</b>	×		0	•	7500	2000
nab - National Home Insurance Essentials	<b>√</b>	×		0	0	7500	2000
SGIC - Home Cover	×	×		0	0	2500	2500
St George - Quality Care	· · · · · ·	×		0	•	5000	1000
Western QBE - Home Cover	×	× <		0	•	1500	1500
Westpac - Quality Care	√	×		0		5000	1000
***							
1Cover Direct - Classic Home & Contents Insurance	1	×	•	•	•	7500	2000
AAMI - Home Contents Insurance	X	X	•		•	5000	1000
Allianz - SureCoverPlus	X	×		0	•	7500	2000
Allianz - SureCover	<b>X</b>	×	•	0	0	7500	2000
Australian Unity - Elite care		×	•	•	•	25%	2500
Bank of Melbourne - Essential Care	<b>√</b>	×	0	0	0	3000	500
Bank of Melbourne - Premier Care	<b>√</b>	×				10000	2000
Bank of Queensland - Secure Home Elite		✓			•	20%	2000
Bank of Queensland - Secure Home Extra	<b>√</b>	<b>V</b>		O	•	20%	2000
BANKSA - Essential Care	<b>√</b> ,	×	<u> </u>	0	Ō	3000	500
BANKSA - Premier Care		×		💆		10000	2000
Bendigo / Adelaide Bank - Silver		×		0		20%	2500
Bendigo / Adelaide Bank - Basic Bronze	√,	×		0	· · · · · · · · · · · · · · · · · · ·	2000	1000
Catholic Church Insurances Limited - Classic	√,	×		<u>Q</u>	·····• <u> </u>	7500	2000
Catholic Church Insurances Limited - Prestige	····•	×			····•	20%	2000
CGU - Listed Events Home Insurance		×		0		20%	2500
CGU - Fundamentals Home		×		0		2000	1000
Citibank - Home Cover	×	<b>v</b> ,				2500 4000	2500
Commonwealth Bank - Comminsure Home Insurance  MYER - Home Cover	····×	×	·····×	0	·····×	No Max	1000 2500
MYER - Home Cover Prestige	·····	x				No Max	3000
OnePath - Home Insurance	·····	ŵ	·····		····· \	No max	3000
RAA - Home & Contents Insurance	·····	···•		ŏ		5000	1500
Real Insurance - Essential Cover	·····	x		ŏ	<u>.</u>	5000	1000
SGIC - Home Cover Plus	×	x		~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	<u>-</u>	2500	2500
St George - Premier Care	····•	x				10000	2000
St George - Essential Care		x	Ö	0	Ö	3000	500
Westpac - Premier Care		x	•	ě	ě	10000	2000
Westpac - Essential Care	<b>/</b>	×	Ö	Ö	Ö	3000	500





Contents Insurance - Low Sum Insured

based on \$75,000 contents sum insured

standard optional

Onot available

	# #	-			Contents Inc	_	
	S S S	Ava	<b>=</b>	_		Jewellery	
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum*	Item Limit
**							
1300 Insurance - Home and Contents Insurance Policy	×	x	•	0	0	3000	1000
Allianz - SureCover Gold	×	×	•	•	•	20%	2000
AON - Home Plus Insurance	✓	×	•	0	•	20%	2500
AON - Blue Ribbon Home Insurance	✓	×	•	•	•	20%	2500
Arab Bank - Allianz Prestige Home Insurance	✓	×	•	•	•	20%	2000
Bendigo / Adelaide Bank - Gold	<b>✓</b>	×	•	•	•	20%	2500
Budget Direct - Home and Contents Insurance	×	×	•	0	0	3000	1000
CGU - Accidental Damage Home Insurance	<b>✓</b>	×	•		•	20%	2500
Citibank - Home Cover Prestige	×	<b>✓</b>	•		•	20%	1750
Real Insurance - Top Cover	✓	x	•	•	0	2500	1000
1Cover Direct - Vital Home & Contents Insurance	<b>✓</b>	x		0	0	7500	2000
1Cover Direct - Prestige Home & Contents Insurance	<b>✓</b>	×			•	20%	2000





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

standard optional

SUMMARY REPORT

			_ Contents Inclusions						
	/ at ost	vail				Jewellery			
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum*	Item Limit		
<b>★★★★</b> outstanding value									
AAMI - Home Contents Insurance	×	×		•	•	5000	1000		
Australian Unity - Extra care	<b>✓</b>	×				25%	2500		
Catholic Church Insurances Limited - Vital	<b>✓</b>	×	•	0	0	7500	2000		
Commonwealth Bank - Comminsure Home Insurance	<b>√</b>	✓	•		<b>O</b>	4000	1000		
***									
Australian Unity - Everyday care	✓	ж				25%	1000		
Bank of Melbourne - Quality Care	✓	×	•	0		5000	1000		
BANKSA - Quality Care	<b>✓</b>	×	•	0	).	5000	1000		
Budget Direct - Home and Contents Insurance	×	×		0	0	3000	1000		
Citibank - Home Cover	×	<b>√</b>		0	<u> </u>	2500	2500		
Coles - Home Insurance	×	×		0	0	No Max	1000		
MYER - Home Cover	<b>✓</b>	×		0		No Max	2500		
NRMA - Home Plus	×	×				2500	2500		
NRMA - Home & Contents	×	×		0	0	2500	2500		
OnePath - Home Insurance	<b>✓</b>	×		0		No max	3000		
St George - Quality Care	· · · · · · · · · · · · · · · · · · ·	X		0		5000	1000		
Western QBE - Home Cover	×	X		0		1500	1500		
Westpac - Quality Care		X		0		5000	1000		
###									
1300 Insurance - Home and Contents Insurance Policy	X	×		0	0	3000	1000		
1Cover Direct - Classic Home & Contents Insurance		×	•	•	•	7500	2000		
Allianz - SureCoverPlus	×	×	•	0	•	7500	2000		
Allianz - SureCover	×	×	•	0	0	7500	2000		
ANZ - ANZ Home Insurance	<b>✓</b>	×	•	•	•	No max	3000		
AON - Home Plus Insurance	✓	×	•	0	•	20%	2500		
Australian Unity - Elite care	<b>✓</b>	×	•	•	•	25%	2500		
Bank of Melbourne - Essential Care	<b>√</b>	×	0	0	0	3000	500		
Bank of Melbourne - Premier Care	<b>√</b>	×				10000	2000		
BANKSA - Premier Care	<b>√</b>	×				10000	2000		
BANKSA - Essential Care	· · · · · · ·	×	0	0	0	3000	500		
Bankwest - Secure Home Extra Insurance	<b>v</b>	×		0		20%	2000		
Bendigo / Adelaide Bank - Silver		×		0	•	20%	2500		
Bendigo / Adelaide Bank - Basic Bronze	√,	×		0	0	2000	1000		
Catholic Church Insurances Limited - Classic		×		0	•	7500	2000		
CGU - Listed Events Home Insurance	√,	×		0		20%	2500		
CGU - Fundamentals Home	√,	×		ŏ	o	2000	1000		
HSBC - Classic Home Insurance	√_	×		Ŏ		7500	2000		
IMB - Secured Home Extra		√,		<u> </u>		20%	2000		
IMB - Secured Home Elite						20%	2000		
MYER - Home Cover Prestige	√,	×				No Max	3000		
nab - National Home Insurance	√,	×		<u> </u>		7500	2000		
nab - National Home Insurance Essentials	√,	×				7500	2000		
St George - Premier Care	√,	×				10000	2000		
St George - Essential Care	····· <b>Y</b> j···	×	0			3000	500		
Westpac - Essential Care	✓	×	0	0	0	3000	500		

#### your guide to product excellence





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

standard optional Onot available

	at	vail			Contents Inc	lusions Jewel	lony
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum*	Item Limit
***					<u>-                                    </u>		
Westpac - Premier Care	✓	x	•	•	•	10000	2000
**							
Allianz - SureCover Gold	×	x	•	•	•	20%	2000
AON - Blue Ribbon Home Insurance	✓	×	•	•	•	20%	2500
Arab Bank - Allianz Prestige Home Insurance	✓	×	•	•	•	20%	2000
Bank of Queensland - Secure Home Elite	✓	<b>✓</b>	•	•	•	20%	2000
Bank of Queensland - Secure Home Extra	✓	<b>✓</b>	•	0		20%	2000
Bendigo / Adelaide Bank - Gold	✓	×	•		•	20%	2500
Catholic Church Insurances Limited - Prestige	✓	×	•		•	20%	2000
CGU - Accidental Damage Home Insurance	✓	×	•		•	20%	2500
Citibank - Home Cover Prestige	×	<b>√</b>			•	20%	1750
Real Insurance - Essential Cover	✓	×		0	0	5000	1000
Real Insurance - Top Cover	✓	×		<b>•</b>		2500	1000
* ·							
1Cover Direct - Vital Home & Contents Insurance	✓	X		0	0	7500	2000
		46		· · · · · · <del>-</del> · · · · ·	🚊	20%	2000





Contents Insurance - Low Sum Insured

based on \$75,000 contents sum insured

standard Optional Onot available

PROFILE SUMMARY REPORT

		_	Contents Inclusions				
	ly at	Avai				Jewel	lery
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum*	Item Limit
<b>★★★★</b> outstanding value							
Australian Unity - Everyday care	<b>✓</b>	×	•	•	•	25%	1000
Australian Unity - Extra care	✓	X	•	•	•	25%	2500
Bankwest - Secure Home Extra Insurance	<b>√</b>	×	•	0	•	20%	2000
Coles - Home Insurance	×	X				No Max	1000
***							
Bank of Melbourne - Quality Care	✓	x		0		5000	1000
BANKSA - Quality Care	<b>✓</b>	×	•	0		5000	1000
Catholic Church Insurances Limited - Vital	<b>✓</b>	×	•	0	0	7500	2000
Commonwealth Bank - Comminsure Home Insurance	<b>✓</b>	<b>√</b>		0	0	4000	1000
GIO - Classic	×	<b>√</b>	•	0	0	4000	1000
IMB - Secured Home Extra	<b>✓</b>	<b>√</b>		0	•	20%	2000
IMB - Secured Home Elite	<b>✓</b>	<b>√</b>			•	20%	2000
OnePath - Home Insurance	<b>✓</b>	×		0	•	No max	3000
RAC - Home & Contents	×	<b>✓</b> <		0	•	3000	3000
St George - Quality Care	✓	X	<b>Y</b> •	0	•	5000	1000
Western QBE - Home Cover	×	X	<b>\</b>	0	•	1500	1500
Westpac - Quality Care	<b>\</b>	X	<b>)</b> •	0	•	5000	1000
***							
AAMI - Home Contents Insurance	X	×	•	•	•	5000	1000
Allianz - SureCoverPlus	X	×	•	0	•	7500	2000
Allianz - SureCover	×	×	•	0	0	7500	2000
Allianz - SureCover Gold	×	×	•	•	•	20%	2000
ANZ - ANZ Home Insurance	<b>V</b>	×	•	•	•	No max	3000
AON - Home Plus Insurance	<b>✓</b>	×	•	0	•	20%	2500
Arab Bank - Allianz Prestige Home Insurance	<b>✓</b>	×	•	•	•	20%	2000
Australian Unity - Elite care	<b>✓</b>	×	•	•	•	25%	2500
Bank of Melbourne - Essential Care	<b>✓</b>	×	0	0	0	3000	500
Bank of Melbourne - Premier Care	<b>✓</b>	×	•	•	•	10000	2000
Bank of Queensland - Secure Home Extra	<b>✓</b>	<b>V</b>	•	0	•	20%	2000
Bank of Queensland - Secure Home Elite	✓	<b>√</b>	•	•	•	20%	2000
BANKSA - Essential Care	<b>✓</b>	×	0	0	0	3000	500
BANKSA - Premier Care	<b>✓</b>	×	•	•	•	10000	2000
Bendigo / Adelaide Bank - Silver	✓	×	•	0	•	20%	2500
Bendigo / Adelaide Bank - Basic Bronze	<b>✓</b>	×	•	0	0	2000	1000
Budget Direct - Home and Contents Insurance	×	x	•	0	0	3000	1000
Catholic Church Insurances Limited - Classic	<b>✓</b>	×	•	0	•	7500	2000
CGU - Listed Events Home Insurance	<b>✓</b>	×	•	0	•	20%	2500
CGU - Fundamentals Home	<b>✓</b>	×	•	0	0	2000	1000
Citibank - Home Cover	×	<b>√</b>	•	0	•	2500	2500
HSBC - Classic Home Insurance	✓	×	•	0	•	7500	2000
MYER - Home Cover	✓	×	•	0	•	No Max	2500
MYER - Home Cover Prestige	✓	x	•	•	•	No Max	3000
Real Insurance - Essential Cover	<b>✓</b>	×	•	0	0	5000	1000
Real Insurance - Top Cover	<b>✓</b>	×	•	•	0	2500	1000
SGIO - Home Cover	×	x	•	0	•	2500	2500

#### your guide to product excellence

<sup>\* %</sup> of Sum Insured





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

standard **①** optional Onot available

		=			Contents Inc	lusions	
	lly a	Ava	_	_		Jewellery	
Product Name	Pay Monthly at No Extra Cost	No Extra Cost	Contents in Open Air Covered	Accidental Damage	Fusion	Maximum*	Item Limi
***							
St George - Essential Care	<b>✓</b>	×	0	0	0	3000	500
St George - Premier Care	✓	x	•	•	•	10000	2000
Westpac - Essential Care	✓	×	0	0	0	3000	500
Westpac - Premier Care	✓	×	•	•	•	10000	2000
**							
1300 Insurance - Home and Contents Insurance Policy	×	x	•	•	0	3000	1000
Cover Direct - Classic Home & Contents Insurance	✓	×	•			7500	2000
AON - Blue Ribbon Home Insurance	✓	×	•		•	20%	2500
Bendigo / Adelaide Bank - Gold	✓	×	•		•	20%	2500
Catholic Church Insurances Limited - Prestige	✓	×	•		•	20%	2000
CGU - Accidental Damage Home Insurance	✓	×			•	20%	2500
Citibank - Home Cover Prestige	×	<b>✓</b>			•	20%	1750
HBF - Home Insurance	×	×		0	•	3000	1000
nab - National Home Insurance Essentials	✓	x		0	0	7500	2000
nab - National Home Insurance	✓	x	<b>V</b> •	0	•	7500	2000
SGIO - Home Cover Plus	×	X		•	•	2500	2500
•							
Cover Direct - Prestige Home & Contents Insurance		×	•	•	•	20%	2000
Cover Direct - Vital Home & Contents Insurance		×	•	0	0	7500	2000





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

on \$150,000 contents sum insured ● standard ● optional ○ not available

based on \$150,000 contents sum insured					Standard	<b>D</b> optional On	lot avallable
PROFILE	S U	M M A	RY	REP	ORT		
	st at	. <u>≡</u>			Contents Inc		
Due due à Nouve	hly Cos	Excess Avail	트니핑	<u> </u>		Jewel	lery
Product Name	Mont	ses	n Ai ere	den t	Fusion	Maximum*	Item Limit
	Pay Monthly at No Extra Cost	N E	Contents in Open Air Covered	Accidental Damage	E S		
	<u> </u>	Z	0				
★★★★ outstanding value							
Bank of Melbourne - Quality Care	_	×	•	0	•	5000	1000
BANKSA - Quality Care	/	x	ě	Ö	ě	5000	1000
Coles - Home Insurance	×	X	•	0	Ō	No Max	1000
NRMA - Home & Contents	×	×	•	0	0	2500	2500
St George - Quality Care	<b>✓</b>	x	•	0	•	5000	1000
Westpac - Quality Care	✓	×	•	0	•	5000	1000
<b>未未未</b>							
Australian Unity - Everyday care	<b>✓</b>	×	•	. •		25%	1000
Australian Unity - Extra care	/	×	•			25%	2500
Bank of Melbourne - Essential Care	<b>✓</b>	×	0	0	0	3000	500
BANKSA - Essential Care	<b>✓</b>	x	0	0	0	3000	500
Bankwest - Secure Home Extra Insurance	<b>✓</b>	x		0	•	20%	2000
Bendigo / Adelaide Bank - Basic Bronze	<b>✓</b>	x		0	0	2000	1000
GIO - Classic	×	<b>✓ &lt;</b>		0	•	4000	1000
IMB - Secured Home Extra	<b>✓</b>	1	<b>(</b> )	0	•	20%	2000
OnePath - Home Insurance	<b>✓</b>	X	•	0	•	No max	3000
St George - Essential Care	<b>V</b>	x	0	0	0	3000	500
Westpac - Essential Care		X	0	0	0	3000	500
***							
1300 Insurance - Home and Contents Insurance Policy	X	×	•	0	0	3000	1000
1Cover Direct - Classic Home & Contents Insurance	<b>/</b>	×	•	•	•	7500	2000
AAMI - Home Contents Insurance	×	×	•	•	•	5000	1000
Allianz - SureCoverPlus	×	×	•	0		7500	2000
Allianz - SureCover	×	×	•	0	0	7500	2000
ANZ - ANZ Home Insurance	✓	×	•	•	•	No max	3000
Arab Bank - Allianz Prestige Home Insurance	✓	×	•	•	•	20%	2000
Bank of Melbourne - Premier Care	✓	×	•		•	10000	2000
Bank of Queensland - Secure Home Extra	<b>✓</b>	✓	•	0	•	20%	2000
Bank of Queensland - Secure Home Elite	✓	<b>√</b>				20%	2000
BANKSA - Premier Care	<b>✓</b>	×				10000	2000
Bendigo / Adelaide Bank - Silver	· · · · · · · · · · · · · · · · · · ·	×	•	0	•	20%	2500
Budget Direct - Home and Contents Insurance	×	×	•	0	0	3000	1000
Catholic Church Insurances Limited - Classic		×	•	0	•	7500	2000
Catholic Church Insurances Limited - Vital		×	•		o	7500	2000
CGU - Listed Events Home Insurance	· · · · · •	×		<u> </u>		20%	2500
CGU - Fundamentals Home	√,	<b>x</b>	🚆	<u> </u>	O O	2000	1000
Commonwealth Bank - Comminsure Home Insurance	····• <b>½</b> ···	√,		0	0	4000	1000
GIO - Platinum Essential Plus	×	√,				40000	10000
GIO - Platinum Essential	<b>x</b>	₹				20000	5000
HSBC - Classic Home Insurance	√,	<del>X</del>				7500	2000
MYER - Home Cover	√,	×		0		No Max	2500
MYER - Home Cover Prestige	√,	×	····•			No Max	3000
nab - National Home Insurance	√,	×		0		7500	2000
nab - National Home Insurance Essentials	· · · · · · · · · · · · · · · · · · ·	<u>X</u>	🚆	<u> </u>	<u>o</u>	7500	2000

#### your guide to product excellence

NRMA - Home Plus

2500

2500





Contents Insurance - High Sum Insured

sed on \$150,000 contents sum insured	standard /	lacktriangle optional (	⊃not available

	at st	aii	Contents Inclusions						
	C S	, Av	.≘	<del></del>		Jewel	lery		
Product Name	Pay Monthly at No Extra Cost	Nii Excess Avail	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum*	Item Lim		
***									
St George - Premier Care	<b>✓</b>	×	•	•	•	10000	2000		
Suncorp - Classic Home & Contents Insurance	×	<b>✓</b>	•	0	0	4000	1000		
<b>Vestpac</b> - Premier Care	✓	x	•	•	•	10000	2000		
**									
Cover Direct - Vital Home & Contents Insurance	<b>✓</b>	×	•	0	0	7500	2000		
Ilianz - SureCover Gold	×	×	•	•	•	20%	2000		
ON - Blue Ribbon Home Insurance	✓	×	•			20%	2500		
ON - Home Plus Insurance	✓	×	•	0	•	20%	2500		
ustralian Unity - Elite care	✓	×	•		•	25%	2500		
<b>lendigo / Adelaide Bank</b> - Gold	✓	x	•		•	20%	2500		
catholic Church Insurances Limited - Prestige	✓	x			•	20%	2000		
GU - Accidental Damage Home Insurance	✓	x			•	20%	2500		
itibank - Home Cover	×	<b>✓</b>		0	•	2500	2500		
MB - Secured Home Elite	✓	<b>√</b> <		•		20%	2000		
*									
Cover Direct - Prestige Home & Contents Insurance	<b>√</b>	X	. •	•	•	20%	2000		
itibank - Home Cover Prestige	×	<b>V</b>	•	•	•	20%	1750		
uncorp - Platinum Essential Home & Contents	<b>X</b>	<b>√</b>	•	•	•	40000	10000		
Suncorp - Platinum Essential Home & Contents	X	<b>✓</b>	•	•	•	20000	5000		





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

standard 

optional 

not available

PROFILE SUMMARY REPORT

		=	Contents Inclusions					
	y at	√vai				Jewellery		
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum*	Item Limit	
**** outstanding value								
Australian Unity - Extra care	✓	X		•	•	25%	2500	
Australian Unity - Everyday care	✓	×	•	•	•	25%	1000	
Bank of Melbourne - Essential Care	✓	×	0	0	0	3000	500	
Bank of Melbourne - Quality Care	✓	×	•	0	•	5000	1000	
BANKSA - Essential Care	✓	x	0	0	0	3000	500	
BANKSA - Quality Care	✓	x		0	•	5000	1000	
IMB - Secured Home Extra	<b>✓</b>	<b>V</b>	•	0	•	20%	2000	
St George - Essential Care	<b>✓</b>	×	0	0	0	3000	500	
St George - Quality Care	<b>✓</b>	×	•	O	•	5000	1000	
Westpac - Quality Care	✓	×	•	0	•	5000	1000	
Westpac - Essential Care	✓	×	0	0	0	3000	500	
***								
AAMI - Home Contents Insurance	×	x			•	5000	1000	
Allianz - SureCover	×	x		0	0	7500	2000	
Allianz - SureCoverPlus	×	×	V o	Ö	•	7500	2000	
Bankwest - Secure Home Extra Insurance	<b>/</b>	X		Ö		20%	2000	
Bendigo / Adelaide Bank - Basic Bronze	<b>V</b>	x		Ö	Ö	2000	1000	
Catholic Church Insurances Limited - Vital		X		Ö	Ö	7500	2000	
Coles - Home Insurance		×	·····	Ō	Ō	No Max	1000	
Commonwealth Bank - Comminsure Home Insurance		/	·····	Ŏ	Õ	4000	1000	
HSBC - Classic Home Insurance		x	·····	Õ		7500	2000	
IMB - Secured Home Elite		~	•	•	•	20%	2000	
***								
1Cover Direct - Classic Home & Contents Insurance	<b>▼</b>	×	•	•	•	7500	2000	
1Cover Direct - Vital Home & Contents Insurance	_	×	•	Ö	Ö	7500	2000	
Allianz - SureCover Gold	×	x	•	•	•	20%	2000	
ANZ - ANZ Home Insurance		×	•	•	•	No max	3000	
Arab Bank - Allianz Prestige Home Insurance	· · · · · · · · · · · · · · · · · · ·	×	•	ě	•	20%	2000	
Australian Unity - Elite care	_	×	•	•	•	25%	2500	
Bank of Melbourne - Premier Care	/	×	•	•	•	10000	2000	
Bank of Queensland - Secure Home Extra	/	/	•	Ö	•	20%	2000	
Bank of Queensland - Secure Home Elite	_	/	•	•	•	20%	2000	
BANKSA - Premier Care	· · · · · · · · · · · · · · · · · · ·	x	<u>.</u>	ě	<u>.</u>	10000	2000	
Bendigo / Adelaide Bank - Silver	·····	×	<u>.</u>	Ö	· · · · · · · · · · · · · · · · · · ·	20%	2500	
Catholic Church Insurances Limited - Classic	· · · · · · · · · · · · · · · · · · ·	x	· · · · · · · · · · · · · · · · · · ·	ŏ	· · · · · · · · · · · · · · · · · · ·	7500	2000	
CGU - Listed Events Home Insurance		×	<u>-</u>	Ö	· · · · · · · · · · · · · · · · · · ·	20%	2500	
CGU - Fundamentals Home		x	<u>-</u>	Ö	Ö	2000	1000	
MYER - Home Cover		x	· · · · · · · · · · · · · · · · · · ·	ŏ	·····	No Max	2500	
MYER - Home Cover Prestige		x	· · · · · · · · · · · · · · · · · · ·		· · · · · · · · · · · · · · · · · · ·	No Max	3000	
nab - National Home Insurance	· · · · · ·	x	····	Ö		7500	2000	
nab - National Home Insurance Essentials	· · · · · ·	x	·····	ŏ	Ö	7500	2000	
OnePath - Home Insurance	······································	x		ŏ		No max	3000	
St George - Premier Care		x		_		10000	2000	
Westpac - Premier Care	<b>Y</b> .,	ŵ		· · · · · · · · · · · · · · · · · · ·		10000	2000	

#### your guide to product excellence





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

standard optional Onot available

		=			Contents Inc	lusions	
	lly a	Ava	_	_		Jewellery	
Product Name	Pay Monthly at No Extra Cost	Nii Excess Avail	Contents in Open Air Covered	Accidental Damage	Fusion	Maximum*	Item Limi
**							
AON - Blue Ribbon Home Insurance	✓	x	•	•	•	20%	2500
AON - Home Plus Insurance	✓	x	•	0	•	20%	2500
Bendigo / Adelaide Bank - Gold	✓	×	•	•	•	20%	2500
Budget Direct - Home and Contents Insurance	×	×	•	0	0	3000	1000
Catholic Church Insurances Limited - Prestige	✓	×	•	•	•	20%	2000
CGU - Accidental Damage Home Insurance	✓	×	•	•	•	20%	2500
Citibank - Home Cover	×	<b>✓</b>	•	0	•	2500	2500
GIO - Platinum Essential Plus	×	<b>✓</b>	•			40000	10000
GIO - Platinum Essential	×	<b>✓</b>	•		•	20000	5000
GIO - Classic	×	✔		0	0	4000	1000
* .							
1300 Insurance - Home and Contents Insurance Policy	×	x		0	0	3000	1000
1Cover Direct - Prestige Home & Contents Insurance	✓	x			•	20%	2000
Citibank - Home Cover Prestige	×	<b>✓ ✓</b>		•	•	20%	1750
RACV - Home & Contents	×	×	<b>V</b> •	0	•	1000	1000





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

standard Optional Onot available

PROFILE SUMMARY REPORT
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			Contents Inclusions					
	y at ost	۸vai				Jewel	lery	
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents in Open Air Covered	Accidental Damage	Fusion	Maximum*	Item Limit	
<b>★★★★</b> outstanding value								
Australian Unity - Extra care	✓	x	•	•	•	25%	2500	
Australian Unity - Everyday care	✓	×	•	•		25%	1000	
Bank of Melbourne - Quality Care	<b>√</b>	×		0	•	5000	1000	
Bank of Melbourne - Essential Care	<b>✓</b>	×	0	0	0	3000	500	
BANKSA - Essential Care	<b></b> ✓	×	0	0	0	3000	500	
BANKSA - Quality Care	<b>✓</b>	×		0	•	5000	1000	
St George - Quality Care	<b></b> ✓	×		0	•	5000	1000	
St George - Essential Care	· · · · · ·	×	0	9	0	3000	500	
Suncorp - Classic Home & Contents Insurance	×	<b></b>			<u>.</u> . <u>O</u>	4000	1000	
Westpac - Quality Care	· · · · · · · · · · · · · · · · · · ·	×		0	<u></u>	5000	1000	
Westpac - Essential Care		×	0	0	0	3000	500	
***								
Bank of Melbourne - Premier Care	✓	×		<b>/</b> •	•	10000	2000	
BANKSA - Premier Care	✓	×		•	•	10000	2000	
Bankwest - Secure Home Extra Insurance	✓	X.	9	0	•	20%	2000	
Bendigo / Adelaide Bank - Basic Bronze	<b>√</b>	X	•	0	0	2000	1000	
Commonwealth Bank - Comminsure Home Insurance				0	•	4000	1000	
IMB - Secured Home Extra				0	•	20%	2000	
MYER - Home Cover		X		0		No Max	2500	
NRMA - Home & Contents	X	×		0	0	2500	2500	
OnePath - Home Insurance		×				No max	3000	
St George - Premier Care		×				10000	2000	
Westpac - Premier Care		×				10000	2000	
***								
1300 Insurance - Home and Contents Insurance Policy	×	×	•	0	0	3000	1000	
AAMI - Home Contents Insurance	×	×	•	•	•	5000	1000	
Allianz - SureCoverPlus	×	×		0	•	7500	2000	
ANZ - ANZ Home Insurance	<b>√</b>	×				No max	3000	
Arab Bank - Allianz Prestige Home Insurance	<b>√</b>	×				20%	2000	
Australian Unity - Elite care		×				25%	2500	
Bank of Queensland - Secure Home Elite	<b>√</b> ,	<b>√</b> ,				20%	2000	
Bank of Queensland - Secure Home Extra	√,	<b></b>		o .		20%	2000	
Bendigo / Adelaide Bank - Silver	√,	×		<u> </u>		20%	2500	
Bendigo / Adelaide Bank - Gold	· · · · · · · · · · · · · · · · · · ·	×			💂	20%	2500	
Budget Direct - Home and Contents Insurance	<b>x</b>	×			<u>o</u>	3000	1000	
Catholic Church Insurances Limited - Classic	√,	×		Ŏ		7500	2000	
CGU - Listed Events Home Insurance	√,	×		<u> </u>	<u>-</u>	20%	2500	
CGU - Accidental Damage Home Insurance	· · · · · · / · · ·	×		<u> </u>		20%	2500	
CGU - Fundamentals Home	····· 🗸 ···	×				2000	1000	
Citibank - Home Cover Prestige	×	· · · · ·		· · · · ×	<del>-</del>	20%	1750	
Citibank - Home Cover	×	×		<u>o</u>		2500 No Max	2500	
Coles - Home Insurance	····•	· · · •		<u>Q</u>	<u>o</u>	No Max 20%	1000 2000	
IMB - Secured Home Elite  MYER - Home Cover Prestige	· · ·	×		<del>-</del>		No Max	3000	
nab - National Home Insurance	×	x		0	<b>-</b>	7500	2000	
				<del>-</del>				

#### your guide to product excellence

<sup>\* %</sup> of Sum Insured





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

standard **①** optional Onot available

	= =	≣			Contents Inc		
	a yاد د Sos	Ave		=		Jewellery	
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum*	Item Lim
***							
NRMA - Home Plus	×	x	•	•	•	2500	2500
RACQ - Home & Contents	×	<b>✓</b>	•	•	0	6000	2000
Suncorp - Platinum Essential Home & Contents	×	<b>✓</b>	•	•	•	20000	5000
Suncorp - Platinum Essential Home & Contents	×	✓	•	•	•	40000	10000
**							
1Cover Direct - Classic Home & Contents Insurance	✓	x	•	•	•	7500	2000
Allianz - SureCover	×	×	•	0	0	7500	2000
Allianz - SureCover Gold	×	×	•			20%	2000
AON - Home Plus Insurance	<b>✓</b>	×	•	0	<b>/</b> •	20%	2500
AON - Blue Ribbon Home Insurance	<b>✓</b>	×	•		•	20%	2500
Catholic Church Insurances Limited - Vital	<b>✓</b>	×	9	0	0	7500	2000
Catholic Church Insurances Limited - Prestige	<b>✓</b>	×			•	20%	2000
HSBC - Classic Home Insurance	<b>✓</b>	×		0	•	7500	2000
nab - National Home Insurance Essentials	✓	×		0	0	7500	2000
*		C					
1Cover Direct - Vital Home & Contents Insurance	<b>√</b>	×	•	0	0	7500	2000
1Cover Direct - Prestige Home & Contents Insurance		X	•	•	•	20%	2000





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

standard Optional Onot available

PROFILE SUMMARY REPORT

					Contents Inc	lusions	
	y at ost	lvail				_	/ellery
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum*	Item Limit
****  outstanding value							
Australian Unity - Extra care	<b>√</b>	x	•	•		25%	2500
Australian Unity - Everyday care	<b>√</b>	×	• • • • • • • • • • • • • • • • • • • •			25%	1000
Bank of Melbourne - Quality Care	· · · · · · · · · · · · · · · · · · ·	×		0		5000	1000
RAA - Home & Contents Insurance	· · · · · · · · · · · · · · · · · · ·	<b></b>	•	0		5000	1500
St George - Quality Care	· · · · · · · · · · · · · · · · · · ·	×		O .		5000	1000
Westpac - Quality Care	<b></b> ✓	×	· · · · · · · · · · · · · · · · · · ·	0	<u> </u>	5000	1000
***							
Bank of Melbourne - Essential Care	✓	x	0	0		3000	500
Bankwest - Secure Home Extra Insurance	<b>√</b>	×	•	0	<b>/</b> •	20%	2000
Coles - Home Insurance	×	×	•	0	0	No Max	1000
HSBC - Classic Home Insurance	<b>√</b>	×		0	•	7500	2000
IMB - Secured Home Extra	✓	<b>✓</b>		0	•	20%	2000
nab - National Home Insurance Essentials	✓	×		0	0	7500	2000
St George - Essential Care	✓	×	0	0	0	3000	500
Westpac - Essential Care	<b>√</b>	X	0	0	0	3000	500
***							
1Cover Direct - Classic Home & Contents Insurance	4	X	•	•	•	7500	2000
1Cover Direct - Vital Home & Contents Insurance		X	•	0	0	7500	2000
Allianz - SureCoverPlus	<b>/ / X</b> \	×	•	0	•	7500	2000
Allianz - SureCover Gold	*	×	•	•	•	20%	2000
Allianz - SureCover	<b>X</b>	×	•	0	0	7500	2000
ANZ - ANZ Home Insurance	<b></b>	×	•	•	•	No max	3000
Arab Bank - Allianz Prestige Home Insurance	<b>\</b>	×	•	•	•	20%	2000
Australian Unity - Elite care	<b>√</b>	×	•	•	•	25%	2500
Bank of Melbourne - Premier Care	<b>√</b>	×				10000	2000
Bank of Queensland - Secure Home Extra	<b>√</b>	✓	•	0	•	20%	2000
Bank of Queensland - Secure Home Elite	<b>√</b>	✓	•	•	•	20%	2000
BANKSA - Premier Care	<b>√</b>	×	• • • • • • • • • • • • • • • • • • • •			10000	2000
Bendigo / Adelaide Bank - Silver	<b>√</b>	×	• • • • • • • • • • • • • • • • • • • •	0		20%	2500
Bendigo / Adelaide Bank - Basic Bronze	<b>√</b>	×	• • • • • • • • • • • • • • • • • • • •	0	0	2000	1000
Catholic Church Insurances Limited - Classic		×	•	0		7500	2000
Catholic Church Insurances Limited - Vital	·	×		Ō	0	7500	2000
CGU - Listed Events Home Insurance	·	×		Ō		20%	2500
CGU - Fundamentals Home	· · · · · · · · · · · · · · · · · · ·	×		Ō	0	2000	1000
Commonwealth Bank - Comminsure Home Insurance	<b>√</b>	<b>v</b>		Ō	0	4000	1000
MB - Secured Home Elite	<b>√</b>	<b>√</b>		<u> </u>		20%	2000
MYER - Home Cover	<b>√</b>	×		Ō		No Max	2500
MYER - Home Cover Prestige	·	×		<u> </u>		No Max	3000
nab - National Home Insurance	·	×		Ŏ		7500	2000
OnePath - Home Insurance	· · · · · · · · · · · · · · · · · · ·	×	•	Ō		No max	3000
SGIC - Home Cover	<b>x</b>	×	•	Ō	0	2500	2500
St George - Premier Care	·	×				10000	2000
Westpac - Premier Care	· · · · · · · · · · · · · · · · · · ·	×	•	•	•	10000	2000

#### your guide to product excellence

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

standard 

optional 

not available

PROFILE SUMMARY REPORT
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		_			Contents Incl	usions	
	ly af	Avail	_			Jewel	ery
Product Name	Pay Monthly at No Extra Cost	Nil Excess	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum*	Item Limit
**							
1300 Insurance - Home and Contents Insurance Policy	×	×	•	0	0	3000	1000
AON - Blue Ribbon Home Insurance	✓	×	•	•	•	20%	2500
Bendigo / Adelaide Bank - Gold	✓	×	•	•	•	20%	2500
Budget Direct - Home and Contents Insurance	×	×	•	•	•	3000	1000
Catholic Church Insurances Limited - Prestige	<b>✓</b>	×	•	•	•	20%	2000
CGU - Accidental Damage Home Insurance	<b>✓</b>	×	•	•	•	20%	2500
Citibank - Home Cover Prestige	×	<b>V</b>	•	•	•	20%	1750
Citibank - Home Cover	×	<b>V</b>	•	0	•	2500	2500
SGIC - Home Cover Plus	×	X	•	•	•	2500	2500
**: ·							
1Cover Direct - Prestige Home & Contents Insurance	✓	×			•	20%	2000
AON - Home Plus Insurance	✓	x		0	•	20%	2500





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

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

					Contents Inc	clusions	
	y at ost	wail			T	Jew	ellery
Product Name	Pay Monthiy at No Extra Cost	Nil Excess Avail	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum*	Item Limit
<b>★★★★★</b> outstanding value							
AAMI - Home Contents Insurance	×	×	•	•	•	5000	1000
Australian Unity - Extra care	✓	×	•	•	•	25%	2500
Bank of Melbourne - Quality Care	<b>✓</b>	×	•	0	•	5000	1000
Bank of Melbourne - Essential Care	✓	x	0	0	0	3000	500
BANKSA - Quality Care	<b>✓</b>	x	•	0	•	5000	1000
BANKSA - Essential Care	<b>✓</b>	x	0	0	0	3000	500
Commonwealth Bank - Comminsure Home Insurance	<b>✓</b>	<b>√</b>	•	•	•	4000	1000
St George - Essential Care	<b>✓</b>	x	0	0	0	3000	500
St George - Quality Care	✓	x	•	O		5000	1000
Westpac - Essential Care	✓	x	0	0	0	3000	500
Westpac - Quality Care	✓	x	•	0	•	5000	1000
****							
Allianz - SureCoverPlus	×	x		0	•	7500	2000
Australian Unity - Everyday care	/	x		•	•	25%	1000
Bank of Melbourne - Premier Care	<b>✓</b>	x		•	•	10000	2000
BANKSA - Premier Care	<b>/</b>	X		•	•	10000	2000
Bendigo / Adelaide Bank - Basic Bronze	<b>/</b>	x	•	0	0	2000	1000
Catholic Church Insurances Limited - Vital		×	•	0	O	7500	2000
CGU - Fundamentals Home		×	•	Ö	Ö	2000	1000
HSBC - Classic Home Insurance		×	•	Ö	•	7500	2000
NRMA - Home & Contents	x	×	•	0	0	2500	2500
OnePath - Home Insurance		×	•	0	•	No max	3000
St George - Premier Care		×		•	•	10000	2000
Westpac - Premier Care	· · · · · · · · · · · · · · · · · · ·	×	•	•	•	10000	2000
***							
1300 Insurance - Home and Contents Insurance Policy	×	×	_	0	•	3000	1000
1Cover Direct - Classic Home & Contents Insurance	·····	x		·····		7500	2000
1Cover Direct - Vital Home & Contents Insurance	······································	ŵ		····		7500	2000
Allianz - SureCover Gold	×	x				20%	2000
Allianz - SureCover	×	x	·····	Ö		7500	2000
ANZ - ANZ Home Insurance	·····	x		·····		No max	3000
AON - Home Plus Insurance	· · · · · · · · · · · · · · · · · · ·	x	·····	Ö		20%	2500
Arab Bank - Allianz Prestige Home Insurance	······································	x	·····			20%	2000
Bankwest - Secure Home Extra Insurance	······································	x	·····	ŏ		20%	2000
	· · · · · · · · · · · · · · · · · · ·	x x		ŏ	<del>-</del>	20%	2500
Bendigo / Adelaide Bank - Silver Budget Direct - Home and Contents Insurance	×	ŵ				3000	1000
Catholic Church Insurances Limited - Classic	·····•	ŵ	·····	ŏ		7500	2000
CGU - Listed Events Home Insurance	······································	ŵ		ŏ		20%	2500
Coles - Home Insurance	×	ŵ		Õ		No Max	1000
IMB - Secured Home Extra	·····•	~~~	· · · · · · · · · · · · · · · · · · ·	ŏ		20%	2000
IMB - Secured Home Elite	· · · · · · · · · · · · · · · · · · ·			<u> </u>		20%	2000
MYER - Home Cover Prestige	······································	×				No Max	3000
MYER - Home Cover Prestige  MYER - Home Cover	······································	×		<u>.</u>		No Max	2500
nab - National Home Insurance	······ <b>Y</b>	ŵ		ŏ		7500	2000
nab - National Home Insurance Essentials	······ <b>Y</b>	ŵ	·····\	0	0	7500	2000
Hab Hadonal Home modiance Loopillalo	<b></b>	•				, 000	2000

#### your guide to product excellence





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

● standard ● optional ○ not available

PROFIL	E S U	M M A	RY	R E P	O R T							
		=		Contents Inclusions								
	ly at	Ava	ے	_		Jewel	lery					
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents in Open Air Covered	Accidental Damage	Fusion	Maximum*	Item Limit					
AAA												
NRMA - Home Plus	×	x		•		2500	2500					
**												
AON - Blue Ribbon Home Insurance	✓	x	•	•	•	20%	2500					
Australian Unity - Elite care	✓	×	•	•	•	25%	2500					
Bank of Queensland - Secure Home Elite	✓	<b>✓</b>	•	•	•	20%	2000					
Bendigo / Adelaide Bank - Gold	✓	×	•	•	•	20%	2500					
Catholic Church Insurances Limited - Prestige	✓	×	•		•	20%	2000					
CGU - Accidental Damage Home Insurance	✓	×	•		•	20%	2500					
Citibank - Home Cover	×	<b>✓</b>	•	0	•	2500	2500					
Citibank - Home Cover Prestige	×	✓	•		•	20%	1750					
*												
1Cover Direct - Prestige Home & Contents Insurance	<b>✓</b>	×			•	20%	2000					
Bank of Queensland - Secure Home Extra	✓	<b>✓</b> <	( ) ( ) ( )	0	•	20%	2000					





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

ed on \$150,000 contents sum insured ● standard ● optional Onot available

PROFILE	s u	M M A	RY	R E P	O R T	<b>C</b> optional	ot available
					Contents Inc	lusions	
	y at ost	wail			Contents inc	Jewel	lery
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum*	Item Limit
**** outstanding value							
Australian Unity - Extra care	✓	x	•	•	•	25%	2500
Bank of Melbourne - Quality Care	✓	×		0	•	5000	1000
BANKSA - Quality Care	✓	×	•	0	•	5000	1000
GIO - Classic	×	<b>✓</b>	•	0	0	4000	1000
RAC - Home & Contents	×	✓	•	0	•	3000	3000
St George - Quality Care	✓	×	•	0	•	5000	1000
Westpac - Quality Care	<b>√</b>	×	•	0	•	5000	1000
***							
AAMI - Home Contents Insurance	×	×	•			5000	1000
Australian Unity - Everyday care	✓	×	•		•	25%	1000
Bank of Melbourne - Essential Care	✓	×	0	0	0	3000	500
BANKSA - Essential Care	<b>√</b>	×		0	0	3000	500
Bankwest - Secure Home Extra Insurance	✓	×		0	•	20%	2000
Coles - Home Insurance	×	×		0	0	No Max	1000
IMB - Secured Home Extra	<b>✓</b>		9	0		20%	2000
OnePath - Home Insurance	<b>√</b>	X		0		No max	3000
St George - Essential Care	· · · · · · ·	X	0	0	0	3000	500
Westpac - Essential Care		X		0	0	3000	500
###							
1Cover Direct - Classic Home & Contents Insurance	<b>1</b>	×	•	•	•	7500	2000
1Cover Direct - Vital Home & Contents Insurance	· · · · · · · · · · · · · · · · · · ·	×	•	0	0	7500	2000
Allianz - SureCoverPlus	×	×	•	0		7500	2000
Allianz - SureCover	×	×	•	0	0	7500	2000
ANZ - ANZ Home Insurance	<b></b> ✓	×	👱		•	No max	3000
AON - Home Plus Insurance		<b>X</b>	•	ō		20%	2500
Arab Bank - Allianz Prestige Home Insurance		×				20%	2000
Bank of Melbourne - Premier Care	√,	<b>x</b>				10000	2000
Bank of Queensland - Secure Home Elite	У,	•/			····• <u> </u>	20%	2000
Bank of Queensland - Secure Home Extra	У,			· · · · · · ·		20%	2000
BANKSA - Premier Care	√,	×			· · · · · · · · · · · · · · · · · · ·	10000	2000
Bendigo / Adelaide Bank - Silver	√,	×		0		20%	2500
Bendigo / Adelaide Bank - Basic Bronze		×	····•	0	0	2000	1000
Catholic Church Insurances Limited - Vital CGU - Listed Events Home Insurance	· · · · · ·	×	·····X	0	Q	7500 20%	2000 2500
CGU - Fundamentals Home	·····×	×	·····\	0	0	2000	1000
Citibank - Home Cover	×	···•		ŏ		2500	2500
Commonwealth Bank - Comminsure Home Insurance	~ •	···•		ŏ	<u>.</u>	4000	1000
GIO - Platinum Essential Plus	×	···•			·····	4000	10000
GIO - Platinum Essential	ŵ	/				20000	5000
HSBC - Classic Home Insurance	~~~~	×	·····	ŏ	<del>-</del>	7500	2000
IMB - Secured Home Elite	·····	7		Ě	·····	20%	2000
MYER - Home Cover	<b>~</b>	×	·····	ŏ	<del>-</del>	No Max	2500
nab - National Home Insurance		×		Õ	· · · · · · · · · · · · · · · · · · ·	7500	2000
nab - National Home Insurance Essentials	/	×		ŏ	Ö	7500	2000
	· · · · · · • • • • · · · · · · · · · ·	📆					

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SGIO - Home Cover

2500

2500





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

150,000 contents sum insured ● standard ● optional Onot available

		=			Contents Inc	lusions	
	lly at	Ava	ح	_		Jewe	llery
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents in Open Air Covered	Accidental Damage	Fusion	Maximum*	Item Limi
***							
St George - Premier Care	<b>✓</b>	×	•	•	•	10000	2000
<b>Vestpac</b> - Premier Care	✓	×	•	•	•	10000	2000
**							
Allianz - SureCover Gold	×	×	•	•	•	20%	2000
ON - Blue Ribbon Home Insurance	✓	x	•	•	•	20%	2500
Australian Unity - Elite care	✓	x	•	•	•	25%	2500
Bendigo / Adelaide Bank - Gold	✓	×	•		•	20%	2500
Budget Direct - Home and Contents Insurance	×	×	•	D.	0	3000	1000
Catholic Church Insurances Limited - Classic	<b>✓</b>	×	•	0	<b>/</b> •	7500	2000
CGU - Accidental Damage Home Insurance	✓	×	•		•	20%	2500
Citibank - Home Cover Prestige	×	✓			•	20%	1750
MYER - Home Cover Prestige	<b>√</b>	×			<u></u>	No Max	3000
★1.1							
300 Insurance - Home and Contents Insurance Policy	×	*	0	0	0	3000	1000
Cover Direct - Prestige Home & Contents Insurance	✓	x		•	•	20%	2000
Catholic Church Insurances Limited - Prestige	<b>V</b>	X		•	•	20%	2000
SGIO - Home Cover Plus	×	X	•	•	•	2500	2500







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

PROFILE	s u	м м	A R	Y R	E P	O R	т		
							Cont	ents Inclusions	
	, uo	r at	s <sup>^</sup>	(9)	od Be		33	Jewell	erv
Product Name	Temporary Accomodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Accidental Damage	Fusion Cover	Maximum*	Item Limit
**** outstanding value									
Coles - Home Insurance	•	×	<b>✓</b>	N/A	•		0	No Max	1000
Commonwealth Bank - Comminsure Home Insurance	•	<b>✓</b>	<b>√</b>	10.00%	0	•	0	4000	1000
IMB - Secured Home Elite		✓	<b>√</b>	N/A	•	•	•	20%	2000
IMB - Secured Home Extra	•	<b>√</b>	<b>√</b>	N/A		0	•	20%	2000
***									
AAMI - Home Contents Insurance	•	×	ж	\$20.00	0	•	•	5000	1000
ANZ - ANZ Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A			•	No max	3000
Australian Unity - Extra care	•	✓	<b>✓</b>	10.00%			•	25%	2500
Bank of Melbourne - Quality Care	•	<b>✓</b>	<b>✓</b>	N/A		0	•	5000	1000
BANKSA - Quality Care	•	✓	<b>✓</b>	N/A		0	•	5000	1000
Bankwest - Secure Home Extra Insurance	•	✓	<b>√</b>	N/A		0	•	20%	2000
GIO - Classic	•	×	<b>/</b>	10.00%	•		•	4000	1000
NRMA - Home Plus	•	×		N/A	•	•	•	2500	2500
OnePath - Home Insurance	•	✓		N/A	•	0	•	No max	3000
Real Insurance - Essential Cover	•	· · ·		N/A	•	0	0	5000	1000
St George - Quality Care	•			N/A	•	0	•	5000	1000
Westpac - Quality Care			<b>√</b>	N/A		0	•	5000	1000
***									
1300 Insurance - Home and Contents Insurance Policy	( )	×	×	N/A	0	•	0	3000	1000
1Cover Direct - Classic Home & Contents Insurance		<b>✓</b>	<b>✓</b>	N/A	0	•	•	7500	2000
Allianz - SureCover Gold		×	✓	10.00%	0	•	•	20%	2000
Allianz - SureCover	•	×	<b>✓</b>	10.00%	0	0	0	7500	2000
Allianz - SureCoverPlus	• • •	×	<b>√</b>	10.00%	0	0	•	7500	2000
Australian Unity - Everyday care	•	✓	<b>√</b>	10.00%	•	•	•		1000
Australian Unity - Elite care		✓	<b>√</b>	10.00%		•	•	25%	2500
Bank of Melbourne - Premier Care		<b>√</b>	<b>√</b>	N/A	•	•	•	10000	2000
Bank of Queensland - Secure Home Elite		<b>√</b>	<b>√</b>	N/A	•	•	•	20%	2000
Bank of Queensland - Secure Home Extra	•	√	√	N/A	•	0	•	20%	2000
BANKSA - Premier Care	•	· •	· · · · · ·	N/A			•	10000	
Budget Direct - Home and Contents Insurance		×	×	N/A	0	. Ō	0		1000
Catholic Church Insurances Limited - Prestige		√,	√,	10.00%	0		•		2000
Catholic Church Insurances Limited - Classic		√,	√,	10.00%	0	0			2000
Catholic Church Insurances Limited - Vital		· <u>/</u>	√	10.00%	0	<u> </u>	0		2000
Citibank - Home Cover		<b>×</b>	<b>√</b> ,	N/A	0				2500
HSBC - Classic Home Insurance	· · · · · · · · · · · · · · · · · · ·	···•	<b>y</b>	N/A	0	<u> </u>	Ţ.,		2000
MYER - Home Cover Prestige		· · · · ·	···· <b>v</b>	N/A	0	ō	Z	No Max	
MYER - Home Cover	· · · · <del>X</del> · · · ·	· · · ·	<b>y</b>	N/A 10.00%	0	ŏ	- X	No Max	2000
nab - National Home Insurance nab - National Home Insurance Essentials		···•	<b>y</b>	10.00%	0	Ö	ŏ		2000
NRMA - Home & Contents		×	<b>v</b>	N/A	<u> </u>	ŏ	Õ		2500
Real Insurance - Top Cover	_	· • •	<u>v</u>	N/A	-	_	ŏ		1000
St George - Premier Care		~~~	····	N/A			ĕ	10000	
Suncorp - Classic Home & Contents Insurance	<u>-</u>	×	· · · ·	N/A	ě	ŏ	ŏ		1000
Westpac - Premier Care	ě	~~~	· · · ·	N/A	•	ě	ě	10000	
						=	· · · · <del>· ·</del> · · ·		

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\* % of Sum Insured

<sup>^</sup> Single excess in case of claims on both Home & Contents





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

			_		_ o		Cont	ents Inclusions	
	atio a	lly a	s fol	<b>a</b>	lood	_		Jewel	lery
Product Name	Temporary Accomodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Accidental Damage	Fusion	Maximum*	Item Limi
**									
1Cover Direct - Prestige Home & Contents Insurance	•	✓	✓	N/A	0	•	•	20%	2000
Cover Direct - Vital Home & Contents Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	0	0	7500	2000
AON - Blue Ribbon Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	•	•	20%	2500
AON - Home Plus Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	0	•	20%	2500
Arab Bank - Allianz Prestige Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	•	•	20%	2000
Bank of Melbourne - Essential Care	•	<b>✓</b>	<b>✓</b>	N/A	•	0	0	3000	500
BANKSA - Essential Care	•	<b>✓</b>	<b>✓</b>	N/A	•	0	0	3000	500
Bendigo / Adelaide Bank - Basic Bronze	•	<b>✓</b>	<b>✓</b>	N/A	0	0	0	2000	1000
Bendigo / Adelaide Bank - Silver	•	<b>✓</b>	<b>✓</b>	N/A	0	0	•	20%	2500
CGU - Accidental Damage Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0		•	20%	2500
CGU - Fundamentals Home	•	<b>✓</b>	<b>✓</b>	N/A	0	0	0	2000	1000
CGU - Listed Events Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	0	•	20%	2500
Citibank - Home Cover Prestige	•	×	<b>/</b>	N/A	0	•	•	20%	1750
St George - Essential Care	•	<b>✓</b>	/	N/A	•	0	0	3000	500
Nestpac - Essential Care	•	✓	<b>&lt;</b>	N/A	•	0	0	3000	500
*									
Bendigo / Adelaide Bank - Gold	•	1	/	N/A	0	•	•	20%	2500
Vestern QBE - Home Cover	•	X	/	10.00%	0	•	•	1500	1500





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

Product Name    Product Name   Produ	PROFILE	sι	Ј М М	A R	Y R	E P	O R	T		
### Outstanding value  ### Outstanding value  ### AMM - horne Contents Insurance  ### AMM - horne Contents Insurance Policy  ### AMM - horne Contents Insurance  ### AMM - horne Contents Insurance Policy  ### AMM - horne Contents Insurance Policy  ### AMM - horne Contents Insurance  ### AMM - horne Contents Insurance Policy  ### AMM - horne Contents Insurance  ### AMM - horne Contents In								Cont	ents Inclusions	
Admit - Home Contents Insurance		, uo	st at	بّ و <u>ت</u>	8)	od ple		COIL		on
Admit - Home Contents Insurance	Product Namo	rary dati	g II	ims	nt@	Floaila	<u> </u>		Jewell	ery
AAMI - Home Contents Insurance	1 Toddet Name	Tempo Accomo availa	Pay Mon No Extra	One exce both cla	Onlir Discou	Riverine cover av	Accident	Fusion Cover	Maximum*	Item Limit
Coles - Horne Insurance	****     outstanding value									
Commonwealth Bank - Comminsure Home Insurance	AAMI - Home Contents Insurance	•	×		\$20.00	0	•	•	5000	1000
Allianz - SureCover Plus  Allianz - SureCoverPlus  Australian Unity - Everyday care	Coles - Home Insurance	•		<b>✓</b>	N/A	•	•	•	No Max	1000
Allianz - SureCoverPlus  ANZ - ANZ Home Insurance  Australian Unity - Extra care  Australian Unity - Extra care  ANZ - ANZ Home Insurance  ANZ - ANZ Home Insurance  Australian Unity - Extra care  ANZ - ANZ Home Insurance  ANZ - ANZ - ANZ Home Insurance  ANZ - ANZ - ANZ Home Insurance  ANZ - ANZ	Commonwealth Bank - Comminsure Home Insurance	•	✓	✓	10.00%	0	0	•	4000	1000
Allianz - SureCoverPlus	GIO - Classic	•	×	<b>√</b>	10.00%	•	•	•	4000	1000
ANZ - ANZ Home Insurance	***									
ANZ - ANZ Home Insurance	Allianz - SureCoverPlus	•	×	<b>✓</b>	10.00%	0	0	•	7500	2000
Australian Unity - Extra care	ANZ - ANZ Home Insurance	•		<b>✓</b>	N/A			•	No max	3000
Bankwest - Secure Home Extra Insurance	Australian Unity - Everyday care	•	<b>✓</b>	<b>✓</b>	10.00%			•	25%	1000
Bankwest - Secure Home Extra Insurance	Australian Unity - Extra care	•	<b>✓</b>	<b>✓</b>	10.00%		<b>/</b> •	•	25%	2500
Catholic Church Insurances Limited - Vital		•			N/A		0	•	20%	2000
MB - Secured Home Extra	Catholic Church Insurances Limited - Vital	•	<b>✓</b>	<b>✓</b>	10.00%	0	0	0	7500	2000
1300 Insurance - Home and Contents Insurance Policy	IMB - Secured Home Elite	•			N/A	•	•	•	20%	2000
1300 Insurance - Home and Contents Insurance Policy	IMB - Secured Home Extra	•	<b>✓</b>	//	N/A	•	0	•	20%	2000
1300 Insurance - Home and Contents Insurance Policy   X   N/A   0   3000   1000     1	OnePath - Home Insurance	•	<b>✓</b>		N/A	•	•	•	No max	3000
Clover Direct - Classic Home & Contents Insurance	***									
Clover Direct - Classic Home & Contents Insurance	1300 Insurance - Home and Contents Insurance Policy		×	×	N/Δ	0			3000	1000
Allianz - SureCover Gold										
Allianz - SureCover							_			
Australian Unity - Elite care										
Bank of Melbourne - Premier Care						<u> </u>	<u>~</u>			
Bank of Melbourne - Quality Care			/			_				
Bank of Melbourne - Essential Care						_				
Bank of Queensland - Secure Home Elite						_		<u>.</u>		
Bank of Queensland - Secure Home Extra  BANKSA - Premier Care  V N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/A		Y <del>.</del>				_				
BANKSA - Premier Care       ✓       N/A       10000       2000         BANKSA - Quality Care       ✓       N/A       ○       5000       1000         BANKSA - Essential Care       ✓       N/A       ○       3000       500         Budget Direct - Home and Contents Insurance       X       N/A       ○       0       3000       500         Budget Direct - Home and Contents Insurance       X       N/A       ○       0       3000       1000         Catholic Church Insurances Limited - Prestige       ✓       10.00%       ○       20%       2000         Catholic Church Insurances Limited - Classic       ✓       10.00%       ○       7500       2000         Citibank - Home Cover Prestige       X       N/A       ○       20%       1750       2000         HSBC - Classic Home Insurance       X       N/A       ○       2500       25						_				
BANKSA - Quality Care		····				ě	ĕ	Ĭ		
BANKSA - Essential Care       ✓       N/A       ○       3000 500         Budget Direct - Home and Contents Insurance       X       X       N/A       ○       0       3000 1000         Catholic Church Insurances Limited - Prestige       ✓       10.00%       ○       0       20% 2000         Catholic Church Insurances Limited - Classic       ✓       10.00%       ○       0       7500 2000         Citibank - Home Cover Prestige       X       N/A       ○       0       20% 1750         Citibank - Home Cover       X       N/A       ○       0       2500 2500         HSBC - Classic Home Insurance       X       N/A       ○       0       7500 2000         MYER - Home Cover Prestige       Y       N/A       ○       0       7500 2000         MYER - Home Cover Prestige       Y       N/A       ○       0       No Max 3000         MYER - Home Cover       Y       N/A       ○       0       No Max 2500         MYER - Home Cover       Y       N/A       ○       0       7500 2000         MYER - Home Insurance       Y       N/A       ○       0       7500 2000         nab - National Home Insurance Essentials       Y       N/A       ○		····				ă	Õ	Ĭ		
Budget Direct - Home and Contents Insurance         X         N/A         □         □         3000         1000           Catholic Church Insurances Limited - Prestige         ✓         10.00%         □         20%         2000           Catholic Church Insurances Limited - Classic         ✓         10.00%         □         7500         2000           Citibank - Home Cover Prestige         X         N/A         □         20%         1750           Citibank - Home Cover         X         N/A         □         0         2500         2500           HSBC - Classic Home Insurance         X         N/A         □         0         7500         2000           MYER - Home Cover Prestige         X         N/A         □         No Max         3000           MYER - Home Cover Prestige         X         N/A         □         No Max         3000           MYER - Home Cover         X         N/A         □         No Max         2500           MYER - Home Cover         X         N/A         □         No Max         2500           nab - National Home Insurance Essentials         X         N/A         □         0         7500         2000           RACV - Home & Contents         X         <		····				ă				
Catholic Church Insurances Limited - Prestige       ✓       10.00%       ○       20%       2000         Catholic Church Insurances Limited - Classic       ✓       10.00%       ○       7500       2000         Citibank - Home Cover Prestige       X       N/A       ○       20%       1750         Citibank - Home Cover       X       N/A       ○       2500       2500         HSBC - Classic Home Insurance       X       N/A       ○       7500       2000         MYER - Home Cover Prestige       X       N/A       ○       No Max       3000         MYER - Home Cover       X       N/A       ○       No Max       2500         nab - National Home Insurance       X       10.00%       ○       7500       2000         nab - National Home Insurance Essentials       X       10.00%       ○       7500       2000         RACV - Home & Contents       X       N/A       ○       0       7500       2000         Real Insurance - Essential Cover       X       N/A       ○       0       1000       2000         St George - Premier Care       X       N/A       ○       0       3000       500         St George - Quality Care       X <t< td=""><td></td><td>•</td><td></td><td></td><td></td><td>Ö</td><td></td><td></td><td></td><td></td></t<>		•				Ö				
Catholic Church Insurances Limited - Classic       ✓       10.00%       ○       7500       2000         Citibank - Home Cover Prestige       X       ✓       N/A       ○       20%       1750         Citibank - Home Cover       X       ✓       N/A       ○       2500       2500         HSBC - Classic Home Insurance       ✓       N/A       ○       7500       2000         MYER - Home Cover Prestige       ✓       N/A       ○       No Max       3000         MYER - Home Cover       ✓       N/A       ○       No Max       2500         nab - National Home Insurance       ✓       10.00%       ○       7500       2000         nab - National Home Insurance Essentials       ✓       10.00%       ○       7500       2000         RACV - Home & Contents       X       ✓       N/A       ○       0       1000       1000         Real Insurance - Essential Cover       ✓       ✓       N/A       ○       0       5000       1000         St George - Premier Care       ✓       ✓       N/A       ○       0       3000       500         St George - Sesential Care       ✓       ✓       N/A       ○       0       3000		ě					•	ě		
Citibank - Home Cover Prestige       X       ✓ N/A       ✓       20% 1750         Citibank - Home Cover       X       ✓ N/A       ✓       2500 2500         HSBC - Classic Home Insurance       ✓       N/A       ✓       7500 2000         MYER - Home Cover Prestige       ✓       N/A       ✓       No Max 3000         MYER - Home Cover       ✓       N/A       ✓       No Max 2500         nab - National Home Insurance       ✓       √       10.00%       ✓       7500 2000         nab - National Home Insurance Essentials       ✓       √       10.00%       ✓       7500 2000         RACV - Home & Contents       X       ✓       N/A       ✓       1000 1000         Real Insurance - Essential Cover       ✓       ✓       N/A       ✓       1000 2000         St George - Premier Care       ✓       ✓       N/A       ✓       1000 2000         St George - Essential Care       ✓       ✓       N/A       ✓       3000 500         St George - Quality Care       ✓       ✓       N/A       ✓       1500 1500         Western QBE - Home Cover       X       ✓       10.00%       ✓       1500	9	•			10.00%		Ö	ě		
Citibank - Home Cover       ★       N/A       ○       2500       2500         HSBC - Classic Home Insurance       ✓       N/A       ○       7500       2000         MYER - Home Cover Prestige       ✓       N/A       ○       No Max       3000         MYER - Home Cover       ✓       N/A       ○       No Max       2500         nab - National Home Insurance       ✓       10.00%       ○       7500       2000         nab - National Home Insurance Essentials       ✓       10.00%       ○       7500       2000         RACV - Home & Contents       X       N/A       ○       0       1000       1000         Real Insurance - Essential Cover       X       N/A       ○       0       5000       1000         St George - Premier Care       ✓       N/A       ○       3000       500         St George - Essential Care       ✓       N/A       ○       3000       500         St George - Quality Care       X       N/A       ○       5000       1000         Western QBE - Home Cover       X       10.00%       ○       1500		•		<b>✓</b>	N/A		•	•		
HSBC - Classic Home Insurance       ✓       N/A       ○       7500 2000         MYER - Home Cover Prestige       ✓       N/A       ○       No Max 3000         MYER - Home Cover       ✓       N/A       ○       No Max 2500         nab - National Home Insurance       ✓       10.00%       ○       7500 2000         nab - National Home Insurance Essentials       ✓       10.00%       ○       ○       7500 2000         RACV - Home & Contents       X       N/A       ○       ○       0       1000 1000         Real Insurance - Essential Cover       X       N/A       ○       0       5000 1000         St George - Premier Care       X       N/A       ○       0       3000 500         St George - Quality Care       X       N/A       ○       0       5000 1000         Western QBE - Home Cover       X       10.00%       ○       0       1500 1500		•		<b>✓</b>	N/A		0	•	2500	2500
MYER - Home Cover Prestige         N/A         N/A         No Max         3000           MYER - Home Cover         N/A         N/A         No Max         2500           nab - National Home Insurance         10.00%         No Max         2500           nab - National Home Insurance Essentials         10.00%         No Max         2500           RACV - Home & Contents         N/A         N/A         No Max         2500           Real Insurance - Essential Cover         N/A         N/A         N/A         1000         1000           St George - Premier Care         N/A         N/A         N/A         10000         2000           St George - Essential Care         N/A         N/A         N/A         0         3000         500           St George - Quality Care         N/A         N/A         0         5000         1000           Western QBE - Home Cover         N/A         10.00%         0         1500         1500		•		<b>✓</b>	N/A			•	7500	2000
MYER - Home Cover         V         N/A         N/A         No Max         2500           nab - National Home Insurance         V         10.00%         O         7500         2000           nab - National Home Insurance Essentials         V         10.00%         O         7500         2000           RACV - Home & Contents         X         N/A         O         D         1000         1000           Real Insurance - Essential Cover         V         N/A         O         D         5000         1000           St George - Premier Care         V         N/A         O         0         3000         500           St George - Quality Care         V         N/A         O         3000         500           Western QBE - Home Cover         X         10.00%         O         0         1500         1500	MYER - Home Cover Prestige	•	<b>✓</b>	<b>✓</b>	N/A		•	•	No Max	3000
nab - National Home Insurance Essentials       V       10.00%       O       7500       2000         RACV - Home & Contents       X       N/A       O       D       1000       1000         Real Insurance - Essential Cover       V       N/A       O       D       5000       1000         St George - Premier Care       V       N/A       O       0       3000       500         St George - Essential Care       V       N/A       O       0       3000       500         St George - Quality Care       V       N/A       O       0       5000       1000         Western QBE - Home Cover       X       V       10.00%       O       0       1500       1500	MYER - Home Cover	•	<b>✓</b>	<b>✓</b>	N/A		•	•	No Max	2500
RACV - Home & Contents         X         N/A         Image: N/A<	nab - National Home Insurance	•	<b>✓</b>	<b>✓</b>	10.00%	0	0	•	7500	2000
RACV - Home & Contents         X         N/A         0         1000 1000           Real Insurance - Essential Cover         V         N/A         0         5000 1000           St George - Premier Care         V         N/A         0         10000 2000           St George - Essential Care         V         N/A         0         3000 500           St George - Quality Care         V         N/A         0         5000 1000           Western QBE - Home Cover         X         10.00%         0         0         1500 1500	nab - National Home Insurance Essentials	•	<b>✓</b>	<b>✓</b>	10.00%			0	7500	2000
Real Insurance - Essential Cover         V         N/A         0         5000         1000           St George - Premier Care         V         N/A         0         10000         2000           St George - Essential Care         V         N/A         0         3000         500           St George - Quality Care         V         N/A         0         5000         1000           Western QBE - Home Cover         X         10.00%         0         0         1500         1500	RACV - Home & Contents	•		<b>✓</b>	N/A				1000	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         Western QBE - Home Cover       ✓       10.00%       ○       ●       1500 1500	Real Insurance - Essential Cover	•		<b>✓</b>	N/A	•			5000	1000
St George - Essential Care       ✓       ✓       N/A       ○       ○       3000 500         St George - Quality Care       ✓       N/A       ○       ○       5000 1000         Western QBE - Home Cover       ✓       10.00%       ○       □       1500 1500	St George - Premier Care	•	<b>✓</b>	<b>✓</b>	N/A	•	•	•	10000	2000
St George - Quality Care       ✓       ✓       N/A       ○       5000 1000         Western QBE - Home Cover       ✓       10.00%       ○       □       1500 1500		•	<b>✓</b>	<b>✓</b>	N/A	•	0	0	3000	500
<b>Western QBE</b> - Home Cover		•	<b>✓</b>		N/A	•		•	5000	1000
<b>Westpac</b> - Premier Care		•	×	<b>✓</b>	10.00%	0		•	1500	1500
	Westpac - Premier Care	•	<b>✓</b>		N/A	•	•	•	10000	2000

#### your guide to product excellence

\* % of Sum Insured

<sup>^</sup> Single excess in case of claims on both Home & Contents





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

					_ 0		Cont	ents Inclusions	
	atior	ly a	s fol ns^	<b>a</b>	lood	_		Jewel	lery
Product Name	Temporary Accomodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Accidental Damage	Fusion	Maximum*	Item Limit
***									
Westpac - Quality Care	•	<b>✓</b>	<b>✓</b>	N/A	•	0	•	5000	1000
Westpac - Essential Care	•	✓	✓	N/A	•	0	0	3000	500
**									
1Cover Direct - Prestige Home & Contents Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	•	•	20%	2000
1Cover Direct - Vital Home & Contents Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	0	0	7500	2000
AON - Home Plus Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	0	•	20%	2500
Arab Bank - Allianz Prestige Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0		•	20%	2000
Bendigo / Adelaide Bank - Silver	•	<b>✓</b>	<b>✓</b>	N/A	0	0	•	20%	2500
Bendigo / Adelaide Bank - Basic Bronze	•	<b>✓</b>	<b>✓</b>	N/A	0	0	0	2000	1000
CGU - Accidental Damage Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	•	•	20%	2500
CGU - Listed Events Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	0	•	20%	2500
CGU - Fundamentals Home	•	✓		N/A	0	0	0	2000	1000
Real Insurance - Top Cover	•	✓		N/A	•	•	•	2500	1000
*			X						
AON - Blue Ribbon Home Insurance	•	/		N/A	0	•	•	20%	2500
Bendigo / Adelaide Bank - Gold	•		<b>/</b>	N/A	0	•	•	20%	2500





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

300,000 house value & \$75,000 contents value ●standard ● optional ○ not available

Product Name	PROFILE	S U	M M	A R	Y R	E P	O R	Т		
OutstandIng value           Citibank - Home Cover         X         NIA         0         2500 2500           IMB - Secured Home Eitle         X         NIA         0         20% 2000           IMB - Secured Home Eitle         X         NIA         0         20% 2000           IMB - Secured Home Estra         X         NIA         0         20% 2000           MYER - Home Cover         V         NIA         0         20% 2000           AAZ - ANZ Home Insurance         V         NIA         No max 3000           Australian Unity - Extra care         V         NIA         0         20% 2000           Bank of Queenand - Secure Home Extra         V         NIA         0         20% 2000           Bank of Queenand - Secure Home Extra         V         NIA         0         20% 2000           Bank of Cover Prestige         X         NIA         0         20% 2000         2000         20% 2000           Citibank - Home Cover Prestige         X         NIA         0         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000								Cont	ents Inclusions	
OutstandIng value           Citibank - Home Cover         X         NIA         0         2500 2500           IMB - Secured Home Eitle         X         NIA         0         2590 2000           IMB - Secured Home Eitra         X         NIA         0         20% 2000           IMB - Secured Home Extra         X         NIA         0         20% 2000           ARZ - ANZ Home Insurance         X         NIA         No max 3000           Australian Unity - Extra care         X         NIA         No max 3000           Australian Unity - Extra care         X         NIA         0         20% 20% 2000           Bank of Queenand - Secure Home Extra         X         NIA         0         20% 20% 2000           Bank of Queenand - Secure Home Extra         X         NIA         0         20% 2000         20% 2000           Citibank - Home Cover Prestige         X         NIA         0         20% 1750         2000         1000		oi e	y at ost	for	<b>6</b>	ood			Jewel	lery
OutstandIng value           Citibank - Home Cover         X         NIA         0         2500 2500           IMB - Secured Home Eitle         X         NIA         0         20% 2000           IMB - Secured Home Eitle         X         NIA         0         20% 2000           IMB - Secured Home Estra         X         NIA         0         20% 2000           MYER - Home Cover         V         NIA         0         20% 2000           AAZ - ANZ Home Insurance         V         NIA         No max 3000           Australian Unity - Extra care         V         NIA         0         20% 2000           Bank of Queenand - Secure Home Extra         V         NIA         0         20% 2000           Bank of Queenand - Secure Home Extra         V         NIA         0         20% 2000           Bank of Cover Prestige         X         NIA         0         20% 2000         2000         20% 2000           Citibank - Home Cover Prestige         X         NIA         0         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000	Product Name	odat lable	ra Bl	sess	ine	e Flo	ntal ge	<b>⊊</b> ‰		
MB - Secured Home Etitle		Temp Accoma avai	Pay Mo No Ext	One exc both c	Onl	Riverin cover a	Accider Dama	Fusio	Maximum*	Item Limit
IMB - Secured Home Eitire	**** outstanding value									
MB - Secured Home Extra	Citibank - Home Cover	•	×	<del>-</del>	N/A	0	0	•	2500	2500
MYER - Home Cover	IMB - Secured Home Elite	•		<b>√</b>	N/A	•	•	•	20%	2000
ANZ - ANZ Home Insurance    N/A	IMB - Secured Home Extra	•		<b>√</b>	N/A	•		•	20%	2000
ANZ - ANZ Home Insurance	MYER - Home Cover	•	<b>√</b>	<b>√</b>	N/A	0	•	•	No Max	2500
Australian Unity - Extra care	***									
Bank of Queensland - Secure Home Extra	ANZ - ANZ Home Insurance	•		<b>✓</b>	N/A	•	•	•	No max	3000
Bankwest - Secure Home Extra Insurance	Australian Unity - Extra care	•		✓	10.00%			•	25%	2500
Citibank - Home Cover Prestige         X         N/A         U         20%         1750           Commonwealth Bank - Comminsure Home Insurance         Y         100%         U         4000         1000           WYER - Home Cover Prestige         Y         N/A         U         No Max         3000           OnePath - Home Insurance         Y         N/A         U         No max         3000           1300 Insurance - Home and Contents Insurance Policy         X         N/A         U         3000         1000           1300 Insurance - Home and Contents Insurance         X         N/A         U         3000         1000           Lower Direct - Classic Home & Contents Insurance         X         N/A         U         3000         1000           Lower Direct - Classic Home & Contents Insurance         X         N/A         U         3000         1000           Allianz - SureCover Gold         X         10.00%         U         2000         2000           Allianz - SureCover Plus         X         10.00%         U         2000         2000           Allianz - SureCover Plus         X         10.00%         U         25%         2500           Australian Unity - Elite care         X	Bank of Queensland - Secure Home Extra	•	✓		N/A		0	•	20%	2000
Commonwealth Bank - Comminsure Home Insurance	Bankwest - Secure Home Extra Insurance	•			N/A	•	0	•	20%	2000
N/A	Citibank - Home Cover Prestige	•		<b>√</b>	N/A	0	•	•	20%	1750
1300 Insurance - Home and Contents Insurance Policy	Commonwealth Bank - Comminsure Home Insurance	•		<b>√</b>	10.00%	0	•	0		
1300 Insurance - Home and Contents Insurance Policy	MYER - Home Cover Prestige	•			N/A	0	•	•	No Max	3000
1300 Insurance - Home and Contents Insurance Policy	OnePath - Home Insurance	•	<b>√</b>	<b>√</b>	N/A	•	• •	•	No max	3000
1 Cover Direct - Classic Home & Contents Insurance	***									
AAMI - Home Contents Insurance         X         \$20.00         5000         1000           Allianz - SureCover Gold         X         10.00%         200         2000           Allianz - SureCoverPlus         X         10.00%         7500         2000           Allianz - SureCover         X         10.00%         7500         2000           Allianz - SureCover         X         10.00%         6         25%         2500           Australian Unity - Elite care         X         10.00%         6         25%         2500           Australian Unity - Everyday care         X         10.00%         6         25%         1000           Bank of Melbourne - Premier Care         X         N/A         6         1000         2000           Bank of Melbourne - Sesential Care         X         N/A         6         3000         500           Bank of Queensland - Secure Home Elite         X         N/A         6         200         200           Bank of Queensland - Secure Home Elite         X         N/A         6         200         200           Bank of Queensland - Secure Home Elite         X         N/A         6         200         200           Bank of Queensland - Secure Home Elite	1300 Insurance - Home and Contents Insurance Policy	•	×		N/A	0	0	0	3000	1000
Allianz - SureCover Gold	1Cover Direct - Classic Home & Contents Insurance	•			N/A	0	•	•	7500	2000
Allianz - SureCoverPlus	AAMI - Home Contents Insurance	•		×	\$20.00	0	•	•	5000	1000
Allianz - SureCover	Allianz - SureCover Gold				10.00%			•	20%	2000
Australian Unity - Elite care       ✓       10.00%       25%       2500         Australian Unity - Everyday care       ✓       10.00%       25%       1000         Bank of Melbourne - Premier Care       ✓       N/A       10000       2000         Bank of Melbourne - Essential Care       ✓       N/A       ○       3000       500         Bank of Melbourne - Quality Care       ✓       N/A       ○       5000       1000         Bank of Queensland - Secure Home Elite       ✓       N/A       ○       20%       2000         BANKSA - Premier Care       ✓       N/A       ○       10000       2000         BANKSA - Premier Care       ✓       N/A       ○       5000       1000         BANKSA - Premier Care       ✓       N/A       ○       5000       1000         BANKSA - Essential Care       ✓       N/A       ○       5000       1000         BANKSA - Essential Care       ✓       N/A       ○       3000       500         Bendigo / Adelaide Bank - Basic Bronze       ✓       N/A       ○       2000       1000         Budget Direct - Home and Contents Insurance       X       N/A       ○       2000       1000         CGU - Funda	Allianz - SureCoverPlus	<b></b>			10.00%			•	7500	
Australian Unity - Everyday care       ✓ 10.00%       25% 1000         Bank of Melbourne - Premier Care       ✓ N/A       10000 2000         Bank of Melbourne - Essential Care       ✓ N/A       ○ 3000 500         Bank of Melbourne - Quality Care       ✓ N/A       ○ 5000 1000         Bank of Queensland - Secure Home Elite       ✓ N/A       ● 20% 2000         BANKSA - Premier Care       ✓ N/A       ● 10000 2000         BANKSA - Quality Care       ✓ N/A       ● 5000 1000         BANKSA - Essential Care       ✓ N/A       ○ 3000 500         Bendigo / Adelaide Bank - Basic Bronze       ✓ N/A       ○ 3000 500         Bendigo / Adelaide Bank - Home and Contents Insurance       ✓ N/A       ○ 2000 1000         Budget Direct - Home and Contents Insurance       ✓ N/A       ○ 3000 500         Budget Direct - Home and Contents Insurance       ✓ N/A       ○ 2000 1000         Catholic Church Insurances Limited - Prestige       ✓ 10.00%       ○ 2000 2000         CGU - Fundamentals Home       ✓ N/A       ○ 2000 2000         CGU - Listed Events Home Insurance       ✓ N/A       ○ 2000 2000         NRMA - Home Plus       ✓ N/A       ○ 2000 2500         NRMA - Home & Contents       ✓ N/A       ○ 2000 2500         Real Insurance - Essential Cover       ✓ N/A </td <td>Allianz - SureCover</td> <td></td> <td></td> <td></td> <td></td> <td>0</td> <td>0</td> <td>0</td> <td></td> <td></td>	Allianz - SureCover					0	0	0		
Bank of Melbourne - Premier Care         ✓         NI/A         ●         10000 2000           Bank of Melbourne - Essential Care         ✓         NI/A         ○         3000 500           Bank of Melbourne - Quality Care         ✓         NI/A         ○         5000 1000           Bank of Queensland - Secure Home Elite         ✓         NI/A         ●         20% 2000           BANKSA - Premier Care         ✓         NI/A         ●         10000 2000           BANKSA - Quality Care         ✓         NI/A         ●         5000 1000           BANKSA - Essential Care         ✓         NI/A         ●         3000 500           Bendigo / Adelaide Bank - Basic Bronze         ✓         NI/A         ●         2000 1000           Budget Direct - Home and Contents Insurance         ✓         NI/A         ●         3000 1000           Budget Direct - Home and Contents Insurance         ✓         NI/A         ●         20% 2000           CGU - Fundamentals Home         ✓         NI/A         ●         20% 2000           CGU - Listed Events Home Insurance         ✓         NI/A         ●         2000 2500           NRMA - Home & Contents         X         NI/A         ●         2500 2500           NRMA - Ho	Australian Unity - Elite care					•	•	•		
Bank of Melbourne - Essential Care         / N/A         O         3000         500           Bank of Melbourne - Quality Care         / N/A         O         5000         1000           Bank of Queensland - Secure Home Elite         / N/A         N/A         0         200%         2000           BANKSA - Premier Care         / N/A         N/A         0         5000         1000         2000           BANKSA - Quality Care         / N/A         O         5000         1000         500         1000         500         1000         500         1000         500         1000         500         1000         500         1000         500         1000         500         1000						•		•		
Bank of Melbourne - Quality Care       ✓       N/A       ○       5000       1000         Bank of Queensland - Secure Home Elite       ✓       N/A       ●       20%       2000         BANKSA - Premier Care       ✓       N/A       ●       10000       2000         BANKSA - Quality Care       ✓       N/A       ○       5000       1000         BANKSA - Essential Care       ✓       N/A       ○       3000       500         Bendigo / Adelaide Bank - Basic Bronze       ✓       N/A       ○       0       2000       1000         Budget Direct - Home and Contents Insurance       X       N/A       ○       0       3000       1000         Budget Direct - Home and Contents Insurance       X       N/A       ○       0       3000       1000         Catholic Church Insurances Limited - Prestige       ✓       √       10.00%       ○       20%       2000         CGU - Fundamentals Home       ✓       ✓       N/A       ○       2000       1000         CGU - Listed Events Home Insurance       X       N/A       ○       20%       2500         NRMA - Home & Contents       X       N/A       ○       0       2500       2500	· · · · · · · · · · · · · · · · · · ·		√,	√						
Bank of Queensland - Secure Home Elite			⊀,			•		0		
BANKSA - Premier Care       ✓       N/A       ●       10000 2000         BANKSA - Quality Care       ✓       N/A       ○       5000 1000         BANKSA - Essential Care       ✓       N/A       ○       3000 500         Bendigo / Adelaide Bank - Basic Bronze       ✓       N/A       ○       0       2000 1000         Budget Direct - Home and Contents Insurance       X       X       N/A       ○       0       3000 1000         Catholic Church Insurances Limited - Prestige       ✓       √       10.00%       ○       0       2000 2000         CGU - Fundamentals Home       ✓       N/A       ○       0       2000 1000         CGU - Listed Events Home Insurance       ✓       N/A       ○       0       2500 2500         NRMA - Home Plus       X       N/A       ○       0       2500 2500         NRMA - Home & Contents       X       N/A       ○       0       0       2500 2500         Real Insurance - Essential Cover       ✓       N/A       ○       0			⊀,				Q			
BANKSA - Quality Care       ✓       N/A       ○       5000 1000         BANKSA - Essential Care       ✓       N/A       ○       ○       3000 500         Bendigo / Adelaide Bank - Basic Bronze       ✓       N/A       ○       ○       2000 1000         Budget Direct - Home and Contents Insurance       X       X       N/A       ○       ○       3000 1000         Catholic Church Insurances Limited - Prestige       ✓       ✓       10.00%       ○       ○       20% 2000         CGU - Fundamentals Home       ✓       ✓       N/A       ○       ○       2000 1000         CGU - Listed Events Home Insurance       ✓       ✓       N/A       ○       ○       2500 2500         NRMA - Home Plus       X       ✓       N/A       ○       ○       2500 2500         NRMA - Home & Contents       X       ✓       N/A       ○       ○       0       5000 1000         St George - Premier Care       ✓       ✓       N/A       ○       ○       0										
BANKSA - Essential Care       ✓       N/A       ○       ○       3000 500         Bendigo / Adelaide Bank - Basic Bronze       ✓       N/A       ○       ○       2000 1000         Budget Direct - Home and Contents Insurance       ✓       N/A       ○       ○       0       3000 1000         Catholic Church Insurances Limited - Prestige       ✓       ✓       10.00%       ○       0       20% 2000         CGU - Fundamentals Home       ✓       N/A       ○       ○       2000 1000         CGU - Listed Events Home Insurance       ✓       ✓       N/A       ○       ○       2500 2500         NRMA - Home Plus       X       ✓       N/A       ○       ○       2500 2500         NRMA - Home & Contents       X       ✓       N/A       ○       ○       0       2500 2500         Real Insurance - Essential Cover       ✓       ✓       N/A       ○       ○       5000 1000         St George - Premier Care       ✓       ✓       N/A       ○       ○       0       2000 2000		· · · · · · · · · · · · · · · · · · ·				₹				
Bendigo / Adelaide Bank - Basic Bronze       ✓       N/A       ○       ○       2000       1000         Budget Direct - Home and Contents Insurance       X       X       N/A       ○       ○       3000       1000         Catholic Church Insurances Limited - Prestige       ✓       ✓       10.00%       ○       ●       20%       2000         CGU - Fundamentals Home       ✓       N/A       ○       ○       2000       1000         CGU - Listed Events Home Insurance       ✓       ✓       N/A       ○       ○       2500       2500         NRMA - Home Plus       X       ✓       N/A       ●       ●       2500       2500         NRMA - Home & Contents       X       ✓       N/A       ●       ●       2500       2500         Real Insurance - Essential Cover       ✓       ✓       N/A       ●       ●       5000       1000         St George - Premier Care       ✓       N/A       ●       ●       10000       2000										
Budget Direct - Home and Contents Insurance         ★         ★         N/A         ○         ①         ①         3000         1000           Catholic Church Insurances Limited - Prestige         ✓         ✓         10.00%         ○         ●         20%         2000           CGU - Fundamentals Home         ✓         N/A         ○         ○         2000         1000           CGU - Listed Events Home Insurance         ✓         N/A         ○         ○         2500         2500           NRMA - Home Plus         ★         ✓         N/A         ●         ●         2500         2500           NRMA - Home & Contents         ★         ✓         N/A         ●         ●         2500         2500           Real Insurance - Essential Cover         ✓         ✓         N/A         ●         ●         5000         1000           St George - Premier Care         ✓         N/A         ●         ●         10000         2000		· · · · · · · · · · · · · · · · · · ·				_				
Catholic Church Insurances Limited - Prestige         V         10.00%         D         20%         2000           CGU - Fundamentals Home         V         N/A         O         O         2000         1000           CGU - Listed Events Home Insurance         V         N/A         O         D         2500         2500           NRMA - Home Plus         X         N/A         N/A         D         D         2500         2500           NRMA - Home & Contents         X         N/A         N/A         D         D         5000         1000           Real Insurance - Essential Cover         V         N/A         N/A         D         5000         1000           St George - Premier Care         V         N/A         N/A         D         10000         2000	<del>_</del>	· · · · · · · · · · · · · · · · · · ·						<u></u>		
CGU - Fundamentals Home         ✓         N/A         ○         ○         2000         1000           CGU - Listed Events Home Insurance         ✓         N/A         ○         ○         2500         2500           NRMA - Home Plus         X         ✓         N/A         ○         ○         2500         2500           NRMA - Home & Contents         X         ✓         N/A         ○         ○         0         2500         2500           Real Insurance - Essential Cover         ✓         ✓         N/A         ○         ○         0         5000         1000           St George - Premier Care         ✓         ✓         N/A         ○         ○         1000         2000		<u>-</u>						×		
CGU - Listed Events Home Insurance         ✓         N/A         O         20%         2500           NRMA - Home Plus         X         ✓         N/A         Image: N/A		<u></u>								
NRMA - Home Plus         X         N/A         2500         2500           NRMA - Home & Contents         X         N/A         D         D         2500         2500           Real Insurance - Essential Cover         Y         N/A         D         D         5000         1000           St George - Premier Care         Y         N/A         N/A         1000         2000		···· ጟ · · · ·								
NRMA - Home & Contents         X         N/A         D         2500         2500         2500           Real Insurance - Essential Cover         V         N/A         D         D         5000         1000           St George - Premier Care         V         N/A         D         1000         2000						_		- X		
Real Insurance - Essential Cover         ✓         ✓         N/A         ●         5000         1000           St George - Premier Care         ✓         N/A         ●         10000         2000						_		- <u>- 5</u> -		
St George - Premier Care         ✓         ✓         N/A         ●         10000 2000						_		· · · · · <u> </u>		
						_	<u> </u>	ĕ		
St George - Essential Care			· ·			ě	Ö	0		
St George - Quality Care						ě		ĕ		
Suncorp - Classic Home & Contents Insurance		· · · · · · · · · · · · · · · · · · ·				ě		ŏ		
Western QBE - Home Cover         ★         ✓         10.00%         ○         ●         1500         1500		· · · · · · · · · · · · · · · · · · ·				Ō		ě		
Westpac - Premier Care         ✓         ✓         N/A         ■         10000 2000		•				ě	ě	ě		
Westpac - Quality Care         ✓         ✓         ✓         N/A         ●         5000 1000		•				•	Ö	•		
Westpac - Essential Care         ●         ✓         N/A         ●         O         3000 500		•		✓	N/A	•		0	3000	500

#### your guide to product excellence

<sup>^</sup> Single excess in case of claims on both Home & Contents





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

00,000 house value & \$75,000 contents value ●standard ● optional ○ not available

					_ m		Cont	ents Inclusions	
	e tion	ly at Cost	s foi ns^	<u>@</u>	ood	_		Jewel	lery
Product Name	Temporary Accomodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Accidental Damage	Fusion	Maximum*	Item Limit
**									
1Cover Direct - Prestige Home & Contents Insurance	•	<b>✓</b>	✓	N/A	0	•	•	20%	2000
AON - Blue Ribbon Home Insurance	•	<b>~</b>	<b>✓</b>	N/A	0	•	•	20%	2500
AON - Home Plus Insurance	•	<b>~</b>	<b>√</b>	N/A	0	0	•	20%	2500
Bendigo / Adelaide Bank - Gold	•	<b>✓</b>	<b>✓</b>	N/A	0	•	•	20%	2500
Bendigo / Adelaide Bank - Silver	•	<b>✓</b>	<b>✓</b>	N/A	0	0	•	20%	2500
Catholic Church Insurances Limited - Vital	•	<b>✓</b>	<b>✓</b>	10.00%	0	0	0	7500	2000
Catholic Church Insurances Limited - Classic	•	<b>✓</b>	<b>✓</b>	10.00%	0	0	•	7500	2000
CGU - Accidental Damage Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0		•	20%	2500
Coles - Home Insurance	•	×	<b>✓</b>	N/A		O	0	No Max	1000
HSBC - Classic Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	0	•	7500	2000
nab - National Home Insurance Essentials	•	<b>✓</b>	<b>✓</b>	10.00%	0	0	0	7500	2000
nab - National Home Insurance	•	<b>✓</b>	<b>✓</b>	10.00%	0	0	•	7500	2000
RACQ - Home & Contents	•	×	<b>/</b>	N/A	0	•	•	6000	2000
Real Insurance - Top Cover	•	<b>✓</b>	<b>/</b>	N/A	•	•	0	2500	1000
*:									
1Cover Direct - Vital Home & Contents Insurance	•	/		N/A	0	0	0	7500	2000
Arab Bank - Allianz Prestige Home Insurance		1	1./	N/A	0			20%	2000



SA Pot available

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

PROFILE SUMMARY REPORT

			_		_ a		Cont	ents Inclusions	
	e tion	y af	s for	@	ood			Jewel	lery
Product Name	Temporary Accomodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Accidental Damage	Fusion	Maximum*	Item Lim
****  outstanding value									
Coles - Home Insurance	•	×	✓	N/A	•	0	0	No Max	1000
Commonwealth Bank - Comminsure Home Insurance	•	✓	✓	10.00%	0	0	•	4000	1000
MB - Secured Home Elite	•	✓	✓	N/A	•	•	•	20%	2000
MB - Secured Home Extra	•	✓	<b>√</b>	N/A	•	0	•	20%	2000
SGIC - Home Cover	•	×	✓	N/A	•	•	0	2500	2500
****									
AMI - Home Contents Insurance	•	×	x	\$20.00	0		•	5000	1000
Illianz - SureCover	•	×	<b>✓</b>	10.00%	0	0	0	7500	2000
Ilianz - SureCoverPlus	•	×	<b>✓</b>	10.00%	0	0	•	7500	2000
ustralian Unity - Extra care	•	<b>✓</b>	<b>✓</b>	10.00%		•	•	25%	2500
Bank of Melbourne - Quality Care	•	<b>✓</b>	<b>✓</b>	N/A		0	•	5000	1000
BANKSA - Quality Care	•	<b>✓</b>	/	N/A		0	•	5000	1000
ankwest - Secure Home Extra Insurance	•	<b>✓</b>	//	N/A	•	0	•	20%	2000
atholic Church Insurances Limited - Vital	•	/		10.00%	O	O	Ö	7500	2000
ab - National Home Insurance Essentials	•	1		10.00%	0	0	O	7500	2000
t George - Quality Care	•			N/A	•	0	•	5000	1000
/estpac - Quality Care	•		/	N/A	•	0	•	5000	1000
***		人							
Cover Direct - Classic Home & Contents Insurance	0	<b>\</b>	<b>✓</b>	N/A	0	•	•	7500	2000
NZ - ANZ Home Insurance		<b>✓</b>	<b>✓</b>	N/A	•	•	•	No max	3000
ustralian Unity - Elite care		<b>✓</b>	<b>✓</b>	10.00%	•	•	•	25%	2500
Bank of Melbourne - Premier Care	•	<b>✓</b>	<b>✓</b>	N/A	•	•	•	10000	2000
Bank of Melbourne - Essential Care	•	<b>✓</b>	<b>✓</b>	N/A	•	0	0	3000	500
ank of Queensland - Secure Home Elite	•	<b>✓</b>	<b>✓</b>	N/A	•	•	•	20%	2000
eank of Queensland - Secure Home Extra	•	<b>✓</b>	<b>✓</b>	N/A	•	0	•	20%	2000
ANKSA - Premier Care	•	<b>✓</b>	<b>✓</b>	N/A	•	•	•	10000	2000
ANKSA - Essential Care	•	<b>✓</b>	<b>✓</b>	N/A	•	0	0	3000	500
sudget Direct - Home and Contents Insurance	•	×	×	N/A	0	0	•	3000	1000
atholic Church Insurances Limited - Prestige	•	<b>✓</b>	<b>✓</b>	10.00%	0	•	•	20%	2000
atholic Church Insurances Limited - Classic	•	<b>✓</b>	<b>✓</b>	10.00%	Ö	Ö	•	7500	2000
itibank - Home Cover	•	×	/	N/A	Ö	0	•	2500	2500
SBC - Classic Home Insurance	•	<b>V</b>	/	N/A	Ö	Õ	ě		2000
IYER - Home Cover Prestige		/	/	N/A	Ö	•	ě	No Max	
IYER - Home Cover		/	/	N/A	Ö	Ŏ	ě	No Max	
nePath - Home Insurance	· · · · · · · · · · · · · · · · · · ·	/	<b>/</b>	N/A	•	Ŏ	ě	No max	
AA - Home & Contents Insurance	<u>-</u>	<b>/</b>	<b>/</b>	\$20.00	ŏ	ŏ	•		1500
eal Insurance - Essential Cover	<u>-</u>	/	<b>/</b>	N/A	•	ŏ	ŏ		1000
GIC - Home Cover Plus	· · · · · · · · · · · · · · · · · · ·	×	/	N/A	ŏ	ě	ě		2500
		~~~	/	N/A	ě	•	ě		2000
	_				🕶		- <del>-</del>		
t George - Premier Care	·····	1	/	N/A	•	$\circ$	$\sim$	3000	500
		<b>\</b>		N/A N/A	:	0			2000

your guide to product excellence

\* % of Sum Insured

^ Single excess in case of claims on both Home & Contents





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

●standard ● optional ○ not available

PROFILE SUMMARY REPORT

							Cont	ents Inclusions	;
	e tion	ly af Sost	s for ns^	<b>@</b>	ood			Jewe	llery
Product Name	Temporary Accomodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Accidental Damage	Fusion Cover	Maximum*	Item Limit
**									
1300 Insurance - Home and Contents Insurance Policy	•	×	x	N/A	0	0	0	3000	1000
1Cover Direct - Prestige Home & Contents Insurance	•	<b>✓</b>	<b>√</b>	N/A	0	•	•	20%	2000
1Cover Direct - Vital Home & Contents Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	0	0	7500	2000
AON - Home Plus Insurance	•	<b>✓</b>	<b>√</b>	N/A	0	0	•	20%	2500
Arab Bank - Allianz Prestige Home Insurance	•	<b>✓</b>	<b>√</b>	N/A	0	•	•	20%	2000
Bendigo / Adelaide Bank - Silver	•	<b>✓</b>	<b>✓</b>	N/A	0	0	•	20%	2500
Bendigo / Adelaide Bank - Basic Bronze	•	<b>✓</b>	<b>✓</b>	N/A	0	0	0	2000	1000
CGU - Listed Events Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	0	•	20%	2500
CGU - Fundamentals Home	•	<b>✓</b>	<b>✓</b>	N/A	0	0	0	2000	1000
Citibank - Home Cover Prestige	•	×	<b>✓</b>	N/A	0		•	20%	1750
Real Insurance - Top Cover	•	<b>✓</b>	<b>✓</b>	N/A		•	•	2500	1000
Western QBE - Home Cover	•	×	✓	10.00%	0	0	•	1500	1500
* ·									
AON - Blue Ribbon Home Insurance	•	<b>✓</b>		N/A	0	•	•	20%	2500
Bendigo / Adelaide Bank - Gold	•	<b>V</b>		N/A	0	•	•	20%	2500
CGU - Accidental Damage Home Insurance	•	<b>/</b>		N/A	0	•	•	20%	2500
		7							



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

lacktrianglestandard lacktriangle optional lacktriangle not available

PROFI	LE	SU	M M	A R	Υ	R E	POR	Т

	<u> </u>	st at	ار ا		ъ <u>е</u>		Cont	ents Inclusions	
	ary atio	Cos a	ss fc ims'	age at	liab	-		Jewel	lery
Product Name	Temporary Accomodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Accidental Damage	Fusion Cover	Maximum*	Item Limit
**** outstanding value									
AAMI - Home Contents Insurance	•	×	×	\$20.00	0	•	•	5000	1000
Commonwealth Bank - Comminsure Home Insurance	•	<b>✓</b>	<b>√</b>	10.00%	0	0	•	4000	1000
IMB - Secured Home Extra	•	<b>✓</b>	<b>√</b>	N/A	•	0	•	20%	2000
NRMA - Home & Contents		<u> </u>	<b>√</b>	N/A	•	0	0	2500	2500
***									
ANZ - ANZ Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	•	•	•	No max	3000
Australian Unity - Extra care	•	<b>✓</b>	<b>✓</b>	10.00%			•	25%	2500
Bank of Melbourne - Quality Care	•	<b>✓</b>	<b>✓</b>	N/A		0	•	5000	1000
BANKSA - Quality Care	•	<b>✓</b>	<b>✓</b>	N/A		0	•	5000	1000
Budget Direct - Home and Contents Insurance	•	×	x	N/A	0	0	•	3000	1000
Citibank - Home Cover	•	×	<b>✓</b>	N/A	0	•	•	2500	2500
IMB - Secured Home Elite	•	_	<b>/</b>	N/A	•	•	•	20%	2000
NRMA - Home Plus	•	×	//	N/A	•	•	•	2500	2500
OnePath - Home Insurance	•	<b>✓</b>		N/A	•	•	•	No max	3000
St George - Quality Care	•	<b>/</b>		N/A	•	0	•	5000	1000
Westpac - Quality Care	•	<b>/</b>		N/A	•	0	•	5000	1000
***		2							
1300 Insurance - Home and Contents Insurance Policy		X	×	N/A	0	0	0	3000	1000
1Cover Direct - Classic Home & Contents Insurance	<b>4 9</b>	<b>\</b>	<b>✓</b>	N/A	0	•	•	7500	2000
Allianz - SureCover Gold		<b>X</b>	<b>✓</b>	10.00%	0	•	•	20%	2000
Allianz - SureCoverPlus	) 0/	×	<b>✓</b>	10.00%	0	0	•	7500	2000
Allianz - SureCover	•	×	<b>✓</b>	10.00%	0	0	0	7500	2000
AON - Blue Ribbon Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	•	•	20%	2500
AON - Home Plus Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	0	•	20%	2500
Australian Unity - Elite care	•	<b>✓</b>	<b>✓</b>	10.00%	•	•	•	25%	2500
Australian Unity - Everyday care	•	<b>✓</b>	<b>✓</b>	10.00%	•	•	•	25%	1000
Bank of Melbourne - Premier Care	•	<b>✓</b>	<b>✓</b>	N/A	•	•	•	10000	2000
Bank of Queensland - Secure Home Elite	•	<b>✓</b>	<b>✓</b>	N/A	•	•	•	20%	2000
Bank of Queensland - Secure Home Extra	•	<b>✓</b>	<b>✓</b>	N/A	•	0	•	20%	2000
BANKSA - Premier Care	•	<b>✓</b>	<b>✓</b>	N/A	•	•	•	10000	2000
Bankwest - Secure Home Extra Insurance	•	<b>✓</b>	<b>✓</b>	N/A	•	0	•	20%	2000
Catholic Church Insurances Limited - Prestige	•	<b>✓</b>	<b>✓</b>	10.00%	0	•	•	20%	2000
Catholic Church Insurances Limited - Classic	•	<b>✓</b>	<b>✓</b>	10.00%	0	0	•	7500	2000
Catholic Church Insurances Limited - Vital		✓	✓	10.00%	0	0	0	7500	2000
CGU - Listed Events Home Insurance		✓	✓	N/A	0	0	•	20%	2500
CGU - Fundamentals Home		✓	✓	N/A	0	0	0	2000	1000
Citibank - Home Cover Prestige		×	✓	N/A	0	•	•	20%	1750
HSBC - Classic Home Insurance	•	✓	<b>√</b>	N/A	0	0	•	7500	2000
MYER - Home Cover Prestige	•	✓	✓	N/A	0	•	•	No Max	3000
MYER - Home Cover	•	✓	<b>√</b>	N/A	0	0	•	No Max	2500
nab - National Home Insurance Essentials	•	✓	<b>√</b>	10.00%	0	0	0	7500	2000
nab - National Home Insurance	•	✓	<b>√</b>	10.00%	0	0	•	7500	2000
Real Insurance - Essential Cover	•	✓	<b>√</b>	N/A	•	0	•	5000	1000
St George - Premier Care	•	✓	✓	N/A	•	•	•	10000	2000
Western QBE - Home Cover	•	×	<b>√</b>	10.00%	0	0	•	1500	1500

#### your guide to product excellence

\* % of Sum Insured

<sup>^</sup> Single excess in case of claims on both Home & Contents





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

●standard ● optional ○ not available

	_	# #	<u> </u>		- o		Cont	ents Inclusions	
	e atio	lly a Cos	s fo ms^	<b>(a)</b>	labl	l		Jewel	lery
Product Name	Temporary Accomodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Accidental Damage	Fusion	Maximum*	Item Limi
***									
Westpac - Premier Care	•	✓	✓	N/A	•	•	•	10000	2000
**									
1Cover Direct - Prestige Home & Contents Insurance	•	_	<b>✓</b>	N/A	0	•	•	20%	2000
Bank of Melbourne - Essential Care	•	/	<b>✓</b>	N/A	•	0	0	3000	500
BANKSA - Essential Care	•	<b>✓</b>	<b>✓</b>	N/A	•	0	0	3000	500
Bendigo / Adelaide Bank - Basic Bronze	•	<b>✓</b>	<b>✓</b>	N/A	0	0	0	2000	1000
Bendigo / Adelaide Bank - Silver	•	<b>✓</b>	<b>✓</b>	N/A	0	0	•	20%	2500
Coles - Home Insurance	•	×	<b>✓</b>	N/A		<b>D</b>	•	No Max	1000
Real Insurance - Top Cover	•	<b>✓</b>	<b>✓</b>	N/A			•	2500	1000
St George - Essential Care	•	<b>✓</b>	<b>✓</b>	N/A		0	0	3000	500
Westpac - Essential Care		✓	<b>√</b>	N/A		0	0	3000	500
•									
1Cover Direct - Vital Home & Contents Insurance	•	<b>✓</b>		N/A	0	0	0	7500	2000
Arab Bank - Allianz Prestige Home Insurance	•	V		N/A	0	•	•	20%	2000
Bendigo / Adelaide Bank - Gold	•	<b>V</b>		N/A	0	•	•	20%	2500
CGU - Accidental Damage Home Insurance		<b>V</b> .	/	N/A	0	•	•	20%	2500
					<del></del>				





Home & Contents Insurance - Low Sum Insured

based on \$300,000 house value & \$75,000 contents value

standard Optional Onot available

Product Name    Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Prod	PROFILE	S U	и м	A R	Y R	E P	O R	Т		
### Outstanding value  AAMI - Home Contents Insurance  ALustralian Unity - Extra cro  Australian Unity - Extra cro  Australian Unity - Extra cro  AUSTRAC - Home & Contents  *** ** ** ** ** ** ** ** ** ** ** ** *								Cont	ents Inclusions	
AAMI - Home Contents Insurance		≥ io °	y at ost	s, lor	(e)	ap le			Jewell	ery
### Outstanding value  AAMI - Home Contents Insurance  AAMI - Home Contents Insurance  Australian Unity - Eura care  V 10.00% 25% 2500  Australian Unity - Eura care  V 10.00% 22% 2500  RAG - Home & Contents  X \$35.00 0 3000 3000  RAG - Home & Contents  X \$35.00 0 3000 3000  AAI - ANZ - Home Insurance  X \$10.00% 0 7500 2000  AAI - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance Policy  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000  ANZ - ANZ Home Insurance  X \$10.00% 0 7500 2000	Product Name	orar odat lable	nthly ra C	ess	ine	e Fic	ntal ge	= =		
AMII - Home Contents Insurance		Temp Accomo avail	Pay Mo No Ext	One exc both c	Onl	Riverine cover a	Accider Damae	Fusio	Maximum*	Item Limit
Australian Unity - Extra care	**** outstanding value									
Australian Unity - Everyday care    MB - Secured Home Estra   NA   20% 2000   2000   Australian Unity - Everyday   2000   Commonwealth Bank - Comminsure Home Insurance   NA   0   20% 2000   Commonwealth Bank - Comminsure Home Insurance   NA   0   0   0   0   0   0   0   0   0	AAMI - Home Contents Insurance	•		x	\$20.00	0	•	•	5000	1000
MB - Secured Home Extra	Australian Unity - Extra care	•		<b>✓</b>	10.00%	•	•	•	25%	2500
Allianz - SureCoverPlus	Australian Unity - Everyday care	•	<b>✓</b>	<b>✓</b>	10.00%	•	•	•	25%	1000
Allianz - SureCoverPitus	IMB - Secured Home Extra	•	✓	✓	N/A	•	0	•	20%	2000
Allianz - SureCoverPlus	RAC - Home & Contents	•	×	<b>√</b>	\$35.00	•	0	•	3000	3000
Allianz - Suraccover	***									
ANZ - ANZ - Home insurance Australian Unit y - Ellie care 1,0.0% Australian Unit y - Ellie care 1,0.0% Australian Unit y - Ellie care 1,0.0% Commonwealth Bank - Comminsure Home insurance 1,0.0% Commonwealth Bank - Comminsure Home insurance 1,0.0% CiO - Classic Mid - Secure Home Ellie N/A	Allianz - SureCoverPlus	•		✓	10.00%	0	0	•	7500	2000
Australian Unity - Elite care	Allianz - SureCover	•	×	✓	10.00%	0	0	0	7500	2000
Bankwest - Secure Home Extra Insurance	ANZ - ANZ Home Insurance	•	✓		N/A		/•	•	No max	3000
Commonwealth Bank - Comminsure Home Insurance	Australian Unity - Elite care	•	<b>√</b>	<b>√</b>	10.00%		•	•	25%	2500
GIO - Classic	Bankwest - Secure Home Extra Insurance		<b>✓</b>		N/A		0	•	20%	2000
MB - Secured Home Elite	Commonwealth Bank - Comminsure Home Insurance		<b>√</b>	<b>/</b>	10.00%	0			4000	1000
No max   2000	GIO - Classic		×		10.00%		0	0	4000	1000
1300 Insurance - Home and Contents Insurance Policy   X	IMB - Secured Home Elite		<b>√</b>		N/A	•		•		
1300 Insurance - Home and Contents Insurance Policy   X	OnePath - Home Insurance	•			N/A	•		•		
1300 Insurance - Home and Contents Insurance Policy   X	Real Insurance - Essential Cover	•	🗸	<b>V</b>	N/A	•	•	0	5000	1000
1   1   20   20   20   20   20   20	###									
Allianz - SureCover Gold	1300 Insurance - Home and Contents Insurance Policy		X		N/A		0	0	3000	1000
AON - Blue Ribbon Home Insurance	1Cover Direct - Classic Home & Contents Insurance	<b></b>	<b>&gt;</b>				. •	•		
AON - Home Plus Insurance	Allianz - SureCover Gold						=	•		
Arab Bank - Allianz Prestige Home Insurance         ✓ N/A         ✓ 000         200         200           Bank of Melbourne - Premier Care         ✓ N/A         ✓ N/A         10000         2000           Bank of Melbourne - Quality Care         ✓ N/A         ✓ N/A         ✓ 5000         1000           Bank of Queensland - Secure Home Elite         ✓ N/A         ✓ N/A         ✓ 2000         2000           BANKSA - Premier Care         ✓ N/A         ✓ N/A         ✓ 10000         2000         2000           BANKSA - Quality Care         ✓ N/A         ✓ N/A         ✓ 5000         1000         2000         1000         1000         2000         1000         1000         2000         1000         1000         2000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000         1000 </td <td></td> <td><b>]</b></td> <td></td> <td><del>-</del></td> <td></td> <td></td> <td></td> <td>•</td> <td></td> <td></td>		<b>]</b>		<del>-</del>				•		
Bank of Melbourne - Premier Care		👱					ō	•		
Bank of Melbourne - Quality Care         ✓         N/A         ○         5000         1000           Bank of Queensland - Secure Home Extra         ✓         N/A         ○         20%         2000           BANKSA - Premier Care         ✓         N/A         ○         10000         2000           BANKSA - Quality Care         ✓         N/A         ○         5000         1000           Budget Direct - Home and Contents Insurance         X         N/A         ○         0         3000         1000           Catholic Church Insurances Limited - Prestige         ✓         10.00%         ○         20%         2000           Catholic Church Insurances Limited - Classic         ✓         10.00%         ○         7500         2000           Catholic Church Insurances Limited - Vital         ✓         10.00%         ○         7500         2000           Catholic Church Insurance Limited - Vital         ✓         10.00%         ○         7500         2000           Citibank - Home Cover Prestige         X         N/A         ○         20%         1750           Citibank - Home Insurance         X         N/A         ○         10.00%         ○         7500         2000           HBF - Home Insurance		<b>)</b>		<del></del>		<u> </u>	•	•		
Bank of Queensland - Secure Home Extra       ✓ N/A       20% 2000         Bank of Queensland - Secure Home Extra       ✓ N/A       ○ 20% 2000         BANKSA - Premier Care       ✓ N/A       10000 2000         BANKSA - Quality Care       ✓ N/A       ○ 5000 1000         Budget Direct - Home and Contents Insurance       X       X       N/A       ○ 3000 1000         Catholic Church Insurances Limited - Prestige       ✓ 10.00%       ○ 20% 2000       2000         Catholic Church Insurances Limited - Classic       ✓ 10.00%       ○ 7500 2000       2000         Catholic Church Insurances Limited - Vital       ✓ 10.00%       ○ 7500 2000       2000         Citibank - Home Cover Prestige       X       N/A       ○ 2500 2500       2500 2500         Coles - Home Insurance       X       N/A       ○ 2500 2500       2500 2500         Coles - Home Insurance       X       N/A       ○ 3000 1000       1000         HBF - Home Insurance       X       N/A       ○ 7500 2000       1000         MYER - Home Cover Prestige       X       N/A       ○ 7500 2000       1000         MYER - Home Cover       X       N/A       ○ No Max 3000       1000       1000       1000       1000       1000       1000       1000       1000<										
Bank of Queensland - Secure Home Extra         ✓         N/A         ○         20% 2000           BANKSA - Premier Care         ✓         N/A         ○         10000 2000           BANKSA - Quality Care         ✓         N/A         ○         5000 1000           Budget Direct - Home and Contents Insurance         X         X         N/A         ○         0         3000 1000           Catholic Church Insurances Limited - Prestige         ✓         10.00%         ○         7500 2000           Catholic Church Insurances Limited - Classic         ✓         10.00%         ○         7500 2000           Catholic Church Insurances Limited - Vital         ✓         10.00%         ○         7500 2000           Citibank - Home Cover Prestige         X         N/A         ○         20% 1750           Citibank - Home Cover Prestige         X         N/A         ○         2500 2500           Coles - Home Insurance         X         N/A         ○         No Max 1000           HBF - Home Insurance         X         N/A         ○         3000 1000           MYER - Home Cover Prestige         X         N/A         ○         No Max 3000           MYER - Home Cover         X         N/A         ○         No Max 2500			▼,			- ₹	<u> </u>			
BANKSA - Premier Care       ✓ N/A       ■ 10000 2000         BANKSA - Quality Care       ✓ N/A       ○ 5000 1000         Budget Direct - Home and Contents Insurance       X X N/A       ○ 0 3000 1000         Catholic Church Insurances Limited - Prestige       ✓ 10.00%       ○ 2000 2000         Catholic Church Insurances Limited - Classic       ✓ 10.00%       ○ 7500 2000         Catholic Church Insurances Limited - Vital       ✓ 10.00%       ○ 7500 2000         Citibank - Home Cover Prestige       X N/A       ○ 2000 1750         Citibank - Home Cover Prestige       X N/A       ○ 2500 2500         Coles - Home Insurance       X N/A       ○ 0 No Max 1000         HBF - Home Insurance       X N/A       ○ 0 No Max 1000         HSBC - Classic Home Insurance       X N/A       ○ 0 No Max 3000         MYER - Home Cover Prestige       ✓ N/A       ○ No Max 3000         MYER - Home Cover Prestige       ✓ N/A       ○ No Max 2500         nab - National Home Insurance       ✓ N/A       ○ 7500 2000         Real Insurance - Top Cover       ✓ N/A       N/A       ○ 2500 1000         St George - Premier Care       ✓ N/A       N/A       ○ 2500 1000										
BANKSA - Quality Care         ✓         N/A         ○         5000 1000           Budget Direct - Home and Contents Insurance         X         X         N/A         ○         0         3000 1000           Catholic Church Insurances Limited - Prestige         ✓         10.00%         ○         7500 2000           Catholic Church Insurances Limited - Vital         ✓         10.00%         ○         7500 2000           Catholic Church Insurances Limited - Vital         ✓         10.00%         ○         7500 2000           Citibank - Home Cover Prestige         X         N/A         ○         20% 1750           Citibank - Home Cover Prestige         X         N/A         ○         2500 2500           Coles - Home Insurance         X         N/A         ○         0         No Max 1000           HBF - Home Insurance         X         N/A         ○         0         7500 2000           MYER - Home Cover Prestige         ✓         N/A         ○         0         7500 2000           MYER - Home Cover         ✓         N/A         ○         0         No Max 2500           nab - National Home Insurance         ✓         N/A         ○         0         7500 2000           Real Insurance - Top Cover										
Sudget Direct - Home and Contents Insurance						· · · · · · · · · · · · · · · · · · ·		- <u>-</u>		
Catholic Church Insurances Limited - Prestige       ✓       10.00%       ○       20%       2000         Catholic Church Insurances Limited - Classic       ✓       √       10.00%       ○       0       7500       2000         Catholic Church Insurances Limited - Vital       ✓       √       10.00%       ○       ○       7500       2000         Citibank - Home Cover Prestige       X       ✓       N/A       ○       0       2500       2500         Coles - Home Insurance       X       ✓       N/A       ○       0       No Max       1000         HBF - Home Insurance       X       ✓       N/A       ○       0       3000       1000         HSBC - Classic Home Insurance       X       ✓       N/A       ○       0       7500       2000         MYER - Home Cover Prestige       ✓       ✓       N/A       ○       No Max       3000         MYER - Home Cover       ✓       ✓       N/A       ○       No Max       2500         nab - National Home Insurance       ✓       ✓       N/A       ○       0       7500       2000         Real Insurance - Top Cover       ✓       ✓       N/A       ○       0       2500				<del></del>				- <b>-</b> -		
Catholic Church Insurances Limited - Classic       ✓       10.00%       ○       ○       7500       2000         Catholic Church Insurances Limited - Vital       ✓       10.00%       ○       ○       7500       2000         Citibank - Home Cover Prestige       X       ✓       N/A       ○       ●       20%       1750         Citibank - Home Cover       X       ✓       N/A       ○       ●       2500       2500         Coles - Home Insurance       X       ✓       N/A       ●       ●       No Max       1000         HBF - Home Insurance       X       ✓       N/A       ●       ●       3000       1000         HSBC - Classic Home Insurance       X       ✓       N/A       ●       No Max       3000         MYER - Home Cover Prestige       ✓       ✓       N/A       ●       No Max       3000         MYER - Home Cover Prestige       ✓       ✓       N/A       ●       No Max       2500         MYER - Home Cover       ✓       ✓       N/A       ●       No Max       2500         nab - National Home Insurance       ✓       ✓       N/A       ●       ●       N/A       ●       ●       0       25		····×						×		
Catholic Church Insurances Limited - Vital       ✓       10.00%       ○       ○       7500       2000         Citibank - Home Cover Prestige       X       N/A       ○       ●       20%       1750         Citibank - Home Cover       X       N/A       ○       ●       2500       2500         Coles - Home Insurance       X       N/A       ●       ●       No Max       1000         HBF - Home Insurance       X       N/A       ●       ●       3000       1000         HSBC - Classic Home Insurance       ✓       N/A       ●       No Max       3000         MYER - Home Cover Prestige       ✓       N/A       ●       No Max       3000         MYER - Home Cover       N/A       ●       No Max       2500         nab - National Home Insurance       ✓       N/A       ●       No Max       2500         Real Insurance - Top Cover       ✓       N/A       ●       ●       2500       1000         St George - Premier Care       ✓       N/A       ●       ●       10000       2000		····×					<del></del>	- X		
Citibank - Home Cover Prestige       ★       N/A       □       20%       1750         Citibank - Home Cover       ★       N/A       □       □       2500       2500         Coles - Home Insurance       ★       N/A       □       □       No Max       1000         HBF - Home Insurance       ★       N/A       □       □       3000       1000         HSBC - Classic Home Insurance       ★       N/A       □       □       7500       2000         MYER - Home Cover Prestige       ★       N/A       □       □       No Max       3000         MYER - Home Cover       ★       N/A       □       □       No Max       2500         nab - National Home Insurance       ★       √       N/A       □       □       7500       2000         Real Insurance - Top Cover       ★       √       N/A       □       □       2500       1000         St George - Premier Care       ★       N/A       □       □       2500       1000								~		
Citibank - Home Cover         X         N/A         0         2500         2500           Coles - Home Insurance         X         N/A         0         No Max         1000           HBF - Home Insurance         X         N/A         0         3000         1000           HSBC - Classic Home Insurance         N/A         0         7500         2000           MYER - Home Cover Prestige         N/A         N/A         0         No Max         3000           MYER - Home Cover         N/A         0         No Max         2500           nab - National Home Insurance         0         N/A         0         7500         2000           Real Insurance - Top Cover         0         N/A         0         0         2500         1000           St George - Premier Care         N/A         N/A         0         10000         2000							_			
Coles - Home Insurance         X         N/A         Image: Normal Content of Color of C							<del></del>			
HBF - Home Insurance         X         N/A         3000         1000           HSBC - Classic Home Insurance         X         N/A         0         7500         2000           MYER - Home Cover Prestige         X         N/A         0         No Max         3000           MYER - Home Cover         X         N/A         0         No Max         2500           nab - National Home Insurance         X         N/A         0         7500         2000           Real Insurance - Top Cover         X         N/A         0         2500         1000           St George - Premier Care         X         N/A         0         10000         2000						_		- 5		
HSBC - Classic Home Insurance         /         N/A         O         7500         2000           MYER - Home Cover Prestige         /         N/A         O         No Max         3000           MYER - Home Cover         /         N/A         O         No Max         2500           nab - National Home Insurance         /         10.00%         O         T500         2000           Real Insurance - Top Cover         /         N/A         Image: N/A<		·····								
MYER - Home Cover Prestige         V         N/A         NO Max         3000           MYER - Home Cover         V         N/A         0         No Max         2500           nab - National Home Insurance         V         10.00%         0         7500         2000           Real Insurance - Top Cover         V         N/A         0         2500         1000           St George - Premier Care         V         N/A         0         10000         2000		·····								
MYER - Home Cover         V         N/A         D         No Max         2500           nab - National Home Insurance         V         10.00%         D         7500         2000           Real Insurance - Top Cover         V         N/A         D         2500         1000           St George - Premier Care         V         N/A         M/A         1000         2000								ă		
nab - National Home Insurance         V         10.00%         O         7500         2000           Real Insurance - Top Cover         V         N/A         M/A         D         2500         1000           St George - Premier Care         V         N/A         M/A         10000         2000	9	<del>-</del>	<del></del>					ě		
Real Insurance - Top Cover         V         N/A         D         2500         1000           St George - Premier Care         V         N/A         M/A         10000         2000		<del>-</del>						ě		
St George - Premier Care N/A 10000 2000		•				ĕ		Ō		
		· · · · · · · · · · · · · · · · · · ·				- ē		ě		
	St George - Quality Care	•	· · ·	· · · · ·	N/A	ě	Ö	ě		
Western QBE - Home Cover         ■         X         ✓ 10.00%         ○         ■         1500         1500		•				Ō		•		

#### your guide to product excellence

\* % of Sum Insured

<sup>^</sup> Single excess in case of claims on both Home & Contents





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

PROFILE SUMMARY REP ORT **Contents Inclusions** Pay Monthly at No Extra Cost cover available **Riverine Flood** Accomodation Jewellery both claims<sup>A</sup> Discount@ **Product Name** Damage -usion Cover Maximum\* Item Limit \*\*\* Westpac - Premier Care N/A 10000 2000 0 Westpac - Quality Care N/A 5000 1000 \*\* 0 1Cover Direct - Prestige Home & Contents Insurance N/A 20% 2000 0 0 0 1Cover Direct - Vital Home & Contents Insurance N/A 7500 2000 0 0 Bank of Melbourne - Essential Care N/A 3000 500 0 BANKSA - Essential Care N/A 0 3000 500 0 Bendigo / Adelaide Bank - Gold N/A 20% 2500 N/A 0 0 Bendigo / Adelaide Bank - Silver 20% 2500 0 N/A 0 0 Bendigo / Adelaide Bank - Basic Bronze 2000 1000 0 CGU - Accidental Damage Home Insurance N/A 20% 2500 **CGU** - Fundamentals Home N/A 0 0 0 2000 1000 0 0 **CGU** - Listed Events Home Insurance N/A 20% 2500 0 0 0 10.00% nab - National Home Insurance Essentials 7500 2000 0 SGIO - Home Cover N/A 0 0 2500 2500 N/A 0 0 St George - Essential Care 3000 500 O 0 Westpac - Essential Care N/A 3000 500 SGIO - Home Cover Plus N/A 2500 2500





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

\$500,000 house value & \$150,000 contents value

PROFILE SUMMARY REPORT

	_				_ 0		Cont	ents Inclusions	
	tion e	ly at	s for	<b>@</b>	ood able			Jewell	lery
Product Name	Temporary Accomodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Accidental Damage	Fusion Cover	Maximum*	Item Limit
<b>★★★★</b> outstanding value									
Australian Unity - Everyday care	•	✓	✓	10.00%	•	•	•	25%	1000
Australian Unity - Extra care	•	✓	<b>✓</b>	10.00%	•	•	•	25%	2500
Coles - Home Insurance	•	×	✓	N/A	•	0	•	No Max	1000
Commonwealth Bank - Comminsure Home Insurance	•	✓	<b>√</b>	10.00%	0	0	•	4000	1000
GIO - Classic		×	<b>✓</b>	10.00%	•	0	•	4000	1000
OnePath - Home Insurance		<b>√</b>	✓	N/A	•	•	•	No max	3000
***									
ANZ - ANZ Home Insurance	•	✓	✓	N/A	•	•	•	No max	3000
Bank of Melbourne - Quality Care	•	<b>✓</b>	<b>✓</b>	N/A		0	•	5000	1000
BANKSA - Quality Care	•	<b>✓</b>	<b>✓</b>	N/A		0	•	5000	1000
Bankwest - Secure Home Extra Insurance	•	<b>✓</b>	<b>✓</b>	N/A		0	•	20%	2000
GIO - Platinum Essential	•	×	<b>/</b>	10.00%	•	•	•	20000	5000
GIO - Platinum Essential Plus	•	×		10.00%	•	•	•	40000	10000
IMB - Secured Home Elite	•	<b>✓</b>		N/A	•	•	•	20%	2000
IMB - Secured Home Extra	•	<b>1</b>		N/A	•	0	•	20%	2000
NRMA - Home Plus	•	×		N/A	•	•	•	2500	2500
St George - Quality Care	•		<b>/</b>	N/A	•	0	•	5000	1000
Westpac - Quality Care			<b>√</b>	N/A	•	0	•	5000	1000
***									· ·
1300 Insurance - Home and Contents Insurance Policy		×	×	N/A	0	0	0	3000	1000
1Cover Direct - Classic Home & Contents Insurance		<b>✓</b>	<b>✓</b>	N/A	0	•	•	7500	2000
AAMI - Home Contents Insurance	•	×	×	\$20.00	0	•	•	5000	1000
Allianz - SureCover	•	×	<b>✓</b>	10.00%	0	0	0	7500	2000
Allianz - SureCoverPlus	•	×	<b>✓</b>	10.00%	0	0	•	7500	2000
Australian Unity - Elite care	•	✓	<b>✓</b>	10.00%	•	•	•	25%	2500
Bank of Melbourne - Premier Care		✓	✓	N/A	•	•	•	10000	2000
Bank of Melbourne - Essential Care		✓	✓	N/A	•	0	0	3000	500
Bank of Queensland - Secure Home Elite	•	<b>✓</b>	<b>√</b>	N/A	•	•	•	20%	2000
Bank of Queensland - Secure Home Extra	•	<b>✓</b>	<b>√</b>	N/A	•	0	•	20%	2000
BANKSA - Premier Care	•	✓	<b>✓</b>	N/A	•	•	•	10000	2000
BANKSA - Essential Care		✓	✓	N/A	•	0	0	3000	500
Bendigo / Adelaide Bank - Silver		<b>√</b>	✓	N/A	0	0	•	20%	2500
Bendigo / Adelaide Bank - Basic Bronze		<b>√</b>	✓	N/A	0	0	0	2000	1000
Budget Direct - Home and Contents Insurance	•	×	×	N/A	0	0	0	3000	1000
Catholic Church Insurances Limited - Prestige	•	<b>√</b>	<b>v</b>	10.00%	0	•	•	20%	2000
Catholic Church Insurances Limited - Vital		√,	<b>v</b> ,	10.00%	Ō	o			2000
Catholic Church Insurances Limited - Classic		✔,	<b>√</b> ,	10.00%	Ö	Ŏ	•		2000
CGU - Listed Events Home Insurance		√,	<b>√</b> ,	N/A	Ö	Ŏ			2500
CGU - Fundamentals Home			<b>v</b>	N/A	Ö	<u> </u>	0		1000
HSBC - Classic Home Insurance		√,	<b>v</b>	N/A	Ŏ		Ţ		2000
MYER - Home Cover Prestige		√,	<b>v</b>	N/A	0	💂	Ţ	No Max	
MYER - Home Cover			<b>v</b>	N/A	0	. <u>Q</u>	<u> </u>	No Max	
NRMA - Home & Contents		×	<b>v</b>	N/A	<u> </u>		Ŏ		2500
St George - Premier Care		≰,	<b>v</b>	N/A	<u> </u>			10000	
St George - Essential Care		<b>v</b>	· · · · •	N/A		0	0	3000	500

#### your guide to product excellence

\* % of Sum Insured

<sup>^</sup> Single excess in case of claims on both Home & Contents





O not available

standard optional

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

	, us	at	for s^	(2)	od		Cont	ents Inclusions Jewel	lory
Product Name	Temporary Accomodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Accidental Damage	Fusion Cover	Maximum*	Item Limit
	Y Y	g z	οg		<u> </u>	Ă <sup>-</sup>			
detek									
Suncorp - Classic Home & Contents Insurance	•	×	✓	N/A	•	0	•	4000	1000
Westpac - Premier Care	•	<b>✓</b>	<b>✓</b>	N/A	•	•	•	10000	2000
Westpac - Essential Care	•	✓	✓	N/A	•	0	0	3000	500
**									
1Cover Direct - Prestige Home & Contents Insurance	•	✓	✓	N/A	0	•	•	20%	2000
1Cover Direct - Vital Home & Contents Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	0	0	7500	2000
Allianz - SureCover Gold	•	×	✓	10.00%	0		•	20%	2000
AON - Blue Ribbon Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0		•	20%	2500
AON - Home Plus Insurance	•	<b>✓</b>	✓	N/A	0	0	•	20%	2500
Arab Bank - Allianz Prestige Home Insurance	•	✓	✓	N/A	0	•	•	20%	2000
Bendigo / Adelaide Bank - Gold	•	✓	✓	N/A	0	•	•	20%	2500
CGU - Accidental Damage Home Insurance	•	✓	<b>✓</b>	N/A	0	•	•	20%	2500
Citibank - Home Cover	•	×		N/A	0	•	•	2500	2500
nab - National Home Insurance		✓		10.00%	0	0	•	7500	2000
nab - National Home Insurance Essentials		<b></b>		10.00%	0	0	0	7500	2000
Suncorp - Platinum Essential Home & Contents	•	×		N/A	•	•	•	20000	5000
Suncorp - Platinum Essential Home & Contents		AX.	<b>✓</b>	N/A	•	•	•	40000	10000





Home & Contents Insurance - High Sum Insured

based on \$500,000 house value & \$150,000 contents value standard 0 optional O not available E PROFI U M M A R R 0 R **Contents Inclusions** Cost cover available **Accomodation** Riverine Flood Jewellery both claims<sup>A</sup> Discount@ Monthly available **Product Name** No Extra Cover -usion Maximum\* Item Limit 食食食食食 outstanding value 10.00% 25% 1000 Australian Unity - Everyday care 10.00% 25% 2500 Australian Unity - Extra care 0 0 10.00% 0 Commonwealth Bank - Comminsure Home Insurance 1000 4000 IMB - Secured Home Elite N/A 20% 2000 食食食食 Allianz - SureCover 10.00% 0 0 0 7500 2000 × 10.00% 0 0 Allianz - SureCoverPlus 7500 2000 ANZ - ANZ Home Insurance N/A No max 3000 Bank of Melbourne - Quality Care N/A 0 5000 1000 0 5000 1000 BANKSA - Quality Care N/A O Bankwest - Secure Home Extra Insurance N/A 20% 2000 N/A 0 Coles - Home Insurance No Max 1000 0 0 **HSBC** - Classic Home Insurance N/A 7500 2000 0 IMB - Secured Home Extra 20% 2000 N/A OnePath - Home Insurance N/A 0 3000 No max 0 St George - Quality Care N/A 5000 1000 Westpac - Quality Care N/A 0 5000 1000 C 1Cover Direct - Classic Home & Contents Insurance N/A 7500 2000 \$20.00 0 **AAMI** - Home Contents Insurance 5000 1000 0 10.00% Allianz - SureCover Gold 20% 2000 10.00% Australian Unity - Elite care 25% 2500 Bank of Melbourne - Premier Care N/A 10000 2000 Bank of Melbourne - Essential Care N/A 0 0 3000 500 20% 2000 Bank of Queensland - Secure Home Elite N/A 0 Bank of Queensland - Secure Home Extra N/A 20% 2000 N/A 2000 BANKSA - Premier Care 10000 0 BANKSA - Essential Care N/A 0 3000 500 0 0 0 N/A 1000 Bendigo / Adelaide Bank - Basic Bronze 2000 O Catholic Church Insurances Limited - Prestige 10.00% 20% 2000 Catholic Church Insurances Limited - Vital 10.00% C 0 0 7500 2000 0 0 O N/A 2000 1000 CGU - Fundamentals Home GIO - Platinum Essential 10.00% 20000 5000 10.00% 40000 10000 GIO - Platinum Essential Plus 10.00% 0 4000 1000 GIO - Classic

#### your guide to product excellence

\* % of Sum Insured

MYER - Home Cover Prestige

nab - National Home Insurance

St George - Premier Care

St George - Essential Care

Westpac - Premier Care

Westpac - Essential Care

nab - National Home Insurance Essentials

MYER - Home Cover

^ Single excess in case of claims on both Home & Contents

@discounts may vary

0

O

0

С

0

0

0

0

0

0

0

•

0

N/A

N/A

10.00%

10.00%

N/A

N/A

N/A

N/A

No Max 3000

No Max 2500

7500 2000

7500 2000

10000 2000

2000

10000

3000 500

3000 500





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

●standard ● optional ○ not available

							Cont	ents Inclusions	
	, uo	at	o v	(9)	p e		l	Jewellery	
Product Name	Temporary Accomodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Accidental Damage	Fusion Cover	Maximum*	Item Limit
**									
1300 Insurance - Home and Contents Insurance Policy	•	×	x	N/A	0	0	0	3000	1000
1Cover Direct - Prestige Home & Contents Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	•	•	20%	2000
1Cover Direct - Vital Home & Contents Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	0	0	7500	2000
Arab Bank - Allianz Prestige Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	•	•	20%	2000
Bendigo / Adelaide Bank - Silver	•	<b>✓</b>	<b>✓</b>	N/A	0	0	•	20%	2500
Budget Direct - Home and Contents Insurance	•	×	×	N/A	0	•	•	3000	1000
Catholic Church Insurances Limited - Classic	•	<b>✓</b>	<b>✓</b>	10.00%	0	0	•	7500	2000
CGU - Accidental Damage Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0		•	20%	2500
CGU - Listed Events Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	O	•	20%	2500
Citibank - Home Cover Prestige	•	×	<b>✓</b>	N/A	0		•	20%	1750
Citibank - Home Cover		×	✓	N/A	0	0	•	2500	2500
* ·									
AON - Blue Ribbon Home Insurance	•	<b>✓</b>	1	N/A	0	•	•	20%	2500
AON - Home Plus Insurance	•	<b>✓</b>		N/A	0	0	•	20%	2500
Bendigo / Adelaide Bank - Gold	•	<b>/</b>		N/A	0	•	•	20%	2500
RACV - Home & Contents	•	×		N/A	0	•	•	1000	1000



QLD

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

PROFILE	s u	м м	A R	Y R	E P	O R	Т		
							Cont	ents Inclusions	
	, <u>e</u>	/ at	for s^	(8)	od ble		90	Jewell	lerv
Product Name	dati	a Ē	ess	ne unt((	Flo	e ta	- ·		<del></del> ,
	Temporary Accomodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Accidental Damage	Fusion Cover	Maximum*	Item Limit
**** outstanding value					_				
Australian Unity - Extra care	•	✓	✓	10.00%	•	•	•	25%	2500
Australian Unity - Everyday care	•	<b>✓</b>	<b>✓</b>	10.00%	•	•	•	25%	1000
Commonwealth Bank - Comminsure Home Insurance	•	✓	<b>✓</b>	10.00%	0	•	•	4000	1000
IMB - Secured Home Elite	•	✓	✓	N/A	•	•	•	20%	2000
IMB - Secured Home Extra	•	✓	✓	N/A	•	0	•	20%	2000
MYER - Home Cover Prestige	•	✓	<b>√</b>	N/A	0	•	•	No Max	3000
MYER - Home Cover	•	✓	✓	N/A	0	0	•	No Max	2500
***									
ANZ - ANZ Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A			•	No max	3000
Australian Unity - Elite care	•	<b>✓</b>	<b>✓</b>	10.00%		•	•	25%	2500
Bank of Melbourne - Premier Care	•	<b>✓</b>	<b>✓</b>	N/A		•	•	10000	2000
Bank of Melbourne - Quality Care	•	<b>✓</b>	<b>/</b>	N/A	•	0	•	5000	1000
Bank of Queensland - Secure Home Extra	•	<b>✓</b>		N/A	•	0	•	20%	2000
BANKSA - Premier Care	•	<b>✓</b>		N/A	•	•	•	10000	2000
BANKSA - Quality Care	•	<b>1</b>		N/A	•	0	•	5000	1000
Citibank - Home Cover	•	×		N/A	0	•	•	2500	2500
OnePath - Home Insurance	•		<b>/</b>	N/A	•	•	•	No max	3000
St George - Premier Care		/	<b>√</b>	N/A	•	•	•	10000	2000
St George - Quality Care			<b>√</b>	N/A	•	0	•	5000	1000
Westpac - Premier Care	. <b></b>	<b>&gt;</b>	<b>√</b>	N/A	•	•	•	10000	2000
Westpac - Quality Care		<b>√</b>	<b>√</b>	N/A	•	0	•	5000	1000
***									
1300 Insurance - Home and Contents Insurance Policy	•	×	×	N/A	0	•	•	3000	1000
AAMI - Home Contents Insurance	•	×	×	\$20.00	0	•	•	5000	1000
Allianz - SureCoverPlus	•	×	<b>✓</b>	10.00%	0	0	•	7500	2000
Bank of Melbourne - Essential Care	•	✓	✓	N/A	•	0	0	3000	500
Bank of Queensland - Secure Home Elite	•	✓	✓	N/A	•	•	•	20%	2000
BANKSA - Essential Care	•	✓	✓	N/A	•	0	0	3000	500
Bankwest - Secure Home Extra Insurance	•	✓	✓	N/A	•	0		20%	2000
Bendigo / Adelaide Bank - Gold		<b>√</b>	<b>√</b>	N/A	0	•	•	20%	2500
Bendigo / Adelaide Bank - Silver	•		√	N/A	0	0			2500
Bendigo / Adelaide Bank - Basic Bronze	•	<b>√</b>	<b>v</b>	N/A	0	. 0			1000
Budget Direct - Home and Contents Insurance		×	×	N/A	Ö				1000
Catholic Church Insurances Limited - Prestige		√,	√,	10.00%	Ö	•	•		2000
CGU - Accidental Damage Home Insurance		•∕,	√,	N/A	Ŏ				2500
CGU - Listed Events Home Insurance		•∕,	≰,	N/A	0	0	<u> </u>		2500
CGU - Fundamentals Home	<u>-</u>		<b>√</b> ,	N/A	0	Q	<u>Q</u>		1000
Citibank - Home Cover Prestige	····•	<del>X</del>	<b>√</b> ,	N/A	Q				1750
Coles - Home Insurance	<u>-</u>	<del>X</del>	√,	N/A		0	0	No Max	
NRMA - Home Plus	<u>-</u>	×	√,	N/A	<u>.</u>	- <u>-</u>	<u> </u>		2500
NRMA - Home & Contents	· · · · · · · · · · · · · · · · · · ·	×	<b>y</b>	N/A		Ō	0		2500
RACQ - Home & Contents	<u>-</u>	<b>x</b>	····•	N/A	0	0	0		2000
St George - Essential Care	<u>_</u>	×	· · · · ·	N/A N/A	<u> </u>		0	3000 20000	
Suncorp - Platinum Essential Home & Contents Suncorp - Platinum Essential Home & Contents	<u>-</u>	ŵ	<b>y</b>	N/A	- <del>-</del>		···· <u>₹</u> ··		10000
Suncorp - Platinum Essential Home & Contents		^	<b></b>	IN/ <i>F</i> A				40000	10000

#### your guide to product excellence

\* % of Sum Insured ^ Single excess in case of claims on both Home & Contents





standard
Optional

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

PROFILE SUMMAR REP ORT **Contents Inclusions** Pay Monthly at No Extra Cost **Riverine Flood** cover available Accomodation Jewellery both claims<sup>A</sup> Discount@ **Product Name** Accidental Damage -usion Cover Maximum\* Item Limit 食食食 Suncorp - Classic Home & Contents Insurance N/A 0 0 4000 1000 0 0 Westpac - Essential Care N/A 3000 500 \*\* 0 1Cover Direct - Prestige Home & Contents Insurance N/A 20% 2000 0 1Cover Direct - Classic Home & Contents Insurance N/A 7500 2000 0 Allianz - SureCover Gold 10.00% 20% 2000 Allianz - SureCover 10.00% 0 0 7500 2000 0 AON - Blue Ribbon Home Insurance N/A 20% 2500 N/A 0 0 AON - Home Plus Insurance 20% 2500 0 0 10.00% Catholic Church Insurances Limited - Classic 7500 2000 0 0 **HSBC** - Classic Home Insurance N/A 7500 2000 nab - National Home Insurance Essentials 10.00% 0 0 0 7500 2000 0 0 nab - National Home Insurance 10.00% 7500 2000 0 0 0 N/A 7500 2000 1Cover Direct - Vital Home & Contents Insurance 0 Arab Bank - Allianz Prestige Home Insurance N/A 20% 2000 0 0 0 Catholic Church Insurances Limited - Vital 10.00% 7500 2000

your guide to product excellence

\* % of Sum Insured

^ Single excess in case of claims on both Home & Contents





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

●standard ● optional ○ not available

PROFILE SUMMARY REPORT

			ے بر		_ 0		Contents Inclusions		
Product Name	e tion	rry ly a Cosi s for ns^	(9)	ood			Jewellery		
	Temporary Accomodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Accidental Damage	Fusion Cover	Maximum*	Item Limi
**** outstanding value									
Australian Unity - Extra care	•	✓	✓	10.00%	•	•	•	25%	2500
Commonwealth Bank - Comminsure Home Insurance	•	✓	✓	10.00%	0	•	•	4000	1000
MB - Secured Home Elite	•	<b>✓</b>	<b>√</b>	N/A	•	•	•	20%	2000
MB - Secured Home Extra	•	✓	✓	N/A	•	0	•	20%	2000
RAA - Home & Contents Insurance		✓	✓	\$20.00	0		•	5000	1500
***									
Allianz - SureCoverPlus	•	×	<b>✓</b>	10.00%	0	0	•	7500	2000
Allianz - SureCover	•	×	<b>✓</b>	10.00%	0	0	0	7500	2000
Bank of Melbourne - Quality Care	•	<b>✓</b>	<b>✓</b>	N/A		0	•	5000	1000
BANKSA - Quality Care	•	<b>✓</b>	<b>✓</b>	N/A		0	•	5000	1000
Bankwest - Secure Home Extra Insurance	•	/	<b>✓</b>	N/A		0	•	20%	2000
Coles - Home Insurance	•	×		N/A		•	•	No Max	1000
HSBC - Classic Home Insurance	• • • • • • • • • • • • • • • • • • • •	<b>V</b>	//	N/A	Ö	Ö	ě	7500	
nab - National Home Insurance Essentials	····	/		10.00%	Ö	Ö	Ö	7500	2000
St George - Quality Care				N/A	•	Ö	•	5000	1000
Vestpac - Quality Care	· · · · · · · · · · · · · · · · · · ·			N/A		Ö	Ĭ		1000
***									
1Cover Direct - Classic Home & Contents Insurance			<b>✓</b>	N/A	0			7500	2000
Cover Direct - Classic Home & Contents Insurance		· · · · ·	····×	N/A	0	Ö	Ö		2000
		×	· · · · · · ·	10.00%	0				2000
Allianz - SureCover Gold		····•	····×	N/A		· · · <u>T</u> · · ·	- X	No max	
ANZ - ANZ Home Insurance		····	·····×	10.00%	- <u>-</u>	· · · <u>X</u> · · ·	- X		2500
Australian Unity - Elite care		····×	····×	N/A	- <u>-</u>	· · · <u>X</u> · · ·	- X	10000	
Bank of Melbourne - Premier Care		× /	<b>v</b>		- <u>-</u>				
Bank of Melbourne - Essential Care		· · · ·	<b>v</b>	N/A	- <u>-</u>	Q		3000	
Bank of Queensland - Secure Home Elite		<b>*</b> j	<b>v</b>	N/A			₹		2000
BANKSA - Premier Care	· · · · · · · · · · · · · · · · · · ·		<b>v</b>	N/A	₹			10000	
BANKSA - Essential Care			√,	N/A		<u> </u>	0	3000	
Bendigo / Adelaide Bank - Silver			√,	N/A	Ŏ	<u> </u>	•		2500
Catholic Church Insurances Limited - Prestige		✓,	√,	10.00%	Ŏ		•		2000
Catholic Church Insurances Limited - Classic		√,	√	10.00%	Ö	Ŏ			2000
Catholic Church Insurances Limited - Vital		√,	<b>√</b>	10.00%	Ö	. O	. O		2000
CGU - Fundamentals Home			<b>√</b>	N/A	O.	. 0			1000
Citibank - Home Cover		×	<b>v</b>	N/A	0		•		2500
IYER - Home Cover Prestige	<u>.</u>	<b>√</b>	<b>√</b>	N/A	0	. •	•	No Max	3000
IYER - Home Cover	•	<b>√</b>	<b>√</b>	N/A	0	•	•	No Max	
nab - National Home Insurance	<u>.</u>	<b>√</b>	<b>√</b>	10.00%	0	0	•	7500	2000
OnePath - Home Insurance		<b>√</b>	<b>√</b>	N/A	•	•	•	No max	3000
SGIC - Home Cover	•	×	<b>√</b>	N/A	0	•	•	2500	2500
St George - Premier Care	•	✓	✓	N/A	•	•	•	10000	2000
St George - Essential Care	•	✓	✓	N/A	•	0	0	3000	500
Nestpac - Premier Care	•	✓	✓	N/A	•	•	•	10000	2000
Nestpac - Essential Care	•	<b>✓</b>	/	N/A		0	0	3000	500

#### your guide to product excellence

\* % of Sum Insured

<sup>^</sup> Single excess in case of claims on both Home & Contents





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

●standard ● optional ○ not available

PROFILE SUMMARY REPORT
------------------------

		available Pay Monthly at No Extra Cost		Online Discount@	Riverine Flood cover available		Cont	tents Inclusions	
Product Name	e tion		One excess for both claims^			Accidental Damage		Jewel	lery
	Temporary Accomodation available						Fusion Cover	Maximum*	Item Limit
**									
1300 Insurance - Home and Contents Insurance Policy	•	×	x	N/A	0	0	0	3000	1000
1Cover Direct - Prestige Home & Contents Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	•	•	20%	2000
Arab Bank - Allianz Prestige Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	•	•	20%	2000
Bendigo / Adelaide Bank - Gold	•	<b>✓</b>	<b>✓</b>	N/A	0	•	•	20%	2500
Bendigo / Adelaide Bank - Basic Bronze	•	<b>✓</b>	<b>✓</b>	N/A	0	0	0	2000	1000
Budget Direct - Home and Contents Insurance	•	×	x	N/A	0	0	•	3000	1000
CGU - Accidental Damage Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	•	•	20%	2500
CGU - Listed Events Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	0	•	20%	2500
Citibank - Home Cover Prestige	•	×	<b>✓</b>	N/A	0		•	20%	1750
SGIC - Home Cover Plus	•	×	✓	N/A	0		•	2500	2500
*				X					
AON - Blue Ribbon Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	•	•	20%	2500
AON - Home Plus Insurance	•	✓	<b>V</b>	N/A	0	0	•	20%	2500



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

PROFILE	S U	м м	A R	Y R	E P	O R	T		
							Cont	ents Inclusions	
	o io	y at ost	for s^	(6)	able			Jewell	lery
Product Name	Temporary Accomodation available	onthi xtra C	One excess for both claims^	Online Discount@	Riverine Flood cover available	Accidental Damage	Fusion Cover	Maximum*	Item Limit
	Ten Accol av	Pay Monthly at No Extra Cost	One e both	O	River	Accic	Fus		tom Emit
**** outstanding value									
AAMI - Home Contents Insurance		×	×	\$20.00	0	•		5000	1000
Bank of Melbourne - Quality Care		2	~~~~	N/A		Ö			1000
BANKSA - Quality Care		<b>V</b>	· · · ·	N/A	_	ŏ			1000
Commonwealth Bank - Comminsure Home Insurance	ě	<b>/</b>	<b>/</b>	10.00%	Ö	ŏ	ŏ		1000
IMB - Secured Home Elite	ě	/	/	N/A	ě	ě	ě		2000
IMB - Secured Home Extra	•	<b>✓</b>	<b>/</b>	N/A	ě	Ö	ě	20%	2000
St George - Quality Care	•	<b>✓</b>	<b>✓</b>	N/A	ě	Ö	•	5000	1000
Westpac - Quality Care	•	<b>✓</b>	✓	N/A		0	•	5000	1000
***									
ANZ - ANZ Home Insurance	•	_	<b>✓</b>	N/A	0.	•	•	No max	3000
Australian Unity - Extra care	•	<b>✓</b>	<b>✓</b>	10.00%		•	•	25%	2500
Australian Unity - Everyday care	•	<b>✓</b>	<b>/</b>	10.00%	•	•	•	25%	1000
Bank of Melbourne - Premier Care	•	<b>✓</b>	//	N/A	•	•	•	10000	2000
BANKSA - Premier Care	•	<b>✓</b>		N/A	•	•	•	10000	2000
Budget Direct - Home and Contents Insurance	•	×	x	N/A	0	0	•	3000	1000
Coles - Home Insurance	•	×		N/A	•	0	•	No Max	1000
NRMA - Home Plus		X	<b>/</b>	N/A	•	•	•	2500	2500
NRMA - Home & Contents		X	<b>✓</b>	N/A	•		•	2500	2500
OnePath - Home Insurance			<b>√</b>	N/A	•		•	No max	3000
St George - Premier Care	<b>()</b>	<b>&gt;</b>	<b>√</b>	N/A	•	•	•	10000	2000
Westpac - Premier Care		· •	<b>√</b>	N/A		•	•	10000	2000
***									
1300 Insurance - Home and Contents Insurance Policy	•	×	×	N/A	0	0	0	3000	1000
1Cover Direct - Classic Home & Contents Insurance		✓	✓	N/A	0	•	•	7500	2000
Allianz - SureCover	•	×	√	10.00%	0	0			2000
Allianz - SureCoverPlus		×	√,	10.00%	Ŏ	0	•		2000
AON - Blue Ribbon Home Insurance			√,	N/A	Ö				2500
AON - Home Plus Insurance		√,	√,	N/A	Ō	0	•		2500
Australian Unity - Elite care		√,	√,	10.00%	- ₹		💆		2500
Bank of Melbourne - Essential Care		√,	√,	N/A	- ₹		<u>Q</u>	3000	
Bank of Queensland - Secure Home Elite		⊀,	√,	N/A	₹				2000
Bank of Queensland - Secure Home Extra		· · · · ·		N/A	Ţ	0			2000
BANKSA - Essential Care		· · · ·	<b>y</b>	N/A N/A	Ξ	0	0	3000	2000
Bankwest - Secure Home Extra Insurance		· · · ·	·····	N/A	Ö	0	Ö		1000
Bendigo / Adelaide Bank - Basic Bronze Bendigo / Adelaide Bank - Silver		<b>~</b>	·····	N/A	Ö	0			2500
Catholic Church Insurances Limited - Prestige		· · ·	· ·	10.00%	ŏ	<u>~</u>			2000
Catholic Church Insurances Limited - Vital	<u>-</u>	· · ·	· · ·	10.00%	ŏ	0	Ö		2000
CGU - Fundamentals Home		<b>V</b>	· · ·	N/A	ŏ	ŏ	Ö		1000
CGU - Listed Events Home Insurance	•	· · ·	· · · ·	N/A	ŏ	ŏ	ĕ		2500
Citibank - Home Cover Prestige	•	×	<b>/</b>	N/A	Ö	•	•		1750
Citibank - Home Cover	•	×	<b>/</b>	N/A	Ö	Ŏ	ě		2500
HSBC - Classic Home Insurance	•	<b>~</b>	<b>/</b>	N/A	Ö	Ö	•		2000
MYER - Home Cover Prestige	•	<b>✓</b>	<b>✓</b>	N/A	O	•	•	No Max	3000
MYER - Home Cover	•	✓	✓	N/A	0	0	•	No Max	2500

#### your guide to product excellence

\* % of Sum Insured

<sup>^</sup> Single excess in case of claims on both Home & Contents





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

●standard ● optional ○ not available

							Cont	ents Inclusions	
Product Name	tion le	ly af Sost	s for ns^	<u>@</u>	ood			Jewel	lery
	Temporary Accomodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Accidental Damage	Fusion	Maximum*	Item Limit
***									
St George - Essential Care	•	✓	✓	N/A	•	0	0	3000	500
Westpac - Essential Care	•	✓	<b>√</b>	N/A	•	0	0	3000	500
**									
1Cover Direct - Prestige Home & Contents Insurance	•	✓	<b>✓</b>	N/A	0	•	•	20%	2000
1Cover Direct - Vital Home & Contents Insurance	•	✓	<b>✓</b>	N/A	0	0	0	7500	2000
Allianz - SureCover Gold	•	×	<b>✓</b>	10.00%	0	•	•	20%	2000
Bendigo / Adelaide Bank - Gold	•	✓	✓	N/A	0		•	20%	2500
Catholic Church Insurances Limited - Classic	•	✓	✓	10.00%	0	O	•	7500	2000
CGU - Accidental Damage Home Insurance	•	✓	<b>√</b>	N/A	0		•	20%	2500
nab - National Home Insurance Essentials	•	✓	✓	10.00%	0	0	0	7500	2000
	_	_	<b>V</b>	10.00%	0	0	•	7500	2000





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

Product Name    Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Product Name   Prod	PROFILE	S U	M M	A R	Y R	E P	O R	т		
AMI - Home Contents Insurance  AMI - Home Contents Insurance  Commonwalth Bank - Commissure Home Insurance  V 10,00%								Cont	ents Inclusions	
AMI - Home Contents Insurance  AMI - Home Contents Insurance  Commonwalth Bank - Commissure Home Insurance  V 10,00%		o io	y at ost	for	(6)	pod able			Jewell	lery
AMI - Home Contents Insurance  AMI - Home Contents Insurance  Commonwalth Bank - Commissure Home Insurance  V 10,00%	Product Name	oral odat lable	ra chi	sess	ine	e Fic	ntal ge	<b>⊊</b> ‰		
AMI - Home Contents Insurance  AMI - Home Contents Insurance  Commonwalth Bank - Commissure Home Insurance  V 10,00%		Temp Accoma avai	Pay Mo No Ext	One exc both c	Onl	Riverin cover a	Accide	Fusio	Maximum*	Item Limit
AAMI - Home Contents Insurance										
Millan - Seuzerd Home Ethe	★★★★ outstanding value									
MB - Secured Home Elite										
ANZ - ANZ Home Insurance				<del>-</del>		ō	ň	. O		
ANZ - ANZ Home Insurance  Australian Unity - Everyday care								₹		
ANZ - ANZ Home Insurance	RAC - Home & Contents		×	<b>×</b>	\$35.00				3000	3000
Australian Unity - Everyday care	***									
Australian Unity - Extra care	ANZ - ANZ Home Insurance				N/A	•		•	No max	3000
Bank of Melbourne - Quality Care	Australian Unity - Everyday care		<b>√</b>	<b>√</b>	10.00%			•	25%	1000
BANKSA - Quality Care	Australian Unity - Extra care				10.00%			•	25%	2500
GIO - Classic	Bank of Melbourne - Quality Care				N/A			•	5000	1000
MB - Secured Home Extra		•								
No max   3000		•			10.00%			•		
St George - Quality Care						•		•		
Cover Direct - Classic Home & Contents Insurance			•∕,	V						
1Cover Direct - Classic Home & Contents Insurance			⊀,							
Cover Direct - Classic Home & Contents Insurance	Westpac - Quality Care		🗸		N/A				5000	1000
Allianz - SureCover	***									
Allianz - SureCoverPlus	1Cover Direct - Classic Home & Contents Insurance		/	<b>✓</b>	N/A	0		•	7500	2000
AON - Home Plus Insurance	Allianz - SureCover			<b>√</b>	10.00%	0		0	7500	2000
Australian Unity - Elite care         ✓         10.00%         ✓         25% 2500           Bank of Melbourne - Premier Care         ✓         N/A         ✓         10000 2000           Bank of Melbourne - Essential Care         ✓         N/A         ✓         3000 500           Bank of Queensland - Secure Home Ektra         ✓         N/A         ✓         20% 2000           BANKSA - Premier Care         ✓         N/A         ✓         10000 2000           BANKSA - Essential Care         ✓         N/A         ✓         0         3000 500           Bankwest - Secure Home Extra Insurance         ✓         N/A         ✓         0         3000 500           Bankwest - Secure Home Extra Insurance         ✓         N/A         ✓         0         3000 500           Bankwest - Secure Home Extra Insurance         ✓         N/A         ✓         0         3000 500           Bankwest - Secure Home Extra Insurance         ✓         N/A         ✓         0         2000 200           Bankwest - Secure Home Extra Insurance         ✓         N/A         ✓         0         2000 200           Bendigo / Adelaide Bank - Silver         ✓         N/A         ✓         0         2000 200           Catholic Church Ins	Allianz - SureCoverPlus	9		<b>√</b>	10.00%			•	7500	2000
Bank of Melbourne - Premier Care	AON - Home Plus Insurance				N/A	0	0	•	20%	2500
Bank of Melbourne - Essential Care	Australian Unity - Elite care				10.00%	•		•	25%	2500
Bank of Queensland - Secure Home Eitre	Bank of Melbourne - Premier Care	•				•				
Bank of Queensland - Secure Home Extra	Bank of Melbourne - Essential Care			√,		•	O			
BANKSA - Premier Care       ✓ N/A       10000       2000         BANKSA - Essential Care       ✓ N/A       ○ 3000       500         Bankwest - Secure Home Extra Insurance       ✓ N/A       ○ 20%       2000         Bendigo / Adelaide Bank - Sliver       ✓ N/A       ○ 20%       2500         Bendigo / Adelaide Bank - Basic Bronze       ✓ N/A       ○ 2000       1000         Catholic Church Insurances Limited - Prestige       ✓ 10.00%       ○ 2000       2000         Catholic Church Insurances Limited - Vital       ✓ 10.00%       ○ 2000       2000         CGU - Listed Events Home Insurance       ✓ N/A       ○ 2000       2000         CGU - Fundamentals Home       ✓ N/A       ○ 2000       2000         CGU - Fundamentals Home Cover       ✓ N/A       ○ 2000       2000         Coles - Home Insurance       ✓ N/A       ○ 2000       2000         Coles - Home Insurance       ✓ N/A       ○ 2000       5000         GIO - Platinum Essential Plus       ✓ 10.00%       ○ 2000       40000       10000         HSBC - Classic Home Insurance       ✓ N/A       ○ 7500       2000         MYER - Home Cover Prestige       ✓ N/A       ○ No Max       3000         MYER - Home Cover       ✓ N/A       ○ 7500 </td <td></td> <td></td> <td>√,</td> <td>√</td> <td></td> <td>•</td> <td></td> <td></td> <td></td> <td></td>			√,	√		•				
BANKSA - Essential Care         ✓         N/A         ○         3000 500           Bankwest - Secure Home Extra Insurance         ✓         N/A         ○         20% 2000           Bendigo / Adelaide Bank - Silver         ✓         N/A         ○         0         20% 2500           Bendigo / Adelaide Bank - Basic Bronze         ✓         N/A         ○         0         2000 1000           Catholic Church Insurances Limited - Prestige         ✓         10.00%         ○         20% 2000           Catholic Church Insurances Limited - Vital         ✓         10.00%         ○         7500 2000           CGU - Listed Events Home Insurance         ✓         N/A         ○         0         7500 2000           CGU - Fundamentals Home         ✓         N/A         ○         0         2000 2500           CGU - Fundamentals Home Cover         X         N/A         ○         0         2000 1000           Citibank - Home Cover         X         N/A         ○         0         2500 2500           Coles - Home Insurance         X         N/A         ○         0         No Max 1000           GIO - Platinum Essential         X         10.00%         ○         0         7500 2000           MYER - Home Cove			√,	√		•	Ō	•		
Bankwest - Secure Home Extra Insurance         ✓         N/A         ○         20%         2000           Bendigo / Adelaide Bank - Silver         ✓         N/A         ○         ○         20%         2500           Bendigo / Adelaide Bank - Basic Bronze         ✓         N/A         ○         ○         2000         1000           Catholic Church Insurances Limited - Prestige         ✓         10.00%         ○         ●         20%         2000           CGU - Listed Events Home Insurance         ✓         N/A         ○         ●         20%         2500           CGU - Fundamentals Home         ✓         N/A         ○         ●         20%         2500           CGU - Fundamentals Home         ✓         N/A         ○         ●         2500         2500           CGU - Fundamentals Home         ✓         N/A         ○         ●         2000         1000           Citibank - Home Cover         X         N/A         ○         ●         2500         2500           Coles - Home Insurance         X         N/A         ○         ●         No Max         2000         500           GIO - Platinum Essential Plus         X         10.00%         ●         No Max <t< td=""><td></td><td></td><td></td><td></td><td></td><td>•</td><td></td><td></td><td></td><td></td></t<>						•				
Bendigo / Adelaide Bank - Silver         ✓         N/A         ○         20%         2500           Bendigo / Adelaide Bank - Basic Bronze         ✓         N/A         ○         ○         2000         1000           Catholic Church Insurances Limited - Prestige         ✓         10.00%         ○         ○         20%         2000           CGU - Listed Events Home Insurance         ✓         N/A         ○         ○         20%         2500           CGU - Fundamentals Home         ✓         N/A         ○         ○         2000         1000           CGU - Fundamentals Home         ✓         N/A         ○         ○         2000         2500           CGU - Fundamentals Home         ✓         N/A         ○         ○         2000         1000           CGU - Fundamentals Home         ✓         N/A         ○         ○         2000         1000           Citibank - Home Cover         X         N/A         ○         ○         2000         1000           Citibank - Home Insurance         X         N/A         ○         ○         N/A         ○         ○         2500         2500           Coles - Home Insurance         X         N/A         ○         ○										
Bendigo / Adelaide Bank - Basic Bronze         ✓ N/A         ○         ○         2000         1000           Catholic Church Insurances Limited - Prestige         ✓ 10.00%         ○         ○         20%         2000           CGU - Listed Events Insurance         ✓ N/A         ○         ○         20%         2500           CGU - Fundamentals Home         ✓ N/A         ○         ○         2000         1000           CGU - Fundamentals Home         ✓ N/A         ○         ○         2000         1000           CGU - Fundamentals Home         ✓ N/A         ○         ○         2000         1000           Citibank - Home Cover         X         ✓ N/A         ○         ○         2500         2500           Coles - Home Insurance         X         ✓ N/A         ○         ○         2500         2500           Coles - Home Insurance         X         ✓ N/A         ○         ○         0         2000         5000           GIO - Platinum Essential Plus         X         ✓ 10.00%         ○         ○         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0								- ₹		
Catholic Church Insurances Limited - Prestige       ✓       10.00%       ○       0       7500       2000         Catholic Church Insurances Limited - Vital       ✓       10.00%       ○       0       7500       2000         CGU - Listed Events Home Insurance       ✓       N/A       ○       0       2000       2500         CGU - Fundamentals Home       ✓       N/A       ○       ○       2000       1000         Citibank - Home Cover       X       N/A       ○       ○       2500       2500         Coles - Home Insurance       X       N/A       ○       ○       0       No Max       1000         GIO - Platinum Essential       X       √       10.00%       ○       ○       2000       5000         GIO - Platinum Essential Plus       X       √       10.00%       ○       ○       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0       0								💆		
Catholic Church Insurances Limited - Vital         ✓         10.00%         ○         ○         7500         2000           CGU - Listed Events Home Insurance         ✓         N/A         ○         ○         20%         2500           CGU - Fundamentals Home         ✓         N/A         ○         ○         2000         1000           Citibank - Home Cover         X         N/A         ○         ○         2500         2500           Coles - Home Insurance         X         N/A         ○         ○         0         2500         2500           Coles - Home Insurance         X         √         N/A         ○         ○         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0										
CGU - Listed Events Home Insurance         \frac{1}{200} \text{ N/A } \text{ O } \text{ O } \text{ 2500 } \tex	9									
CGU - Fundamentals Home       ✓ N/A       ○       ○       2000       1000         Citibank - Home Cover       ✓ N/A       ○       ○       2500       2500         Coles - Home Insurance       ✓ N/A       ○       ○       No Max       1000         GIO - Platinum Essential       ✓       ✓ 10.00%       ○       ○       2000       5000         GIO - Platinum Essential Plus       ✓       ✓ 10.00%       ○       ○       40000       10000         HSBC - Classic Home Insurance       ✓       ✓ N/A       ○       ○       7500       2000         MYER - Home Cover Prestige       ✓       ✓       N/A       ○       ○       No Max       3000         MYER - Home Cover       ✓       ✓       N/A       ○       ○       No Max       2500         mab - National Home Insurance       ✓       ✓       10.00%       ○       ○       7500       2000         sGIO - Home Cover       ✓       ✓       N/A       ○       ○       7500       2000										
Citibank - Home Cover         X         N/A         O         D         2500         2500           Coles - Home Insurance         X         N/A         D         No Max         1000           GIO - Platinum Essential         X         10.00%         B         20000         5000           GIO - Platinum Essential Plus         X         10.00%         B         40000         10000           HSBC - Classic Home Insurance         V         N/A         O         7500         2000           MYER - Home Cover Prestige         V         N/A         O         No Max         3000           MYER - Home Cover         V         N/A         O         No Max         2500           nab - National Home Insurance         V         N/A         O         T500         2000           sGIO - Home Cover         X         N/A         N/A         D         D         2500         2500		····\ <del>\</del>								
Coles - Home Insurance         X         N/A         Image: Normal of the color of t										
GIO - Platinum Essential         X         10.00%         2000         5000           GIO - Platinum Essential Plus         X         10.00%         40000         10000           HSBC - Classic Home Insurance         X         N/A         O         7500         2000           MYER - Home Cover Prestige         X         N/A         O         No Max         3000           MYER - Home Cover         X         N/A         O         No Max         2500           nab - National Home Insurance Essentials         X         10.00%         O         7500         2000           sGIO - Home Cover         X         N/A         O         0         7500         2000										
GIO - Platinum Essential Plus       ★       ✓ 10.00%       ●       40000       10000         HSBC - Classic Home Insurance       ✓ N/A       ○       0       7500       2000         MYER - Home Cover Prestige       ✓ N/A       ○       No Max       3000         MYER - Home Cover       ✓ N/A       ○       No Max       2500         nab - National Home Insurance Essentials       ✓ 10.00%       ○       ○       7500       2000         nab - National Home Insurance       ✓ 10.00%       ○       ○       7500       2000         SGIO - Home Cover       ✓ N/A       N/A       ○       ○       2500       2500								_		
HSBC - Classic Home Insurance         ✓         N/A         ○         7500         2000           MYER - Home Cover Prestige         ✓         N/A         ○         No Max         3000           MYER - Home Cover         ✓         N/A         ○         No Max         2500           nab - National Home Insurance Essentials         ✓         10.00%         ○         ○         7500         2000           nab - National Home Insurance         ✓         10.00%         ○         ○         7500         2000           SGIO - Home Cover         ✓         N/A         ○         ○         0         2500         2500				<del>-</del>			<u>-</u>			
MYER - Home Cover Prestige         V         N/A         NO Max         3000           MYER - Home Cover         V         N/A         D         No Max         2500           nab - National Home Insurance Essentials         V         10.00%         O         O         7500         2000           nab - National Home Insurance         V         10.00%         O         T500         2000           SGIO - Home Cover         X         N/A         D         D         2500         2500								_		
MYER - Home Cover         V         N/A         O         No Max         2500           nab - National Home Insurance Essentials         V         10.00%         O         O         7500         2000           nab - National Home Insurance         V         10.00%         O         O         7500         2000           SGIO - Home Cover         X         N/A         D         D         2500         2500							_	_		
nab - National Home Insurance Essentials								_		
nab - National Home Insurance       ✓       ✓       ✓       10.00%       ○       ○       7500       2000         SGIO - Home Cover       X       ✓       N/A       ①       ①       ①       2500       2500								0		
SGIO - Home Cover								ă		
								<u> </u>		
	St George - Premier Care	•		· · · · ·		_	ě	ě		

#### your guide to product excellence

\* % of Sum Insured

<sup>^</sup> Single excess in case of claims on both Home & Contents





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

							Cont	ents Inclusions	
Product Name	e tion	ly at Sost	s for	@	ood			Jewellery	
	Temporary Accomodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Accidental Damage	Fusion Cover	Maximum*	Item Limit
***									
St George - Essential Care	•	✓	✓	N/A	•	0	0	3000	500
Vestpac - Premier Care	•	<b>✓</b>	<b>✓</b>	N/A	•	•	•	10000	2000
<b>Nestpac</b> - Essential Care	•	<b>✓</b>	✓	N/A	•	0	0	3000	500
**									
Cover Direct - Prestige Home & Contents Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	•	•	20%	2000
Cover Direct - Vital Home & Contents Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0	0	0	7500	2000
Allianz - SureCover Gold	•	×	<b>✓</b>	10.00%	0		•	20%	2000
AON - Blue Ribbon Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0		•	20%	2500
Arab Bank - Allianz Prestige Home Insurance	•	<b>✓</b>	<b>✓</b>	N/A	0		•	20%	2000
Budget Direct - Home and Contents Insurance	•	×	×	N/A	0	•	•	3000	1000
Catholic Church Insurances Limited - Classic	•	<b>✓</b>	<b>✓</b>	10.00%	0	0	•	7500	2000
CGU - Accidental Damage Home Insurance	•	<b>✓</b>	<b>/</b>	N/A	0	•	•	20%	2500
Citibank - Home Cover Prestige	•	×		N/A	0	•	•	20%	1750
*			X						
300 Insurance - Home and Contents Insurance Policy	•	x	×	N/A	0	0	0	3000	1000
Bendigo / Adelaide Bank - Gold	•	<b>V</b>	/	N/A	0	•	•	20%	2500
SGIO - Home Cover Plus	•	X	_	N/A	0	•	•	2500	2500



#### **METHODOLOGY**

# **HOME & CONTENTS STAR RATINGS**

#### **AWARDS TO INSTITUTIONS**



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

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

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

To determine the national winners (overall and per product category), each institution's product performance in each state is considered and these performances are weighted based on the population of the relevant state relative to the overall Australian population. The insurer that has the best weighted average score across all states is awarded the national award for that product category.

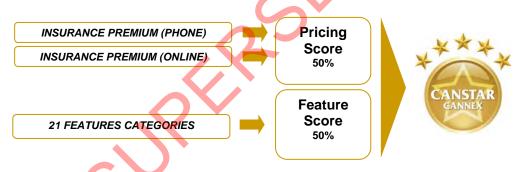
**Eligibility:** To be eligible for an award, the institution should underwrite its own insurance or be a wholly owned subsidiary of a general insurer. To win a national award, they should be present nationally.

#### AWARDS TO PRODUCTS - METHODOLOGY



The home & contents insurance star ratings consist of 3 separate insurance product types (home insurance, contents insurance and home & contents insurance). The rating process for each of these product types employs a separate star ratings methodology consistent with the pricing and features model of the CANSTAR CANNEX star ratings.

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



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

#### **PRICING SCORE**

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

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

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

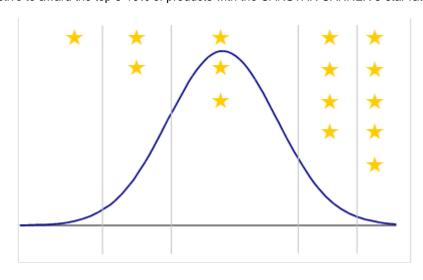
#### FEATURE SCORE - HOME INSURANCE

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

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

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

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



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

#### Does CANSTAR CANNEX rate other product areas?

CANSTAR CANNEX researches, compares and rates the suite of banking and insurance products listed below. These star ratings use similar methodologies to guarantee quality, consistency and transparency. Results are freely available to consumers who use the star ratings as a guide to product excellence. The use of similar star ratings logos also builds consumer recognition of quality products across all categories. Please access the CANSTAR CANNEX website at <a href="https://www.canstarcannex.com.au">www.canstarcannex.com.au</a> if you would like to view the latest star ratings reports of interest.



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

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