



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 & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
★★★★★ outstanding value							
ANZ - ANZ Home Insurance	N/A	✓	✗	●	●	●	●
Coles - Home Insurance	N/A	✗	✗	◐	◐	○	●
Commonwealth Bank - CommInsure Home Insurance	10.00%	✓	✓	◐	◐	●	○
IMB - Secured Home Elite	N/A	✓	✓	●	●	○	●
IMB - Secured Home Extra	N/A	✓	✓	○	●	○	●
★★★★★							
1Cover Direct - Classic Home & Contents Insurance	N/A	✓	✗	●	●	○	○
1Cover Direct - Prestige Home & Contents Insurance	N/A	✓	✗	●	●	○	○
AAMI - Home Contents Insurance	\$20.00	✗	✗	●	●	●	○
Bankwest - Secure Home Extra Insurance	N/A	✓	✗	○	●	○	●
Catholic Church Insurances Limited - Prestige	10.00%	✓	✗	●	●	○	○
MYER - Home Cover Prestige	N/A	✓	✗	●	●	○	○
NRMA - Home Plus	N/A	✗	✗	●	●	○	●
OnePath - Home Insurance	N/A	✓	✗	◐	●	●	●
Real Insurance - Essential Cover	N/A	✓	✗	◐	◐	○	●
★★★★							
1Cover Direct - Vital Home & Contents Insurance	N/A	✓	✗	○	○	○	○
Allianz - SureCover	10.00%	✗	✗	○	○	○	○
Allianz - SureCoverPlus	10.00%	✗	✗	○	●	○	○
Allianz - SureCover Gold	10.00%	✗	✗	●	●	○	○
AON - Home Plus Insurance	N/A	✓	✗	○	●	○	○
AON - Blue Ribbon Home Insurance	N/A	✓	✗	●	●	○	○
Australian Unity - Elite care	10.00%	✓	✗	●	●	○	●
Australian Unity - Everyday care	10.00%	✓	✗	●	●	○	●
Australian Unity - Extra care	10.00%	✓	✗	●	●	○	●
Bank of Melbourne - Quality Care	N/A	✓	✗	○	●	○	●
Bank of Melbourne - Premier Care	N/A	✓	✗	●	●	○	●
Bank of Queensland - Secure Home Elite	N/A	✓	✓	●	●	○	●
Bank of Queensland - Secure Home Extra	N/A	✓	✓	○	●	○	●
BANKSA - Premier Care	N/A	✓	✗	●	●	○	●
BANKSA - Quality Care	N/A	✓	✗	○	●	○	●
Catholic Church Insurances Limited - Classic	10.00%	✓	✗	○	●	○	○
CGU - Fundamentals Home	N/A	✓	✗	○	○	○	○
Citibank - Home Cover Prestige	N/A	✗	✓	●	●	○	○
Citibank - Home Cover	N/A	✗	✓	◐	●	○	○
GIO - Classic	10.00%	✗	✓	◐	◐	○	●
HSBC - Classic Home Insurance	N/A	✓	✗	○	●	○	○
MYER - Home Cover	N/A	✓	✗	◐	●	○	○
nab - National Home Insurance Essentials	10.00%	✓	✗	○	○	○	○
nab - National Home Insurance	10.00%	✓	✗	○	●	○	○
NRMA - Home & Contents	N/A	✗	✗	◐	◐	○	●
Real Insurance - Top Cover	N/A	✓	✗	●	◐	○	●
St George - Premier Care	N/A	✓	✗	●	●	○	●
St George - Quality Care	N/A	✓	✗	○	●	○	●
Suncorp - Classic Home & Contents Insurance	N/A	✗	✓	◐	◐	○	●

your guide to product excellence

discounts may vary

Report Date: September 2011 (All information is correct as at August 2011)

home & contents insurance star ratings 2011 - page 1



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
★★★★							
Westpac - Quality Care	N/A	✓	✗	○	●	○	●
Westpac - Premier Care	N/A	✓	✗	●	●	○	●
★★★							
Arab Bank - Allianz Prestige Home Insurance	N/A	✓	✗	●	●	○	○
Bank of Melbourne - Essential Care	N/A	✓	✗	○	○	○	●
BANKSA - Essential Care	N/A	✓	✗	○	○	○	●
Bendigo / Adelaide Bank - Silver	N/A	✓	✗	○	●	○	○
Bendigo / Adelaide Bank - Gold	N/A	✓	✗	●	●	○	○
Bendigo / Adelaide Bank - Basic Bronze	N/A	✓	✗	○	○	○	○
Catholic Church Insurances Limited - Vital	10.00%	✓	✗	○	○	○	○
CGU - Listed Events Home Insurance	N/A	✓	✗	○	●	○	○
CGU - Accidental Damage Home Insurance	N/A	✓	✗	●	●	○	○
St George - Essential Care	N/A	✓	✗	○	○	○	●
Westpac - Essential Care	N/A	✓	✗	○	○	○	●
★							
1300 Insurance - Home and Contents Insurance Policy	N/A	✗	✗	●	●	○	○
Budget Direct - Home and Contents Insurance	N/A	✗	✗	●	●	○	○
Western QBE - Home Cover	10.00%	✗	✗	●	●	○	○

your guide to product excellence

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home & contents insurance star ratings 2011 - page 2



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
★★★★★ outstanding value							
AAMI - Home Contents Insurance	\$20.00	✗	✗	●	●	●	○
Coles - Home Insurance	N/A	✗	✗	●	●	○	●
Commonwealth Bank - CommInsure Home Insurance	10.00%	✓	✓	●	●	●	○
GIO - Classic	10.00%	✗	✓	●	●	○	●
★★★★★							
1Cover Direct - Classic Home & Contents Insurance	N/A	✓	✗	●	●	○	○
1Cover Direct - Prestige Home & Contents Insurance	N/A	✓	✗	●	●	○	○
ANZ - ANZ Home Insurance	N/A	✓	✗	●	●	●	●
Bankwest - Secure Home Extra Insurance	N/A	✓	✗	○	●	○	●
Catholic Church Insurances Limited - Prestige	10.00%	✓	✗	●	●	○	○
Citibank - Home Cover	N/A	✗	✓	●	●	○	○
IMB - Secured Home Elite	N/A	✓	✓	●	●	○	●
IMB - Secured Home Extra	N/A	✓	✓	○	●	○	●
MYER - Home Cover Prestige	N/A	✓	✗	●	●	○	○
OnePath - Home Insurance	N/A	✓	✗	●	●	●	●
★★★★							
1Cover Direct - Vital Home & Contents Insurance	N/A	✓	✗	○	○	○	○
Allianz - SureCover Gold	10.00%	✗	✗	●	●	○	○
Allianz - SureCoverPlus	10.00%	✗	✗	○	●	○	○
Allianz - SureCover	10.00%	✗	✗	○	○	○	○
Arab Bank - Allianz Prestige Home Insurance	N/A	✓	✗	●	●	○	○
Australian Unity - Everyday care	10.00%	✓	✗	●	●	○	●
Australian Unity - Elite care	10.00%	✓	✗	●	●	○	●
Australian Unity - Extra care	10.00%	✓	✗	●	●	○	●
Bank of Melbourne - Quality Care	N/A	✓	✗	○	●	○	●
Bank of Melbourne - Premier Care	N/A	✓	✗	●	●	○	●
Bank of Queensland - Secure Home Elite	N/A	✓	✓	●	●	○	●
Bank of Queensland - Secure Home Extra	N/A	✓	✓	○	●	○	●
BANKSA - Premier Care	N/A	✓	✗	●	●	○	●
BANKSA - Quality Care	N/A	✓	✗	○	●	○	●
Bendigo / Adelaide Bank - Basic Bronze	N/A	✓	✗	○	○	○	○
Catholic Church Insurances Limited - Classic	10.00%	✓	✗	○	●	○	○
Catholic Church Insurances Limited - Vital	10.00%	✓	✗	○	○	○	○
CGU - Fundamentals Home	N/A	✓	✗	○	○	○	○
CGU - Accidental Damage Home Insurance	N/A	✓	✗	●	●	○	○
CGU - Listed Events Home Insurance	N/A	✓	✗	○	●	○	○
Citibank - Home Cover Prestige	N/A	✗	✓	●	●	○	○
HSBC - Classic Home Insurance	N/A	✓	✗	○	●	○	○
MYER - Home Cover	N/A	✓	✗	●	●	○	○
nab - National Home Insurance	10.00%	✓	✗	○	●	○	○
nab - National Home Insurance Essentials	10.00%	✓	✗	○	○	○	○
Real Insurance - Essential Cover	N/A	✓	✗	●	●	○	●
St George - Premier Care	N/A	✓	✗	●	●	○	●
St George - Quality Care	N/A	✓	✗	○	●	○	●
Westpac - Quality Care	N/A	✓	✗	○	●	○	●

your guide to product excellence

discounts may vary

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home & contents insurance star ratings 2011 - page 3



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
★★★★							
Westpac - Premier Care	N/A	✓	✗	●	●	○	●
★★★							
AON - Home Plus Insurance	N/A	✓	✗	○	●	○	○
AON - Blue Ribbon Home Insurance	N/A	✓	✗	●	●	○	○
Bank of Melbourne - Essential Care	N/A	✓	✗	○	○	○	●
BANKSA - Essential Care	N/A	✓	✗	○	○	○	●
Bendigo / Adelaide Bank - Gold	N/A	✓	✗	●	●	○	○
Bendigo / Adelaide Bank - Silver	N/A	✓	✗	○	●	○	○
Budget Direct - Home and Contents Insurance	N/A	✗	✗	●	●	○	○
RACV - Home & Contents	N/A	✗	✗	●	●	○	○
Real Insurance - Top Cover	N/A	✓	✗	●	●	○	●
St George - Essential Care	N/A	✓	✗	○	○	○	●
Western QBE - Home Cover	10.00%	✗	✗	●	●	○	○
Westpac - Essential Care	N/A	✓	✗	○	○	○	●
★							
1300 Insurance - Home and Contents Insurance Policy	N/A	✗	✗	●	●	○	○

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home & contents insurance star ratings 2011 - page 4



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
★★★★★ outstanding value							
ANZ - ANZ Home Insurance	N/A	✓	✗	●	●	●	●
Citibank - Home Cover Prestige	N/A	✗	✓	●	●	○	○
Citibank - Home Cover	N/A	✗	✓	●	●	○	○
IMB - Secured Home Elite	N/A	✓	✓	●	●	○	●
IMB - Secured Home Extra	N/A	✓	✓	○	●	○	●
MYER - Home Cover Prestige	N/A	✓	✗	●	●	○	○
★★★★★							
AAMI - Home Contents Insurance	\$20.00	✗	✗	●	●	●	○
Bank of Queensland - Secure Home Elite	N/A	✓	✓	●	●	○	●
Bank of Queensland - Secure Home Extra	N/A	✓	✓	○	●	○	●
Bankwest - Secure Home Extra Insurance	N/A	✓	✗	○	●	○	●
Catholic Church Insurances Limited - Prestige	10.00%	✓	✗	●	●	○	○
Commonwealth Bank - CommInsure Home Insurance	10.00%	✓	✓	●	●	●	○
MYER - Home Cover	N/A	✓	✗	●	●	○	○
NRMA - Home Plus	N/A	✗	✗	●	●	○	●
OnePath - Home Insurance	N/A	✓	✗	●	●	●	●
Real Insurance - Essential Cover	N/A	✓	✗	●	●	○	●
★★★★							
1300 Insurance - Home and Contents Insurance Policy	N/A	✗	✗	●	●	○	○
1Cover Direct - Classic Home & Contents Insurance	N/A	✓	✗	●	●	○	○
1Cover Direct - Prestige Home & Contents Insurance	N/A	✓	✗	●	●	○	○
Allianz - SureCover Gold	10.00%	✗	✗	●	●	○	○
Allianz - SureCoverPlus	10.00%	✗	✗	○	●	○	○
Allianz - SureCover	10.00%	✗	✗	○	○	○	○
Australian Unity - Elite care	10.00%	✓	✗	●	●	○	●
Australian Unity - Everyday care	10.00%	✓	✗	●	●	○	●
Australian Unity - Extra care	10.00%	✓	✗	●	●	○	●
Bank of Melbourne - Premier Care	N/A	✓	✗	●	●	○	●
Bank of Melbourne - Quality Care	N/A	✓	✗	○	●	○	○
Bank of Melbourne - Essential Care	N/A	✓	✗	○	○	○	○
BANKSA - Essential Care	N/A	✓	✗	○	○	○	○
BANKSA - Premier Care	N/A	✓	✗	●	●	○	●
BANKSA - Quality Care	N/A	✓	✗	○	●	○	○
Bendigo / Adelaide Bank - Basic Bronze	N/A	✓	✗	○	○	○	○
Budget Direct - Home and Contents Insurance	N/A	✗	✗	●	●	○	○
CGU - Accidental Damage Home Insurance	N/A	✓	✗	●	●	○	○
CGU - Fundamentals Home	N/A	✓	✗	○	○	○	○
CGU - Listed Events Home Insurance	N/A	✓	✗	○	●	○	○
NRMA - Home & Contents	N/A	✗	✗	●	●	○	●
Real Insurance - Top Cover	N/A	✓	✗	●	●	○	○
St George - Essential Care	N/A	✓	✗	○	○	○	○
St George - Quality Care	N/A	✓	✗	○	●	○	○
St George - Premier Care	N/A	✓	✗	●	●	○	○
Suncorp - Classic Home & Contents Insurance	N/A	✗	✓	●	●	○	○
Westpac - Essential Care	N/A	✓	✗	○	○	○	○

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home & contents insurance star ratings 2011 - page 5



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

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

your guide to product excellence

discounts may vary

Report Date: September 2011 (All information is correct as at August 2011)

home & contents insurance star ratings 2011 - page 6



home & contents insurance star ratings

Home Insurance - Low Sum Insured

based on a typical \$300,000 house value



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
★★★★★ outstanding value							
AAMI - Home Contents Insurance	\$20.00	✗	✗	●	●	●	○
Commonwealth Bank - CommInsure Home Insurance	10.00%	✓	✓	●	●	●	○
IMB - Secured Home Elite	N/A	✓	✓	●	●	○	●
IMB - Secured Home Extra	N/A	✓	✓	○	●	○	●
SGIC - Home Cover	N/A	✗	✗	●	●	○	●
★★★★★							
1Cover Direct - Classic Home & Contents Insurance	N/A	✓	✗	●	●	○	○
1Cover Direct - Prestige Home & Contents Insurance	N/A	✓	✗	●	●	○	○
ANZ - ANZ Home Insurance	N/A	✓	✗	●	●	●	●
Bank of Queensland - Secure Home Elite	N/A	✓	✓	●	●	○	●
Bank of Queensland - Secure Home Extra	N/A	✓	✓	○	●	○	●
Bankwest - Secure Home Extra Insurance	N/A	✓	✗	○	●	○	●
Catholic Church Insurances Limited - Prestige	10.00%	✓	✗	●	●	○	○
Citibank - Home Cover	N/A	✗	✓	●	●	○	○
Coles - Home Insurance	N/A	✗	✗	●	●	○	●
★★★★							
1Cover Direct - Vital Home & Contents Insurance	N/A	✓	✗	○	○	○	○
Allianz - SureCover Gold	10.00%	✗	✗	●	●	○	○
Allianz - SureCover	10.00%	✗	✗	○	○	○	○
Allianz - SureCoverPlus	10.00%	✗	✗	○	●	○	○
AON - Blue Ribbon Home Insurance	N/A	✓	✗	●	●	○	○
AON - Home Plus Insurance	N/A	✓	✗	○	●	○	○
Australian Unity - Everyday care	10.00%	✓	✗	●	●	○	●
Australian Unity - Extra care	10.00%	✓	✗	●	●	○	●
Australian Unity - Elite care	10.00%	✓	✗	●	●	○	●
Bank of Melbourne - Premier Care	N/A	✓	✗	●	●	○	●
BANKSA - Quality Care	N/A	✓	✗	○	●	○	●
BANKSA - Premier Care	N/A	✓	✗	●	●	○	●
Bendigo / Adelaide Bank - Gold	N/A	✓	✗	●	●	○	○
Catholic Church Insurances Limited - Vital	10.00%	✓	✗	○	○	○	○
Catholic Church Insurances Limited - Classic	10.00%	✓	✗	○	●	○	○
CGU - Fundamentals Home	N/A	✓	✗	○	○	○	○
Citibank - Home Cover Prestige	N/A	✗	✓	●	●	○	○
HSBC - Classic Home Insurance	N/A	✓	✗	○	●	○	○
MYER - Home Cover Prestige	N/A	✓	✗	●	●	○	○
MYER - Home Cover	N/A	✓	✗	●	●	○	○
nab - National Home Insurance Essentials	10.00%	✓	✗	○	○	○	○
nab - National Home Insurance	10.00%	✓	✗	○	●	○	○
OnePath - Home Insurance	N/A	✓	✗	●	●	●	●
RAA - Home & Contents Insurance	\$20.00	✓	✓	●	●	○	●
Real Insurance - Essential Cover	N/A	✓	✗	●	●	○	●
St George - Quality Care	N/A	✓	✗	○	●	○	●
Westpac - Premier Care	N/A	✓	✗	●	●	○	●
Westpac - Quality Care	N/A	✓	✗	○	●	○	●

your guide to product excellence

discounts may vary

Report Date: September 2011 (All information is correct as at August 2011)

home & contents insurance star ratings 2011 - page 7



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

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

your guide to product excellence

discounts may vary

Report Date: September 2011 (All information is correct as at August 2011)

home & contents insurance star ratings 2011 - page 8



home & contents insurance star ratings

Home Insurance - Low Sum Insured

based on a typical \$300,000 house value



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
★★★★★ outstanding value							
AAMI - Home Contents Insurance	\$20.00	✗	✗	●	●	●	○
ANZ - ANZ Home Insurance	N/A	✓	✗	●	●	●	●
Commonwealth Bank - CommInsure Home Insurance	10.00%	✓	✓	◐	◐	●	○
IMB - Secured Home Elite	N/A	✓	✓	●	●	○	●
IMB - Secured Home Extra	N/A	✓	✓	○	●	○	●
★★★★★							
Bank of Queensland - Secure Home Elite	N/A	✓	✓	●	●	○	●
Bank of Queensland - Secure Home Extra	N/A	✓	✓	○	●	○	●
Catholic Church Insurances Limited - Prestige	10.00%	✓	✗	●	●	○	○
Citibank - Home Cover Prestige	N/A	✗	✓	●	●	○	○
Citibank - Home Cover	N/A	✗	✓	◐	●	○	○
MYER - Home Cover Prestige	N/A	✓	✗	●	●	○	○
NRMA - Home Plus	N/A	✗	✗	●	●	○	●
NRMA - Home & Contents	N/A	✗	✗	◐	◐	○	●
OnePath - Home Insurance	N/A	✓	✗	◐	●	●	●
★★★★							
1Cover Direct - Vital Home & Contents Insurance	N/A	✓	✗	○	○	○	○
1Cover Direct - Classic Home & Contents Insurance	N/A	✓	✗	●	●	○	○
1Cover Direct - Prestige Home & Contents Insurance	N/A	✓	✗	●	●	○	○
Allianz - SureCoverPlus	10.00%	✗	✗	○	●	○	○
Allianz - SureCover Gold	10.00%	✗	✗	●	●	○	○
AON - Home Plus Insurance	N/A	✓	✗	○	●	○	○
AON - Blue Ribbon Home Insurance	N/A	✓	✗	●	●	○	○
Australian Unity - Extra care	10.00%	✓	✗	●	●	○	●
Australian Unity - Everyday care	10.00%	✓	✗	●	●	○	●
Bank of Melbourne - Premier Care	N/A	✓	✗	●	●	○	●
Bank of Melbourne - Essential Care	N/A	✓	✗	○	○	○	●
Bank of Melbourne - Quality Care	N/A	✓	✗	○	●	○	●
BANKSA - Quality Care	N/A	✓	✗	○	●	○	●
BANKSA - Essential Care	N/A	✓	✗	○	○	○	●
BANKSA - Premier Care	N/A	✓	✗	●	●	○	●
Bankwest - Secure Home Extra Insurance	N/A	✓	✗	○	●	○	●
Bendigo / Adelaide Bank - Silver	N/A	✓	✗	○	●	○	○
Bendigo / Adelaide Bank - Basic Bronze	N/A	✓	✗	○	○	○	○
CGU - Listed Events Home Insurance	N/A	✓	✗	○	●	○	○
CGU - Accidental Damage Home Insurance	N/A	✓	✗	●	●	○	○
CGU - Fundamentals Home	N/A	✓	✗	○	○	○	○
HSBC - Classic Home Insurance	N/A	✓	✗	○	●	○	○
MYER - Home Cover	N/A	✓	✗	◐	●	○	○
Real Insurance - Top Cover	N/A	✓	✗	●	◐	○	●
Real Insurance - Essential Cover	N/A	✓	✗	◐	◐	○	●
St George - Quality Care	N/A	✓	✗	○	●	○	●
St George - Essential Care	N/A	✓	✗	○	○	○	●
St George - Premier Care	N/A	✓	✗	●	●	○	●
Westpac - Premier Care	N/A	✓	✗	●	●	○	●

your guide to product excellence

discounts may vary

Report Date: September 2011 (All information is correct as at August 2011)

home & contents insurance star ratings 2011 - page 9



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
★★★★							
Westpac - Quality Care	N/A	✓	✗	○	●	○	●
Westpac - Essential Care	N/A	✓	✗	○	○	○	●
★★★							
1300 Insurance - Home and Contents Insurance Policy	N/A	✗	✗	◐	◐	○	○
Allianz - SureCover	10.00%	✗	✗	○	○	○	○
Australian Unity - Elite care	10.00%	✓	✗	●	●	○	●
Bendigo / Adelaide Bank - Gold	N/A	✓	✗	●	●	○	○
Budget Direct - Home and Contents Insurance	N/A	✗	✗	◐	◐	○	○
Catholic Church Insurances Limited - Classic	10.00%	✓	✗	○	●	○	○
Coles - Home Insurance	N/A	✗	✗	◐	◐	○	●
nab - National Home Insurance	10.00%	✓	✗	○	●	○	○
nab - National Home Insurance Essentials	10.00%	✓	✗	○	○	○	○
Western QBE - Home Cover	10.00%	✗	✗	◐	●	○	○
★							
Arab Bank - Allianz Prestige Home Insurance	N/A	✓	✗	●	●	○	○
Catholic Church Insurances Limited - Vital	10.00%	✓	✗	○	○	○	○

your guide to product excellence

discounts may vary

Report Date: September 2011 (All information is correct as at August 2011)

home & contents insurance star ratings 2011 - page 10



home & contents insurance star ratings

Home Insurance - Low Sum Insured

based on a typical \$300,000 house value



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
★★★★★ outstanding value							
AAMI - Home Contents Insurance	\$20.00	✗	✗	●	●	●	○
Australian Unity - Everyday care	10.00%	✓	✗	●	●	○	●
Australian Unity - Extra care	10.00%	✓	✗	●	●	○	●
IMB - Secured Home Elite	N/A	✓	✓	●	●	○	●
★★★★★							
ANZ - ANZ Home Insurance	N/A	✓	✗	●	●	●	●
Australian Unity - Elite care	10.00%	✓	✗	●	●	○	●
Bank of Queensland - Secure Home Elite	N/A	✓	✓	●	●	○	●
Citibank - Home Cover	N/A	✗	✓	●	●	○	○
Commonwealth Bank - CommInsure Home Insurance	10.00%	✓	✓	●	●	●	○
IMB - Secured Home Extra	N/A	✓	✓	○	●	○	●
MYER - Home Cover Prestige	N/A	✓	✗	●	●	○	○
OnePath - Home Insurance	N/A	✓	✗	●	●	●	●
RAC - Home & Contents	\$35.00	✗	✓	○	●	○	●
Real Insurance - Essential Cover	N/A	✓	✗	●	●	○	●
★★★★							
1Cover Direct - Prestige Home & Contents Insurance	N/A	✓	✗	●	●	○	○
1Cover Direct - Classic Home & Contents Insurance	N/A	✓	✗	●	●	○	○
1Cover Direct - Vital Home & Contents Insurance	N/A	✓	✗	○	○	○	○
Allianz - SureCover	10.00%	✗	✗	○	○	○	○
Allianz - SureCover Gold	10.00%	✗	✗	●	●	○	○
Allianz - SureCoverPlus	10.00%	✗	✗	○	●	○	○
AON - Blue Ribbon Home Insurance	N/A	✓	✗	●	●	○	○
AON - Home Plus Insurance	N/A	✓	✗	○	●	○	○
Arab Bank - Allianz Prestige Home Insurance	N/A	✓	✗	●	●	○	○
Bank of Melbourne - Premier Care	N/A	✓	✗	●	●	○	●
Bank of Melbourne - Quality Care	N/A	✓	✗	○	●	○	●
Bank of Queensland - Secure Home Extra	N/A	✓	✓	○	●	○	●
BANKSA - Premier Care	N/A	✓	✗	●	●	○	●
BANKSA - Quality Care	N/A	✓	✗	○	●	○	●
Bankwest - Secure Home Extra Insurance	N/A	✓	✗	○	●	○	●
Budget Direct - Home and Contents Insurance	N/A	✗	✗	●	●	○	○
Catholic Church Insurances Limited - Prestige	10.00%	✓	✗	●	●	○	○
CGU - Fundamentals Home	N/A	✓	✗	○	○	○	○
CGU - Accidental Damage Home Insurance	N/A	✓	✗	●	●	○	○
CGU - Listed Events Home Insurance	N/A	✓	✗	○	●	○	○
Citibank - Home Cover Prestige	N/A	✗	✓	●	●	○	○
Coles - Home Insurance	N/A	✗	✗	●	●	○	●
GIO - Classic	10.00%	✗	✓	●	●	○	●
HBFB - Home Insurance	N/A	✗	✗	○	●	○	●
MYER - Home Cover	N/A	✓	✗	●	●	○	○
nab - National Home Insurance	10.00%	✓	✗	○	●	○	○
Real Insurance - Top Cover	N/A	✓	✗	●	●	○	●
St George - Premier Care	N/A	✓	✗	●	●	○	●
St George - Quality Care	N/A	✓	✗	○	●	○	●

your guide to product excellence

discounts may vary

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home & contents insurance star ratings 2011 - page 11



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

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

your guide to product excellence

discounts may vary

Report Date: September 2011 (All information is correct as at August 2011)

home & contents insurance star ratings 2011 - page 12



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
★★★★★ outstanding value							
Australian Unity - Everyday care	10.00%	✓	✗	●	●	○	●
Australian Unity - Extra care	10.00%	✓	✗	●	●	○	●
Coles - Home Insurance	N/A	✗	✗	●	●	○	●
IMB - Secured Home Elite	N/A	✓	✓	●	●	○	●
★★★★★							
ANZ - ANZ Home Insurance	N/A	✓	✗	●	●	●	●
Australian Unity - Elite care	10.00%	✓	✗	●	●	○	●
Catholic Church Insurances Limited - Prestige	10.00%	✓	✗	●	●	○	○
Commonwealth Bank - CommInsure Home Insurance	10.00%	✓	✓	●	●	●	○
GIO - Platinum Essential Plus	10.00%	✗	✓	●	●	○	●
GIO - Classic	10.00%	✗	✓	●	●	○	●
GIO - Platinum Essential	10.00%	✗	✓	●	●	○	●
IMB - Secured Home Extra	N/A	✓	✓	○	●	○	●
MYER - Home Cover Prestige	N/A	✓	✗	●	●	○	○
NRMA - Home Plus	N/A	✗	✗	●	●	○	●
OnePath - Home Insurance	N/A	✓	✗	●	●	●	●
★★★★							
1Cover Direct - Classic Home & Contents Insurance	N/A	✓	✗	●	●	○	○
1Cover Direct - Prestige Home & Contents Insurance	N/A	✓	✗	●	●	○	○
AAMI - Home Contents Insurance	\$20.00	✗	✗	●	●	●	○
AON - Home Plus Insurance	N/A	✓	✗	○	●	○	○
AON - Blue Ribbon Home Insurance	N/A	✓	✗	●	●	○	○
Bank of Melbourne - Premier Care	N/A	✓	✗	●	●	○	●
Bank of Melbourne - Quality Care	N/A	✓	✗	○	●	○	●
Bank of Melbourne - Essential Care	N/A	✓	✗	○	○	○	●
Bank of Queensland - Secure Home Elite	N/A	✓	✓	●	●	○	●
Bank of Queensland - Secure Home Extra	N/A	✓	✓	○	●	○	●
BANKSA - Quality Care	N/A	✓	✗	○	●	○	●
BANKSA - Essential Care	N/A	✓	✗	○	○	○	●
BANKSA - Premier Care	N/A	✓	✗	●	●	○	●
Bankwest - Secure Home Extra Insurance	N/A	✓	✗	○	●	○	●
Bendigo / Adelaide Bank - Silver	N/A	✓	✗	○	●	○	○
Bendigo / Adelaide Bank - Basic Bronze	N/A	✓	✗	○	○	○	○
Bendigo / Adelaide Bank - Gold	N/A	✓	✗	●	●	○	○
CGU - Listed Events Home Insurance	N/A	✓	✗	○	●	○	○
CGU - Accidental Damage Home Insurance	N/A	✓	✗	●	●	○	○
CGU - Fundamentals Home	N/A	✓	✗	○	○	○	○
Citibank - Home Cover	N/A	✗	✓	●	●	○	○
MYER - Home Cover	N/A	✓	✗	●	●	○	○
NRMA - Home & Contents	N/A	✗	✗	●	●	○	●
Real Insurance - Essential Cover	N/A	✓	✗	●	●	○	●
St George - Quality Care	N/A	✓	✗	○	●	○	●
St George - Essential Care	N/A	✓	✗	○	○	○	●
St George - Premier Care	N/A	✓	✗	●	●	○	●
Suncorp - Classic Home & Contents Insurance	N/A	✗	✓	●	●	○	●

your guide to product excellence

discounts may vary

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home & contents insurance star ratings 2011 - page 13



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
★★★★							
Westpac - Quality Care	N/A	✓	✗	○	●	○	●
Westpac - Premier Care	N/A	✓	✗	●	●	○	●
Westpac - Essential Care	N/A	✓	✗	○	○	○	●
★★★							
1Cover Direct - Vital Home & Contents Insurance	N/A	✓	✗	○	○	○	○
Allianz - SureCover	10.00%	✗	✗	○	○	○	○
Allianz - SureCoverPlus	10.00%	✗	✗	○	●	○	○
Allianz - SureCover Gold	10.00%	✗	✗	●	●	○	○
Catholic Church Insurances Limited - Classic	10.00%	✓	✗	○	○	○	○
Citibank - Home Cover Prestige	N/A	✗	✓	●	●	○	○
HSBC - Classic Home Insurance	N/A	✓	✗	○	●	○	○
nab - National Home Insurance Essentials	10.00%	✓	✗	○	○	○	○
nab - National Home Insurance	10.00%	✓	✗	○	●	○	○
Real Insurance - Top Cover	N/A	✓	✗	●	●	○	●
Suncorp - Platinum Essential Home & Contents	N/A	✗	✓	●	●	○	●
Suncorp - Platinum Essential Home & Contents	N/A	✗	✓	●	●	○	●
★							
1300 Insurance - Home and Contents Insurance Policy	N/A	✗	✗	●	●	○	○
Arab Bank - Allianz Prestige Home Insurance	N/A	✓	✗	●	●	○	○
Budget Direct - Home and Contents Insurance	N/A	✗	✗	●	●	○	○
Catholic Church Insurances Limited - Vital	10.00%	✓	✗	○	○	○	○
Western QBE - Home Cover	10.00%	✗	✗	●	●	○	○

your guide to product excellence

discounts may vary

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home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
★★★★★ outstanding value							
ANZ - ANZ Home Insurance	N/A	✓	✗	●	●	●	●
Australian Unity - Everyday care	10.00%	✓	✗	●	●	○	●
Coles - Home Insurance	N/A	✗	✗	●	●	○	●
Commonwealth Bank - CommInsure Home Insurance	10.00%	✓	✓	●	●	●	○
IMB - Secured Home Elite	N/A	✓	✓	●	●	○	●
★★★★★							
Australian Unity - Extra care	10.00%	✓	✗	●	●	○	●
Catholic Church Insurances Limited - Prestige	10.00%	✓	✗	●	●	○	○
Citibank - Home Cover Prestige	N/A	✗	✓	●	●	○	○
Citibank - Home Cover	N/A	✗	✓	●	●	○	○
IMB - Secured Home Extra	N/A	✓	✓	○	●	○	●
MYER - Home Cover Prestige	N/A	✓	✗	●	●	○	○
MYER - Home Cover	N/A	✓	✗	●	●	○	○
OnePath - Home Insurance	N/A	✓	✗	●	●	●	●
★★★★							
1Cover Direct - Classic Home & Contents Insurance	N/A	✓	✗	●	●	○	○
1Cover Direct - Prestige Home & Contents Insurance	N/A	✓	✗	●	●	○	○
1Cover Direct - Vital Home & Contents Insurance	N/A	✓	✗	○	○	○	○
Allianz - SureCoverPlus	10.00%	✗	✗	○	●	○	○
Allianz - SureCover Gold	10.00%	✗	✗	●	●	○	○
Allianz - SureCover	10.00%	✗	✗	○	○	○	○
Australian Unity - Elite care	10.00%	✓	✗	●	●	○	●
Bank of Melbourne - Essential Care	N/A	✓	✗	○	○	○	●
Bank of Melbourne - Quality Care	N/A	✓	✗	○	●	○	●
Bank of Melbourne - Premier Care	N/A	✓	✗	●	●	○	●
Bank of Queensland - Secure Home Elite	N/A	✓	✓	●	●	○	●
Bank of Queensland - Secure Home Extra	N/A	✓	✓	○	●	○	●
BANKSA - Premier Care	N/A	✓	✗	●	●	○	●
BANKSA - Quality Care	N/A	✓	✗	○	●	○	○
BANKSA - Essential Care	N/A	✓	✗	○	○	○	●
Bankwest - Secure Home Extra Insurance	N/A	✓	✗	○	●	○	●
Bendigo / Adelaide Bank - Basic Bronze	N/A	✓	✗	○	○	○	○
CGU - Listed Events Home Insurance	N/A	✓	✗	○	●	○	○
CGU - Fundamentals Home	N/A	✓	✗	○	○	○	○
GIO - Platinum Essential	10.00%	✗	✓	●	●	○	●
GIO - Classic	10.00%	✗	✓	●	●	○	●
GIO - Platinum Essential Plus	10.00%	✗	✓	●	●	○	●
HSBC - Classic Home Insurance	N/A	✓	✗	○	●	○	○
Real Insurance - Essential Cover	N/A	✓	✗	●	●	○	●
St George - Quality Care	N/A	✓	✗	○	○	○	●
St George - Essential Care	N/A	✓	✗	○	○	○	●
St George - Premier Care	N/A	✓	✗	●	●	○	●
Westpac - Quality Care	N/A	✓	✗	○	●	○	●
Westpac - Essential Care	N/A	✓	✗	○	○	○	●
Westpac - Premier Care	N/A	✓	✗	●	●	○	●

your guide to product excellence

discounts may vary

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home & contents insurance star ratings 2011 - page 15



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
★★							
AAMI - Home Contents Insurance	\$20.00	✗	✗	●	●	●	○
AON - Home Plus Insurance	N/A	✓	✗	○	●	○	○
AON - Blue Ribbon Home Insurance	N/A	✓	✗	●	●	○	○
Arab Bank - Allianz Prestige Home Insurance	N/A	✓	✗	●	●	○	○
Bendigo / Adelaide Bank - Gold	N/A	✓	✗	●	●	○	○
Bendigo / Adelaide Bank - Silver	N/A	✓	✗	○	●	○	○
Budget Direct - Home and Contents Insurance	N/A	✗	✗	●	●	○	○
Catholic Church Insurances Limited - Vital	10.00%	✓	✗	○	○	○	○
Catholic Church Insurances Limited - Classic	10.00%	✓	✗	○	●	○	○
CGU - Accidental Damage Home Insurance	N/A	✓	✗	●	●	○	○
nab - National Home Insurance	10.00%	✓	✗	○	●	○	○
nab - National Home Insurance Essentials	10.00%	✓	✗	○	○	○	○
RACV - Home & Contents	N/A	✗	✗	●	●	○	○
Real Insurance - Top Cover	N/A	✓	✗	●	●	○	●
★							
1300 Insurance - Home and Contents Insurance Policy	N/A	✗	✗	●	●	○	○
Western QBE - Home Cover	10.00%	✗	✗	●	●	○	○

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discounts may vary

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home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
★★★★★ outstanding value							
ANZ - ANZ Home Insurance	N/A	✓	✗	●	●	●	●
IMB - Secured Home Elite	N/A	✓	✓	●	●	○	●
MYER - Home Cover Prestige	N/A	✓	✗	●	●	○	○
MYER - Home Cover	N/A	✓	✗	●	●	○	○
★★★★★							
Australian Unity - Elite care	10.00%	✓	✗	●	●	○	●
Australian Unity - Extra care	10.00%	✓	✗	●	●	○	●
Australian Unity - Everyday care	10.00%	✓	✗	●	●	○	●
Bank of Queensland - Secure Home Elite	N/A	✓	✓	●	●	○	●
Bank of Queensland - Secure Home Extra	N/A	✓	✓	○	●	○	●
Citibank - Home Cover Prestige	N/A	✗	✓	●	●	○	○
Citibank - Home Cover	N/A	✗	✓	●	●	○	○
Commonwealth Bank - CommInsure Home Insurance	10.00%	✓	✓	●	●	●	○
IMB - Secured Home Extra	N/A	✓	✓	○	●	○	●
OnePath - Home Insurance	N/A	✓	✗	●	●	●	●
★★★★							
1Cover Direct - Prestige Home & Contents Insurance	N/A	✓	✗	●	●	○	○
AAMI - Home Contents Insurance	\$20.00	✗	✗	●	●	●	○
AON - Home Plus Insurance	N/A	✓	✗	○	●	○	○
AON - Blue Ribbon Home Insurance	N/A	✓	✗	●	●	○	○
Bank of Melbourne - Essential Care	N/A	✓	✗	○	○	○	●
Bank of Melbourne - Quality Care	N/A	✓	✗	○	●	○	●
Bank of Melbourne - Premier Care	N/A	✓	✗	●	●	○	●
BANKSA - Quality Care	N/A	✓	✗	○	○	○	●
BANKSA - Essential Care	N/A	✓	✗	○	○	○	●
BANKSA - Premier Care	N/A	✓	✗	●	●	○	●
Bankwest - Secure Home Extra Insurance	N/A	✓	✗	○	●	○	●
Bendigo / Adelaide Bank - Silver	N/A	✓	✗	○	●	○	○
Bendigo / Adelaide Bank - Gold	N/A	✓	✗	●	●	○	○
Bendigo / Adelaide Bank - Basic Bronze	N/A	✓	✗	○	○	○	○
Budget Direct - Home and Contents Insurance	N/A	✗	✗	●	●	○	○
Catholic Church Insurances Limited - Prestige	10.00%	✓	✗	●	●	○	○
CGU - Listed Events Home Insurance	N/A	✓	✗	○	●	○	○
CGU - Fundamentals Home	N/A	✓	✗	○	○	○	○
CGU - Accidental Damage Home Insurance	N/A	✓	✗	●	●	○	○
Coles - Home Insurance	N/A	✗	✗	●	●	○	●
NRMA - Home Plus	N/A	✗	✗	●	●	○	●
Real Insurance - Essential Cover	N/A	✓	✗	●	●	○	●
St George - Quality Care	N/A	✓	✗	○	●	○	●
St George - Essential Care	N/A	✓	✗	○	○	○	●
St George - Premier Care	N/A	✓	✗	●	●	○	●
Suncorp - Platinum Essential Home & Contents	N/A	✗	✓	●	●	○	●
Suncorp - Platinum Essential Home & Contents	N/A	✗	✓	●	●	○	●
Suncorp - Classic Home & Contents Insurance	N/A	✗	✓	●	●	○	●
Westpac - Essential Care	N/A	✓	✗	○	○	○	●

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discounts may vary

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home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
★★★★							
Westpac - Quality Care	N/A	✓	✗	○	●	○	●
Westpac - Premier Care	N/A	✓	✗	●	●	○	●
★★★							
1300 Insurance - Home and Contents Insurance Policy	N/A	✗	✗	◐	◐	○	○
1Cover Direct - Classic Home & Contents Insurance	N/A	✓	✗	●	●	○	○
1Cover Direct - Vital Home & Contents Insurance	N/A	✓	✗	○	○	○	○
Allianz - SureCoverPlus	10.00%	✗	✗	○	●	○	○
Allianz - SureCover	10.00%	✗	✗	○	○	○	○
Allianz - SureCover Gold	10.00%	✗	✗	●	●	○	○
nab - National Home Insurance	10.00%	✓	✗	○	●	○	○
NRMA - Home & Contents	N/A	✗	✗	◐	◐	○	●
RACQ - Home & Contents	N/A	✗	✓	◐	◐	○	◐
Real Insurance - Top Cover	N/A	✓	✗	●	◐	○	●
Western QBE - Home Cover	10.00%	✗	✗	◐	●	○	○
★							
Arab Bank - Allianz Prestige Home Insurance	N/A	✓	✗	●	●	○	○
Catholic Church Insurances Limited - Classic	10.00%	✓	✗	○	●	○	○
Catholic Church Insurances Limited - Vital	10.00%	✓	✗	○	○	○	○
HSBC - Classic Home Insurance	N/A	✓	✗	○	●	○	○
nab - National Home Insurance Essentials	10.00%	✓	✗	○	○	○	○

your guide to product excellence

discounts may vary

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home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
★★★★★ outstanding value							
Bank of Queensland - Secure Home Elite	N/A	✓	✓	●	●	○	●
Bank of Queensland - Secure Home Extra	N/A	✓	✓	○	●	○	●
Commonwealth Bank - CommInsure Home Insurance	10.00%	✓	✓	●	●	●	○
IMB - Secured Home Elite	N/A	✓	✓	●	●	○	●
IMB - Secured Home Extra	N/A	✓	✓	○	●	○	●
★★★★★							
ANZ - ANZ Home Insurance	N/A	✓	✗	●	●	●	●
Australian Unity - Extra care	10.00%	✓	✗	●	●	○	●
Australian Unity - Everyday care	10.00%	✓	✗	●	●	○	●
Bankwest - Secure Home Extra Insurance	N/A	✓	✗	○	●	○	●
Catholic Church Insurances Limited - Prestige	10.00%	✓	✗	●	●	○	○
Citibank - Home Cover	N/A	✗	✓	●	●	○	○
Coles - Home Insurance	N/A	✗	✗	●	●	○	●
MYER - Home Cover Prestige	N/A	✓	✗	●	●	○	○
RAA - Home & Contents Insurance	\$20.00	✓	✓	●	●	○	●
★★★★							
1Cover Direct - Vital Home & Contents Insurance	N/A	✓	✗	○	○	○	○
1Cover Direct - Prestige Home & Contents Insurance	N/A	✓	✗	●	●	○	○
1Cover Direct - Classic Home & Contents Insurance	N/A	✓	✗	●	●	○	○
Allianz - SureCover Gold	10.00%	✗	✗	●	●	○	○
Allianz - SureCover	10.00%	✗	✗	○	○	○	○
Allianz - SureCoverPlus	10.00%	✗	✗	○	●	○	○
Australian Unity - Elite care	10.00%	✓	✗	●	●	○	●
Bank of Melbourne - Premier Care	N/A	✓	✗	●	●	○	●
Bank of Melbourne - Quality Care	N/A	✓	✗	○	●	○	●
BANKSA - Quality Care	N/A	✓	✗	○	●	○	●
Bendigo / Adelaide Bank - Basic Bronze	N/A	✓	✗	○	○	○	○
Bendigo / Adelaide Bank - Silver	N/A	✓	✗	○	●	○	○
CGU - Fundamentals Home	N/A	✓	✗	○	○	○	○
Citibank - Home Cover Prestige	N/A	✗	✓	●	●	○	○
HSBC - Classic Home Insurance	N/A	✓	✗	○	●	○	○
MYER - Home Cover	N/A	✓	✗	●	●	○	○
nab - National Home Insurance Essentials	10.00%	✓	✗	○	○	○	○
nab - National Home Insurance	10.00%	✓	✗	○	●	○	○
OnePath - Home Insurance	N/A	✓	✗	●	●	●	●
Real Insurance - Essential Cover	N/A	✓	✗	●	●	○	●
SGIC - Home Cover Plus	N/A	✗	✗	●	●	○	●
St George - Premier Care	N/A	✓	✗	●	●	○	●
St George - Quality Care	N/A	✓	✗	○	●	○	●
Westpac - Quality Care	N/A	✓	✗	○	●	○	●
Westpac - Premier Care	N/A	✓	✗	●	●	○	●
★★							
AON - Blue Ribbon Home Insurance	N/A	✓	✗	●	●	○	○
AON - Home Plus Insurance	N/A	✓	✗	○	●	○	○

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discounts may vary

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home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
★★★							
Bank of Melbourne - Essential Care	N/A	✓	✗	○	○	○	●
BANKSA - Essential Care	N/A	✓	✗	○	○	○	●
Bendigo / Adelaide Bank - Gold	N/A	✓	✗	●	●	○	○
Catholic Church Insurances Limited - Vital	10.00%	✓	✗	○	○	○	○
Catholic Church Insurances Limited - Classic	10.00%	✓	✗	○	●	○	○
CGU - Accidental Damage Home Insurance	N/A	✓	✗	●	●	○	○
CGU - Listed Events Home Insurance	N/A	✓	✗	○	●	○	○
Real Insurance - Top Cover	N/A	✓	✗	●	●	○	●
St George - Essential Care	N/A	✓	✗	○	○	○	●
Westpac - Essential Care	N/A	✓	✗	○	○	○	●
★							
1300 Insurance - Home and Contents Insurance Policy	N/A	✗	✗	●	●	○	○
Arab Bank - Allianz Prestige Home Insurance	N/A	✓	✗	●	●	○	○
Budget Direct - Home and Contents Insurance	N/A	✗	✗	●	●	○	○
Western QBE - Home Cover	10.00%	✗	✗	●	●	○	○

your guide to product excellence

discounts may vary

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home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
★★★★★ outstanding value							
ANZ - ANZ Home Insurance	N/A	✓	✗	●	●	●	●
Commonwealth Bank - CommInsure Home Insurance	10.00%	✓	✓	●	●	●	○
IMB - Secured Home Elite	N/A	✓	✓	●	●	○	●
IMB - Secured Home Extra	N/A	✓	✓	○	●	○	●
NRMA - Home Plus	N/A	✗	✗	●	●	○	●
★★★★★							
AAMI - Home Contents Insurance	\$20.00	✗	✗	●	●	●	○
AON - Home Plus Insurance	N/A	✓	✗	○	●	○	○
Bank of Queensland - Secure Home Elite	N/A	✓	✓	●	●	○	●
Bank of Queensland - Secure Home Extra	N/A	✓	✓	○	●	○	●
Citibank - Home Cover Prestige	N/A	✗	✓	●	●	○	○
Citibank - Home Cover	N/A	✗	✓	●	●	○	○
MYER - Home Cover Prestige	N/A	✓	✗	●	●	○	○
MYER - Home Cover	N/A	✓	✗	●	●	○	○
NRMA - Home & Contents	N/A	✗	✗	●	●	○	●
OnePath - Home Insurance	N/A	✓	✗	●	●	●	●
★★★★							
1Cover Direct - Classic Home & Contents Insurance	N/A	✓	✗	●	●	○	○
1Cover Direct - Prestige Home & Contents Insurance	N/A	✓	✗	●	●	○	○
AON - Blue Ribbon Home Insurance	N/A	✓	✗	●	●	○	○
Australian Unity - Elite care	10.00%	✓	✗	●	●	○	●
Australian Unity - Everyday care	10.00%	✓	✗	●	●	○	●
Australian Unity - Extra care	10.00%	✓	✗	●	●	○	●
Bank of Melbourne - Essential Care	N/A	✓	✗	○	○	○	●
Bank of Melbourne - Quality Care	N/A	✓	✗	○	●	○	●
Bank of Melbourne - Premier Care	N/A	✓	✗	●	●	○	●
BANKSA - Premier Care	N/A	✓	✗	●	●	○	●
BANKSA - Quality Care	N/A	✓	✗	○	●	○	●
BANKSA - Essential Care	N/A	✓	✗	○	○	○	●
Bankwest - Secure Home Extra Insurance	N/A	✓	✗	○	●	○	●
Bendigo / Adelaide Bank - Basic Bronze	N/A	✓	✗	○	○	○	○
Bendigo / Adelaide Bank - Silver	N/A	✓	✗	○	●	○	○
Bendigo / Adelaide Bank - Gold	N/A	✓	✗	●	●	○	○
Catholic Church Insurances Limited - Prestige	10.00%	✓	✗	●	●	○	○
CGU - Fundamentals Home	N/A	✓	✗	○	○	○	○
CGU - Accidental Damage Home Insurance	N/A	✓	✗	●	●	○	○
CGU - Listed Events Home Insurance	N/A	✓	✗	○	●	○	○
Coles - Home Insurance	N/A	✗	✗	●	●	○	●
Real Insurance - Top Cover	N/A	✓	✗	●	●	○	●
Real Insurance - Essential Cover	N/A	✓	✗	●	●	○	●
St George - Premier Care	N/A	✓	✗	●	●	○	●
St George - Quality Care	N/A	✓	✗	○	●	○	●
St George - Essential Care	N/A	✓	✗	○	○	○	●
Westpac - Premier Care	N/A	✓	✗	●	●	○	●
Westpac - Quality Care	N/A	✓	✗	○	●	○	●

your guide to product excellence

discounts may vary

Report Date: September 2011 (All information is correct as at August 2011)

home & contents insurance star ratings 2011 - page 21



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
★★★★							
Westpac - Essential Care	N/A	✓	✗	○	○	○	●
★★★							
1300 Insurance - Home and Contents Insurance Policy	N/A	✗	✗	◐	◐	○	○
1Cover Direct - Vital Home & Contents Insurance	N/A	✓	✗	○	○	○	○
Allianz - SureCoverPlus	10.00%	✗	✗	○	○	○	○
Allianz - SureCover Gold	10.00%	✗	✗	●	●	○	○
Budget Direct - Home and Contents Insurance	N/A	✗	✗	◐	◐	○	○
Catholic Church Insurances Limited - Classic	10.00%	✓	✗	○	●	○	○
HSBC - Classic Home Insurance	N/A	✓	✗	○	●	○	○
nab - National Home Insurance	10.00%	✓	✗	○	●	○	○
Western QBE - Home Cover	10.00%	✗	✗	◐	●	○	○
★							
Allianz - SureCover	10.00%	✗	✗	○	○	○	○
Arab Bank - Allianz Prestige Home Insurance	N/A	✓	✗	●	●	○	○
Catholic Church Insurances Limited - Vital	10.00%	✓	✗	○	○	○	○
nab - National Home Insurance Essentials	10.00%	✓	✗	○	○	○	○

your guide to product excellence

discounts may vary

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home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
★★★★★ outstanding value							
ANZ - ANZ Home Insurance	N/A	✓	✗	●	●	●	●
Commonwealth Bank - CommInsure Home Insurance	10.00%	✓	✓	●	●	●	○
IMB - Secured Home Elite	N/A	✓	✓	●	●	○	●
OnePath - Home Insurance	N/A	✓	✗	●	●	●	●
★★★★★							
AAMI - Home Contents Insurance	\$20.00	✗	✗	●	●	●	○
Australian Unity - Extra care	10.00%	✓	✗	●	●	○	●
Australian Unity - Everyday care	10.00%	✓	✗	●	●	○	●
Bank of Melbourne - Premier Care	N/A	✓	✗	●	●	○	●
Bank of Queensland - Secure Home Elite	N/A	✓	✓	●	●	○	●
Bank of Queensland - Secure Home Extra	N/A	✓	✓	○	●	○	●
BANKSA - Premier Care	N/A	✓	✗	●	●	○	●
HBF - Home Insurance	N/A	✗	✗	○	●	○	●
IMB - Secured Home Extra	N/A	✓	✓	○	●	○	●
MYER - Home Cover Prestige	N/A	✓	✗	●	●	○	○
St George - Premier Care	N/A	✓	✗	●	●	○	●
Westpac - Premier Care	N/A	✓	✗	●	●	○	●
★★★★							
1Cover Direct - Classic Home & Contents Insurance	N/A	✓	✗	●	●	○	○
1Cover Direct - Prestige Home & Contents Insurance	N/A	✓	✗	●	●	○	○
1Cover Direct - Vital Home & Contents Insurance	N/A	✓	✗	○	○	○	○
Allianz - SureCover Gold	10.00%	✗	✗	●	●	○	○
AON - Home Plus Insurance	N/A	✓	✗	○	●	○	○
AON - Blue Ribbon Home Insurance	N/A	✓	✗	●	●	○	○
Australian Unity - Elite care	10.00%	✓	✗	●	●	○	●
Bank of Melbourne - Quality Care	N/A	✓	✗	○	●	○	●
Bank of Melbourne - Essential Care	N/A	✓	✗	○	○	○	●
BANKSA - Quality Care	N/A	✓	✗	○	●	○	●
BANKSA - Essential Care	N/A	✓	✗	○	○	○	●
Bankwest - Secure Home Extra Insurance	N/A	✓	✗	○	●	○	●
Bendigo / Adelaide Bank - Basic Bronze	N/A	✓	✗	○	○	○	○
Bendigo / Adelaide Bank - Silver	N/A	✓	✗	○	●	○	○
Catholic Church Insurances Limited - Prestige	10.00%	✓	✗	●	●	○	○
CGU - Fundamentals Home	N/A	✓	✗	○	○	○	○
CGU - Accidental Damage Home Insurance	N/A	✓	✗	●	●	○	○
CGU - Listed Events Home Insurance	N/A	✓	✗	○	●	○	○
Citibank - Home Cover Prestige	N/A	✗	✓	●	●	○	○
Citibank - Home Cover	N/A	✗	✓	●	●	○	○
Coles - Home Insurance	N/A	✗	✗	●	●	○	●
GIO - Platinum Essential	10.00%	✗	✓	●	●	○	●
GIO - Platinum Essential Plus	10.00%	✗	✓	●	●	○	●
GIO - Classic	10.00%	✗	✓	●	●	○	●
MYER - Home Cover	N/A	✓	✗	●	●	○	○
RAC - Home & Contents	\$35.00	✗	✓	○	●	○	●
Real Insurance - Essential Cover	N/A	✓	✗	●	●	○	●

your guide to product excellence

discounts may vary

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home & contents insurance star ratings 2011 - page 23



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Online discount#	Pay Monthly at No Extra Cost	Nil Excess Avail	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Riverine Flood cover
★★★★							
St George - Quality Care	N/A	✓	✗	○	●	○	●
St George - Essential Care	N/A	✓	✗	○	○	○	●
Westpac - Essential Care	N/A	✓	✗	○	○	○	●
Westpac - Quality Care	N/A	✓	✗	○	●	○	●
★★★							
Allianz - SureCoverPlus	10.00%	✗	✗	○	●	○	○
Allianz - SureCover	10.00%	✗	✗	○	○	○	○
Arab Bank - Allianz Prestige Home Insurance	N/A	✓	✗	●	●	○	○
Bendigo / Adelaide Bank - Gold	N/A	✓	✗	●	●	○	○
Catholic Church Insurances Limited - Classic	10.00%	✓	✗	○	●	○	○
Catholic Church Insurances Limited - Vital	10.00%	✓	✗	○	○	○	○
HSBC - Classic Home Insurance	N/A	✓	✗	○	●	○	○
nab - National Home Insurance	10.00%	✓	✗	○	●	○	○
nab - National Home Insurance Essentials	10.00%	✓	✗	○	○	○	○
Real Insurance - Top Cover	N/A	✓	✗	●	◐	○	●
SGIO - Home Cover	N/A	✗	✗	◐	◐	○	◐
SGIO - Home Cover Plus	N/A	✗	✗	●	●	○	◐
★							
1300 Insurance - Home and Contents Insurance Policy	N/A	✗	✗	◐	◐	○	○
Budget Direct - Home and Contents Insurance	N/A	✗	✗	◐	◐	○	○
Western QBE - Home Cover	10.00%	✗	✗	◐	●	○	○

your guide to product excellence

discounts may vary

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home & contents insurance star ratings 2011 - page 24

SUPERSEDED



home & contents insurance star ratings



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

● standard ○ optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions				
			Contents in Open Air Covered	Accidental Damage	Fusion Cover	Jewellery	
						Maximum*	Item Limit
★★★★★ outstanding value							
Bank of Melbourne - Quality Care	✓	✗	●	○	●	5000	1000
BANKSA - Quality Care	✓	✗	●	○	●	5000	1000
Coles - Home Insurance	✗	✗	●	◐	◐	No Max	1000
IMB - Secured Home Elite	✓	✓	●	●	●	20%	2000
OnePath - Home Insurance	✓	✗	●	◐	●	No max	3000
St George - Quality Care	✓	✗	●	○	●	5000	1000
Westpac - Quality Care	✓	✗	●	○	●	5000	1000
★★★★★							
Australian Unity - Extra care	✓	✗	●	●	●	25%	2500
Bankwest - Secure Home Extra Insurance	✓	✗	●	○	●	20%	2000
Budget Direct - Home and Contents Insurance	✗	✗	●	◐	◐	3000	1000
Catholic Church Insurances Limited - Vital	✓	✗	●	○	○	7500	2000
Commonwealth Bank - CommInsure Home Insurance	✓	✓	●	◐	◐	4000	1000
GIO - Classic	✗	✓	●	◐	◐	4000	1000
IMB - Secured Home Extra	✓	✓	●	○	●	20%	2000
MYER - Home Cover	✓	✗	●	◐	●	No Max	2500
NRMA - Home & Contents	✗	✗	●	◐	◐	2500	2500
Western QBE - Home Cover	✗	✗	●	◐	●	1500	1500
★★★★							
1300 Insurance - Home and Contents Insurance Policy	✗	✗	●	◐	◐	3000	1000
AAMI - Home Contents Insurance	✗	✗	●	●	●	5000	1000
Allianz - SureCoverPlus	✗	✗	●	○	●	7500	2000
Allianz - SureCover	✗	✗	●	○	○	7500	2000
ANZ - ANZ Home Insurance	✓	✗	●	●	●	No max	3000
Australian Unity - Everyday care	✓	✗	●	●	●	25%	1000
Bank of Melbourne - Essential Care	✓	✗	○	○	○	3000	500
Bank of Melbourne - Premier Care	✓	✗	●	●	●	10000	2000
Bank of Queensland - Secure Home Elite	✓	✓	●	●	●	20%	2000
Bank of Queensland - Secure Home Extra	✓	✓	●	○	●	20%	2000
BANKSA - Essential Care	✓	✗	○	○	○	3000	500
BANKSA - Premier Care	✓	✗	●	●	●	10000	2000
Bendigo / Adelaide Bank - Silver	✓	✗	●	○	●	20%	2500
Bendigo / Adelaide Bank - Basic Bronze	✓	✗	●	○	○	2000	1000
Catholic Church Insurances Limited - Classic	✓	✗	●	○	●	7500	2000
CGU - Listed Events Home Insurance	✓	✗	●	○	●	20%	2500
CGU - Fundamentals Home	✓	✗	●	○	○	2000	1000
Citibank - Home Cover Prestige	✗	✓	●	●	●	20%	1750
Citibank - Home Cover	✗	✓	●	◐	●	2500	2500
HSBC - Classic Home Insurance	✓	✗	●	○	●	7500	2000
MYER - Home Cover Prestige	✓	✗	●	●	●	No Max	3000
NRMA - Home Plus	✗	✗	●	●	●	2500	2500
Real Insurance - Essential Cover	✓	✗	●	◐	◐	5000	1000
St George - Premier Care	✓	✗	●	●	●	10000	2000
St George - Essential Care	✓	✗	○	○	○	3000	500
Suncorp - Classic Home & Contents Insurance	✗	✓	●	◐	◐	4000	1000

your guide to product excellence

* % of Sum Insured



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions					
			Contents in Open Air Covered	Accidental Damage	Fusion Cover	Jewellery		
						Maximum*	Item Limit	
★★★★								
Westpac - Premier Care	✓	✗	●	●	●	10000	2000	
Westpac - Essential Care	✓	✗	○	○	○	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	✓	✗	●	○	●	20%	2500	
Australian Unity - Elite care	✓	✗	●	●	●	25%	2500	
Bendigo / Adelaide Bank - Gold	✓	✗	●	●	●	20%	2500	
Catholic Church Insurances Limited - Prestige	✓	✗	●	●	●	20%	2000	
CGU - Accidental Damage Home Insurance	✓	✗	●	●	●	20%	2500	
nab - National Home Insurance	✓	✗	●	○	●	7500	2000	
nab - National Home Insurance Essentials	✓	✗	●	○	○	7500	2000	
Real Insurance - Top Cover	✓	✗	●	●	●	2500	1000	
★								
1Cover Direct - Vital Home & Contents Insurance	✓	✗	●	○	○	7500	2000	
1Cover Direct - Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000	
Arab Bank - Allianz Prestige Home Insurance	✓	✗	●	●	●	20%	2000	

your guide to product excellence

* % of Sum Insured

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home & contents insurance star ratings 2011 - page 2



home & contents insurance star ratings



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

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions				
			Contents in Open Air Covered	Accidental Damage	Fusion Cover	Jewellery	
						Maximum*	Item Limit
★★★★★ outstanding value							
Australian Unity - Everyday care	✓	✗	●	●	●	25%	1000
Bank of Melbourne - Quality Care	✓	✗	●	○	●	5000	1000
BANKSA - Quality Care	✓	✗	●	○	●	5000	1000
Bankwest - Secure Home Extra Insurance	✓	✗	●	○	●	20%	2000
Catholic Church Insurances Limited - Vital	✓	✗	●	○	○	7500	2000
Coles - Home Insurance	✗	✗	●	●	●	No Max	1000
St George - Quality Care	✓	✗	●	○	●	5000	1000
Westpac - Quality Care	✓	✗	●	○	●	5000	1000
★★★★★							
AAMI - Home Contents Insurance	✗	✗	●	●	●	5000	1000
Australian Unity - Extra care	✓	✗	●	●	●	25%	2500
Commonwealth Bank - CommInsure Home Insurance	✓	✓	●	●	●	4000	1000
GIO - Classic	✗	✓	●	●	●	4000	1000
IMB - Secured Home Extra	✓	✓	●	○	●	20%	2000
IMB - Secured Home Elite	✓	✓	●	●	●	20%	2000
MYER - Home Cover	✓	✗	●	●	●	No Max	2500
OnePath - Home Insurance	✓	✗	●	●	●	No max	3000
Western QBE - Home Cover	✗	✗	●	●	●	1500	1500
★★★★							
1300 Insurance - Home and Contents Insurance Policy	✗	✗	●	●	●	3000	1000
Allianz - SureCoverPlus	✗	✗	●	○	●	7500	2000
Allianz - SureCover	✗	✗	●	○	○	7500	2000
ANZ - ANZ Home Insurance	✓	✗	●	●	●	No max	3000
Bank of Melbourne - Premier Care	✓	✗	●	●	●	10000	2000
Bank of Melbourne - Essential Care	✓	✗	○	○	○	3000	500
Bank of Queensland - Secure Home Extra	✓	✓	●	○	●	20%	2000
Bank of Queensland - Secure Home Elite	✓	✓	●	●	●	20%	2000
BANKSA - Essential Care	✓	✗	○	○	○	3000	500
BANKSA - Premier Care	✓	✗	●	●	●	10000	2000
Bendigo / Adelaide Bank - Silver	✓	✗	●	○	●	20%	2500
Bendigo / Adelaide Bank - Basic Bronze	✓	✗	●	○	○	2000	1000
Budget Direct - Home and Contents Insurance	✗	✗	●	●	●	3000	1000
Catholic Church Insurances Limited - Classic	✓	✗	●	○	●	7500	2000
CGU - Listed Events Home Insurance	✓	✗	●	○	●	20%	2500
CGU - Fundamentals Home	✓	✗	●	○	○	2000	1000
Citibank - Home Cover	✗	✓	●	●	●	2500	2500
HSBC - Classic Home Insurance	✓	✗	●	○	●	7500	2000
MYER - Home Cover Prestige	✓	✗	●	●	●	No Max	3000
nab - National Home Insurance	✓	✗	●	○	●	7500	2000
nab - National Home Insurance Essentials	✓	✗	●	○	○	7500	2000
RACV - Home & Contents	✗	✗	●	●	●	1000	1000
Real Insurance - Essential Cover	✓	✗	●	●	●	5000	1000
St George - Premier Care	✓	✗	●	●	●	10000	2000
St George - Essential Care	✓	✗	○	○	○	3000	500
Westpac - Essential Care	✓	✗	○	○	○	3000	500

your guide to product excellence

* % of Sum Insured



home & contents insurance star ratings



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

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions				
			Contents in Open Air Covered	Accidental Damage	Fusion Cover	Jewellery	
						Maximum*	Item Limit
★★★★							
Westpac - Premier Care	✓	✗	●	●	●	10000	2000
★★★							
1Cover Direct - Classic Home & Contents Insurance	✓	✗	●	●	●	7500	2000
Allianz - SureCover Gold	✗	✗	●	●	●	20%	2000
AON - Blue Ribbon Home Insurance	✓	✗	●	●	●	20%	2500
AON - Home Plus Insurance	✓	✗	●	○	●	20%	2500
Arab Bank - Allianz Prestige Home Insurance	✓	✗	●	●	●	20%	2000
Australian Unity - Elite care	✓	✗	●	●	●	25%	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	✗	✓	●	●	●	20%	1750
Real Insurance - Top Cover	✓	✗	●	●	●	2500	1000
★							
1Cover Direct - Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
1Cover Direct - Vital Home & Contents Insurance	✓	✗	●	○	○	7500	2000

your guide to product excellence

* % of Sum Insured

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home & contents insurance star ratings

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



● standard ○ optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions				
			Contents in Open Air Covered	Accidental Damage	Fusion Cover	Jewellery	
						Maximum*	Item Limit
★★★★★ outstanding value							
Australian Unity - Extra care	✓	✗	●	●	●	25%	2500
Bank of Melbourne - Quality Care	✓	✗	●	○	●	5000	1000
BANKSA - Quality Care	✓	✗	●	○	●	5000	1000
Bankwest - Secure Home Extra Insurance	✓	✗	●	○	●	20%	2000
Commonwealth Bank - CommInsure Home Insurance	✓	✓	●	◐	◐	4000	1000
IMB - Secured Home Elite	✓	✓	●	●	●	20%	2000
St George - Quality Care	✓	✗	●	○	●	5000	1000
Westpac - Quality Care	✓	✗	●	○	●	5000	1000
★★★★★							
Australian Unity - Everyday care	✓	✗	●	●	●	25%	1000
Bank of Melbourne - Essential Care	✓	✗	○	○	○	3000	500
BANKSA - Essential Care	✓	✗	○	○	○	3000	500
Citibank - Home Cover	✗	✓	●	◐	●	2500	2500
IMB - Secured Home Extra	✓	✓	●	○	●	20%	2000
MYER - Home Cover	✓	✗	●	◐	●	No Max	2500
NRMA - Home & Contents	✗	✗	●	◐	◐	2500	2500
OnePath - Home Insurance	✓	✗	●	◐	●	No max	3000
St George - Essential Care	✓	✗	○	○	○	3000	500
Suncorp - Classic Home & Contents Insurance	✗	✓	●	◐	◐	4000	1000
Western QBE - Home Cover	✗	✗	●	◐	●	1500	1500
Westpac - Essential Care	✓	✗	○	○	○	3000	500
★★★★							
1300 Insurance - Home and Contents Insurance Policy	✗	✗	●	◐	◐	3000	1000
AAMI - Home Contents Insurance	✗	✗	●	●	●	5000	1000
Allianz - SureCoverPlus	✗	✗	●	○	●	7500	2000
Allianz - SureCover	✗	✗	●	○	○	7500	2000
ANZ - ANZ Home Insurance	✓	✗	●	●	●	No max	3000
Australian Unity - Elite care	✓	✗	●	●	●	25%	2500
Bank of Melbourne - Premier Care	✓	✗	●	●	●	10000	2000
Bank of Queensland - Secure Home Extra	✓	✓	●	○	●	20%	2000
Bank of Queensland - Secure Home Elite	✓	✓	●	●	●	20%	2000
BANKSA - Premier Care	✓	✗	●	●	●	10000	2000
Bendigo / Adelaide Bank - Silver	✓	✗	●	○	●	20%	2500
Bendigo / Adelaide Bank - Basic Bronze	✓	✗	●	○	○	2000	1000
Budget Direct - Home and Contents Insurance	✗	✗	●	◐	◐	3000	1000
Catholic Church Insurances Limited - Classic	✓	✗	●	○	●	7500	2000
Catholic Church Insurances Limited - Vital	✓	✗	●	○	○	7500	2000
CGU - Listed Events Home Insurance	✓	✗	●	○	●	20%	2500
CGU - Fundamentals Home	✓	✗	●	○	○	2000	1000
Citibank - Home Cover Prestige	✗	✓	●	●	●	20%	1750
HSBC - Classic Home Insurance	✓	✗	●	○	●	7500	2000
MYER - Home Cover Prestige	✓	✗	●	●	●	No Max	3000
nab - National Home Insurance	✓	✗	●	○	●	7500	2000
nab - National Home Insurance Essentials	✓	✗	●	○	○	7500	2000
NRMA - Home Plus	✗	✗	●	●	●	2500	2500

your guide to product excellence

* % of Sum Insured

Report Date: September 2011 (All information is correct as at August 2011)

home & contents insurance star ratings 2011 - page 5



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions				
			Contents in Open Air Covered	Accidental Damage	Fusion Cover	Jewellery	
						Maximum*	Item Limit
★★★★							
RACQ - Home & Contents	✗	✓	●	◐	◐	6000	2000
Real Insurance - Essential Cover	✓	✗	●	◐	◐	5000	1000
St George - Premier Care	✓	✗	●	●	●	10000	2000
Westpac - Premier Care	✓	✗	●	●	●	10000	2000
★★★							
1Cover Direct - Classic Home & Contents Insurance	✓	✗	●	●	●	7500	2000
Allianz - SureCover Gold	✗	✗	●	●	●	20%	2000
AON - Blue Ribbon Home Insurance	✓	✗	●	◐	●	20%	2500
AON - Home Plus Insurance	✓	✗	●	◐	●	20%	2500
Arab Bank - Allianz Prestige Home Insurance	✓	✗	●	●	●	20%	2000
Bendigo / Adelaide Bank - Gold	✓	✗	●	●	●	20%	2500
Catholic Church Insurances Limited - Prestige	✓	✗	●	●	●	20%	2000
CGU - Accidental Damage Home Insurance	✓	✗	●	●	●	20%	2500
Coles - Home Insurance	✗	✗	●	◐	◐	No Max	1000
Real Insurance - Top Cover	✓	✗	●	●	◐	2500	1000
★							
1Cover Direct - Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
1Cover Direct - Vital Home & Contents Insurance	✓	✗	●	◐	◐	7500	2000

your guide to product excellence

* % of Sum Insured

Report Date: September 2011 (All information is correct as at August 2011)

home & contents insurance star ratings 2011 - page 6



home & contents insurance star ratings

Contents Insurance - Low Sum Insured

based on \$75,000 contents sum insured



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions				
			Contents in Open Air Covered	Accidental Damage	Fusion Cover	Jewellery	
						Maximum*	Item Limit
★★★★★ outstanding value							
Australian Unity - Everyday care	✓	✗	●	●	●	25%	1000
Australian Unity - Extra care	✓	✗	●	●	●	25%	2500
Catholic Church Insurances Limited - Vital	✓	✗	●	○	○	7500	2000
Coles - Home Insurance	✗	✗	●	●	●	No Max	1000
★★★★★							
Bank of Melbourne - Quality Care	✓	✗	●	○	●	5000	1000
Bankwest - Secure Home Extra Insurance	✓	✗	●	○	●	20%	2000
IMB - Secured Home Elite	✓	✓	●	●	●	20%	2000
IMB - Secured Home Extra	✓	✓	●	○	●	20%	2000
nab - National Home Insurance	✓	✗	●	○	●	7500	2000
nab - National Home Insurance Essentials	✓	✗	●	○	○	7500	2000
SGIC - Home Cover	✗	✗	●	●	●	2500	2500
St George - Quality Care	✓	✗	●	○	●	5000	1000
Western QBE - Home Cover	✗	✗	●	●	●	1500	1500
Westpac - Quality Care	✓	✗	●	○	●	5000	1000
★★★★							
1Cover Direct - Classic Home & Contents Insurance	✓	✗	●	●	●	7500	2000
AAMI - Home Contents Insurance	✗	✗	●	●	●	5000	1000
Allianz - SureCoverPlus	✗	✗	●	○	●	7500	2000
Allianz - SureCover	✗	✗	●	○	○	7500	2000
Australian Unity - Elite care	✓	✗	●	●	●	25%	2500
Bank of Melbourne - Essential Care	✓	✗	○	○	○	3000	500
Bank of Melbourne - Premier Care	✓	✗	●	●	●	10000	2000
Bank of Queensland - Secure Home Elite	✓	✓	●	●	●	20%	2000
Bank of Queensland - Secure Home Extra	✓	✓	●	○	●	20%	2000
BANKSA - Essential Care	✓	✗	○	○	○	3000	500
BANKSA - Premier Care	✓	✗	●	●	●	10000	2000
Bendigo / Adelaide Bank - Silver	✓	✗	●	○	●	20%	2500
Bendigo / Adelaide Bank - Basic Bronze	✓	✗	●	○	○	2000	1000
Catholic Church Insurances Limited - Classic	✓	✗	●	○	●	7500	2000
Catholic Church Insurances Limited - Prestige	✓	✗	●	●	●	20%	2000
CGU - Listed Events Home Insurance	✓	✗	●	○	●	20%	2500
CGU - Fundamentals Home	✓	✗	●	○	○	2000	1000
Citibank - Home Cover	✗	✓	●	●	●	2500	2500
Commonwealth Bank - CommInsure Home Insurance	✓	✓	●	●	●	4000	1000
MYER - Home Cover	✓	✗	●	●	●	No Max	2500
MYER - Home Cover Prestige	✓	✗	●	●	●	No Max	3000
OnePath - Home Insurance	✓	✗	●	●	●	No max	3000
RAA - Home & Contents Insurance	✓	✓	●	●	●	5000	1500
Real Insurance - Essential Cover	✓	✗	●	●	●	5000	1000
SGIC - Home Cover Plus	✗	✗	●	●	●	2500	2500
St George - Premier Care	✓	✗	●	●	●	10000	2000
St George - Essential Care	✓	✗	○	○	○	3000	500
Westpac - Premier Care	✓	✗	●	●	●	10000	2000
Westpac - Essential Care	✓	✗	○	○	○	3000	500

your guide to product excellence

* % of Sum Insured



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions				
			Contents in Open Air Covered	Accidental Damage	Fusion Cover	Jewellery	
						Maximum*	Item Limit
★★							
1300 Insurance - Home and Contents Insurance Policy	✗	✗	●	◐	◐	3000	1000
Allianz - SureCover Gold	✗	✗	●	●	●	20%	2000
AON - Home Plus Insurance	✓	✗	●	◐	●	20%	2500
AON - Blue Ribbon Home Insurance	✓	✗	●	●	●	20%	2500
Arab Bank - Allianz Prestige Home Insurance	✓	✗	●	●	●	20%	2000
Bendigo / Adelaide Bank - Gold	✓	✗	●	●	●	20%	2500
Budget Direct - Home and Contents Insurance	✗	✗	●	◐	◐	3000	1000
CGU - Accidental Damage Home Insurance	✓	✗	●	●	●	20%	2500
Citibank - Home Cover Prestige	✗	✓	●	●	●	20%	1750
Real Insurance - Top Cover	✓	✗	●	●	◐	2500	1000
★							
1Cover Direct - Vital Home & Contents Insurance	✓	✗	●	◐	◐	7500	2000
1Cover Direct - Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000

your guide to product excellence

* % of Sum Insured

Report Date: September 2011 (All information is correct as at August 2011)

home & contents insurance star ratings 2011 - page 8



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions				
			Contents in Open Air Covered	Accidental Damage	Fusion Cover	Jewellery	
						Maximum*	Item Limit
★★★★★ outstanding value							
AAMI - Home Contents Insurance	✗	✗	●	●	●	5000	1000
Australian Unity - Extra care	✓	✗	●	●	●	25%	2500
Catholic Church Insurances Limited - Vital	✓	✗	●	○	○	7500	2000
Commonwealth Bank - CommInsure Home Insurance	✓	✓	●	●	●	4000	1000
★★★★★							
Australian Unity - Everyday care	✓	✗	●	●	●	25%	1000
Bank of Melbourne - Quality Care	✓	✗	●	○	●	5000	1000
BANKSA - Quality Care	✓	✗	●	○	●	5000	1000
Budget Direct - Home and Contents Insurance	✗	✗	●	●	●	3000	1000
Citibank - Home Cover	✗	✓	●	●	●	2500	2500
Coles - Home Insurance	✗	✗	●	●	●	No Max	1000
MYER - Home Cover	✓	✗	●	●	●	No Max	2500
NRMA - Home Plus	✗	✗	●	●	●	2500	2500
NRMA - Home & Contents	✗	✗	●	●	●	2500	2500
OnePath - Home Insurance	✓	✗	●	●	●	No max	3000
St George - Quality Care	✓	✗	●	○	●	5000	1000
Western QBE - Home Cover	✗	✗	●	●	●	1500	1500
Westpac - Quality Care	✓	✗	●	○	●	5000	1000
★★★★							
1300 Insurance - Home and Contents Insurance Policy	✗	✗	●	●	●	3000	1000
1Cover Direct - Classic Home & Contents Insurance	✓	✗	●	●	●	7500	2000
Allianz - SureCoverPlus	✗	✗	●	○	●	7500	2000
Allianz - SureCover	✗	✗	●	○	○	7500	2000
ANZ - ANZ Home Insurance	✓	✗	●	●	●	No max	3000
AON - Home Plus Insurance	✓	✗	●	○	●	20%	2500
Australian Unity - Elite care	✓	✗	●	●	●	25%	2500
Bank of Melbourne - Essential Care	✓	✗	○	○	○	3000	500
Bank of Melbourne - Premier Care	✓	✗	●	●	●	10000	2000
BANKSA - Premier Care	✓	✗	●	●	●	10000	2000
BANKSA - Essential Care	✓	✗	○	○	○	3000	500
Bankwest - Secure Home Extra Insurance	✓	✗	●	○	●	20%	2000
Bendigo / Adelaide Bank - Silver	✓	✗	●	○	●	20%	2500
Bendigo / Adelaide Bank - Basic Bronze	✓	✗	●	○	○	2000	1000
Catholic Church Insurances Limited - Classic	✓	✗	●	○	●	7500	2000
CGU - Listed Events Home Insurance	✓	✗	●	○	●	20%	2500
CGU - Fundamentals Home	✓	✗	●	○	○	2000	1000
HSBC - Classic Home Insurance	✓	✗	●	○	●	7500	2000
IMB - Secured Home Extra	✓	✓	●	○	●	20%	2000
IMB - Secured Home Elite	✓	✓	●	●	●	20%	2000
MYER - Home Cover Prestige	✓	✗	●	●	●	No Max	3000
nab - National Home Insurance	✓	✗	●	○	●	7500	2000
nab - National Home Insurance Essentials	✓	✗	●	○	○	7500	2000
St George - Premier Care	✓	✗	●	●	●	10000	2000
St George - Essential Care	✓	✗	○	○	○	3000	500
Westpac - Essential Care	✓	✗	○	○	○	3000	500

your guide to product excellence

* % of Sum Insured



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions				
			Contents in Open Air Covered	Accidental Damage	Fusion Cover	Jewellery	
						Maximum*	Item Limit
★★★★							
Westpac - Premier Care	✓	✗	●	●	●	10000	2000
★★★							
Allianz - SureCover Gold	✗	✗	●	●	●	20%	2000
AON - Blue Ribbon Home Insurance	✓	✗	●	●	●	20%	2500
Arab Bank - Allianz Prestige Home Insurance	✓	✗	●	●	●	20%	2000
Bank of Queensland - Secure Home Elite	✓	✓	●	●	●	20%	2000
Bank of Queensland - Secure Home Extra	✓	✓	●	○	●	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	✗	✓	●	●	●	20%	1750
Real Insurance - Essential Cover	✓	✗	●	◐	◐	5000	1000
Real Insurance - Top Cover	✓	✗	●	●	◐	2500	1000
★							
1Cover Direct - Vital Home & Contents Insurance	✓	✗	●	○	○	7500	2000
1Cover Direct - Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000

your guide to product excellence

* % of Sum Insured



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

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

your guide to product excellence

* % of Sum Insured



home & contents insurance star ratings

Contents Insurance - Low Sum Insured

based on \$75,000 contents sum insured



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions					
			Contents in Open Air Covered	Accidental Damage	Fusion Cover	Jewellery		
						Maximum*	Item Limit	
★★★								
St George - Essential Care	✓	✗	○	○	○	3000	500	
St George - Premier Care	✓	✗	●	●	●	10000	2000	
Westpac - Essential Care	✓	✗	○	○	○	3000	500	
Westpac - Premier Care	✓	✗	●	●	●	10000	2000	
★★								
1300 Insurance - Home and Contents Insurance Policy	✗	✗	●	◐	◐	3000	1000	
1Cover 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	✗	✓	●	●	●	20%	1750	
HBF - Home Insurance	✗	✗	●	○	●	3000	1000	
nab - National Home Insurance Essentials	✓	✗	●	○	○	7500	2000	
nab - National Home Insurance	✓	✗	●	○	●	7500	2000	
SGIO - Home Cover Plus	✗	✗	●	●	●	2500	2500	
★								
1Cover Direct - Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000	
1Cover Direct - Vital Home & Contents Insurance	✓	✗	●	○	○	7500	2000	

your guide to product excellence

* % of Sum Insured

Report Date: September 2011 (All information is correct as at August 2011)

home & contents insurance star ratings 2011 - page 12



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions				
			Contents in Open Air Covered	Accidental Damage	Fusion Cover	Jewellery	
						Maximum*	Item Limit
★★★★★ outstanding value							
Bank of Melbourne - Quality Care	✓	✗	●	○	●	5000	1000
BANKSA - Quality Care	✓	✗	●	○	●	5000	1000
Coles - Home Insurance	✗	✗	●	●	●	No Max	1000
NRMA - Home & Contents	✗	✗	●	●	●	2500	2500
St George - Quality Care	✓	✗	●	○	●	5000	1000
Westpac - Quality Care	✓	✗	●	○	●	5000	1000
★★★★★							
Australian Unity - Everyday care	✓	✗	●	●	●	25%	1000
Australian Unity - Extra care	✓	✗	●	●	●	25%	2500
Bank of Melbourne - Essential Care	✓	✗	○	○	○	3000	500
BANKSA - Essential Care	✓	✗	○	○	○	3000	500
Bankwest - Secure Home Extra Insurance	✓	✗	●	○	●	20%	2000
Bendigo / Adelaide Bank - Basic Bronze	✓	✗	●	○	○	2000	1000
GIO - Classic	✗	✓	●	●	●	4000	1000
IMB - Secured Home Extra	✓	✓	●	○	●	20%	2000
OnePath - Home Insurance	✓	✗	●	●	●	No max	3000
St George - Essential Care	✓	✗	○	○	○	3000	500
Westpac - Essential Care	✓	✗	○	○	○	3000	500
★★★★							
1300 Insurance - Home and Contents Insurance Policy	✗	✗	●	●	●	3000	1000
1Cover Direct - Classic Home & Contents Insurance	✓	✗	●	●	●	7500	2000
AAMI - Home Contents Insurance	✗	✗	●	●	●	5000	1000
Allianz - SureCoverPlus	✗	✗	●	○	●	7500	2000
Allianz - SureCover	✗	✗	●	○	○	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	✓	✓	●	○	●	20%	2000
Bank of Queensland - Secure Home Elite	✓	✓	●	●	●	20%	2000
BANKSA - Premier Care	✓	✗	●	●	●	10000	2000
Bendigo / Adelaide Bank - Silver	✓	✗	●	○	●	20%	2500
Budget Direct - Home and Contents Insurance	✗	✗	●	●	●	3000	1000
Catholic Church Insurances Limited - Classic	✓	✗	●	○	●	7500	2000
Catholic Church Insurances Limited - Vital	✓	✗	●	○	○	7500	2000
CGU - Listed Events Home Insurance	✓	✗	●	○	●	20%	2500
CGU - Fundamentals Home	✓	✗	●	○	○	2000	1000
Commonwealth Bank - CommInsure Home Insurance	✓	✓	●	●	●	4000	1000
GIO - Platinum Essential Plus	✗	✓	●	●	●	40000	10000
GIO - Platinum Essential	✗	✓	●	●	●	20000	5000
HSBC - Classic Home Insurance	✓	✗	●	○	●	7500	2000
MYER - Home Cover	✓	✗	●	●	●	No Max	2500
MYER - Home Cover Prestige	✓	✗	●	●	●	No Max	3000
nab - National Home Insurance	✓	✗	●	○	●	7500	2000
nab - National Home Insurance Essentials	✓	✗	●	○	○	7500	2000
NRMA - Home Plus	✗	✗	●	●	●	2500	2500

your guide to product excellence

* % of Sum Insured



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions					
			Contents in Open Air Covered	Accidental Damage	Fusion Cover	Jewellery		
						Maximum*	Item Limit	
★★★								
St George - Premier Care	✓	✗	●	●	●	10000	2000	
Suncorp - Classic Home & Contents Insurance	✗	✓	●	◐	◐	4000	1000	
Westpac - Premier Care	✓	✗	●	●	●	10000	2000	
★★								
1Cover Direct - Vital Home & Contents Insurance	✓	✗	●	○	○	7500	2000	
Allianz - SureCover Gold	✗	✗	●	●	●	20%	2000	
AON - Blue Ribbon Home Insurance	✓	✗	●	●	●	20%	2500	
AON - Home Plus Insurance	✓	✗	●	◐	●	20%	2500	
Australian Unity - Elite care	✓	✗	●	●	●	25%	2500	
Bendigo / Adelaide Bank - Gold	✓	✗	●	●	●	20%	2500	
Catholic Church Insurances Limited - Prestige	✓	✗	●	●	●	20%	2000	
CGU - Accidental Damage Home Insurance	✓	✗	●	●	●	20%	2500	
Citibank - Home Cover	✗	✓	●	◐	●	2500	2500	
IMB - Secured Home Elite	✓	✓	●	●	●	20%	2000	
★								
1Cover Direct - Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000	
Citibank - Home Cover Prestige	✗	✓	●	●	●	20%	1750	
Suncorp - Platinum Essential Home & Contents	✗	✓	●	●	●	40000	10000	
Suncorp - Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000	

your guide to product excellence

* % of Sum Insured

Report Date: September 2011 (All information is correct as at August 2011)

home & contents insurance star ratings 2011 - page 14



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions				
			Contents in Open Air Covered	Accidental Damage	Fusion Cover	Jewellery	
						Maximum*	Item Limit
★★★★★ outstanding value							
Australian Unity - Extra care	✓	✗	●	●	●	25%	2500
Australian Unity - Everyday care	✓	✗	●	●	●	25%	1000
Bank of Melbourne - Essential Care	✓	✗	○	○	○	3000	500
Bank of Melbourne - Quality Care	✓	✗	●	○	●	5000	1000
BANKSA - Essential Care	✓	✗	○	○	○	3000	500
BANKSA - Quality Care	✓	✗	●	○	●	5000	1000
IMB - Secured Home Extra	✓	✓	●	○	●	20%	2000
St George - Essential Care	✓	✗	○	○	○	3000	500
St George - Quality Care	✓	✗	●	○	●	5000	1000
Westpac - Quality Care	✓	✗	●	○	●	5000	1000
Westpac - Essential Care	✓	✗	○	○	○	3000	500
★★★★★							
AAMI - Home Contents Insurance	✗	✗	●	●	●	5000	1000
Allianz - SureCover	✗	✗	●	○	○	7500	2000
Allianz - SureCoverPlus	✗	✗	●	○	●	7500	2000
Bankwest - Secure Home Extra Insurance	✓	✗	●	○	●	20%	2000
Bendigo / Adelaide Bank - Basic Bronze	✓	✗	●	○	○	2000	1000
Catholic Church Insurances Limited - Vital	✓	✗	●	○	○	7500	2000
Coles - Home Insurance	✗	✗	●	●	●	No Max	1000
Commonwealth Bank - CommInsure Home Insurance	✓	✓	●	●	●	4000	1000
HSBC - Classic Home Insurance	✓	✗	●	○	●	7500	2000
IMB - Secured Home Elite	✓	✓	●	●	●	20%	2000
★★★★							
1Cover Direct - Classic Home & Contents Insurance	✓	✗	●	●	●	7500	2000
1Cover Direct - Vital Home & Contents Insurance	✓	✗	●	○	○	7500	2000
Allianz - SureCover Gold	✗	✗	●	●	●	20%	2000
ANZ - ANZ Home Insurance	✓	✗	●	●	●	No max	3000
Arab Bank - Allianz Prestige Home Insurance	✓	✗	●	●	●	20%	2000
Australian Unity - Elite care	✓	✗	●	●	●	25%	2500
Bank of Melbourne - Premier Care	✓	✗	●	●	●	10000	2000
Bank of Queensland - Secure Home Extra	✓	✓	●	○	●	20%	2000
Bank of Queensland - Secure Home Elite	✓	✓	●	●	●	20%	2000
BANKSA - Premier Care	✓	✗	●	●	●	10000	2000
Bendigo / Adelaide Bank - Silver	✓	✗	●	○	●	20%	2500
Catholic Church Insurances Limited - Classic	✓	✗	●	○	●	7500	2000
CGU - Listed Events Home Insurance	✓	✗	●	○	●	20%	2500
CGU - Fundamentals Home	✓	✗	●	○	○	2000	1000
MYER - Home Cover	✓	✗	●	●	●	No Max	2500
MYER - Home Cover Prestige	✓	✗	●	●	●	No Max	3000
nab - National Home Insurance	✓	✗	●	○	●	7500	2000
nab - National Home Insurance Essentials	✓	✗	●	○	○	7500	2000
OnePath - Home Insurance	✓	✗	●	●	●	No max	3000
St George - Premier Care	✓	✗	●	●	●	10000	2000
Westpac - Premier Care	✓	✗	●	●	●	10000	2000

your guide to product excellence

* % of Sum Insured



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions				
			Contents in Open Air Covered	Accidental Damage	Fusion Cover	Jewellery	
						Maximum*	Item Limit
★★							
AON - Blue Ribbon Home Insurance	✓	✗	●	●	●	20%	2500
AON - Home Plus Insurance	✓	✗	●	○	●	20%	2500
Bendigo / Adelaide Bank - Gold	✓	✗	●	●	●	20%	2500
Budget Direct - Home and Contents Insurance	✗	✗	●	◐	◐	3000	1000
Catholic Church Insurances Limited - Prestige	✓	✗	●	●	●	20%	2000
CGU - Accidental Damage Home Insurance	✓	✗	●	●	●	20%	2500
Citibank - Home Cover	✗	✓	●	◐	●	2500	2500
GIO - Platinum Essential Plus	✗	✓	●	●	●	40000	10000
GIO - Platinum Essential	✗	✓	●	●	●	20000	5000
GIO - Classic	✗	✓	●	◐	◐	4000	1000
★							
1300 Insurance - Home and Contents Insurance Policy	✗	✗	●	◐	◐	3000	1000
1Cover Direct - Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Citibank - Home Cover Prestige	✗	✓	●	●	●	20%	1750
RACV - Home & Contents	✗	✗	●	◐	◐	1000	1000

your guide to product excellence

* % of Sum Insured

Report Date: September 2011 (All information is correct as at August 2011)

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home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions				
			Contents in Open Air Covered	Accidental Damage	Fusion Cover	Jewellery	
						Maximum*	Item Limit
★★★★★ outstanding value							
Australian Unity - Extra care	✓	✗	●	●	●	25%	2500
Australian Unity - Everyday care	✓	✗	●	●	●	25%	1000
Bank of Melbourne - Quality Care	✓	✗	●	○	●	5000	1000
Bank of Melbourne - Essential Care	✓	✗	○	○	○	3000	500
BANKSA - Essential Care	✓	✗	○	○	○	3000	500
BANKSA - Quality Care	✓	✗	●	○	●	5000	1000
St George - Quality Care	✓	✗	●	○	●	5000	1000
St George - Essential Care	✓	✗	○	○	○	3000	500
Suncorp - Classic Home & Contents Insurance	✗	✓	●	●	●	4000	1000
Westpac - Quality Care	✓	✗	●	○	●	5000	1000
Westpac - Essential Care	✓	✗	○	○	○	3000	500
★★★★★							
Bank of Melbourne - Premier Care	✓	✗	●	●	●	10000	2000
BANKSA - Premier Care	✓	✗	●	●	●	10000	2000
Bankwest - Secure Home Extra Insurance	✓	✗	●	○	●	20%	2000
Bendigo / Adelaide Bank - Basic Bronze	✓	✗	●	○	○	2000	1000
Commonwealth Bank - CommInsure Home Insurance	✓	✓	●	●	●	4000	1000
IMB - Secured Home Extra	✓	✓	●	○	●	20%	2000
MYER - Home Cover	✓	✗	●	●	●	No Max	2500
NRMA - Home & Contents	✗	✗	●	●	●	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	✗	✗	●	●	●	3000	1000
AAMI - Home Contents Insurance	✗	✗	●	●	●	5000	1000
Allianz - SureCoverPlus	✗	✗	●	○	●	7500	2000
ANZ - ANZ Home Insurance	✓	✗	●	●	●	No max	3000
Arab Bank - Allianz Prestige Home Insurance	✓	✗	●	●	●	20%	2000
Australian Unity - Elite care	✓	✗	●	●	●	25%	2500
Bank of Queensland - Secure Home Elite	✓	✓	●	●	●	20%	2000
Bank of Queensland - Secure Home Extra	✓	✓	●	○	●	20%	2000
Bendigo / Adelaide Bank - Silver	✓	✗	●	○	●	20%	2500
Bendigo / Adelaide Bank - Gold	✓	✗	●	●	●	20%	2500
Budget Direct - Home and Contents Insurance	✗	✗	●	●	●	3000	1000
Catholic Church Insurances Limited - Classic	✓	✗	●	○	●	7500	2000
CGU - Listed Events Home Insurance	✓	✗	●	○	●	20%	2500
CGU - Accidental Damage Home Insurance	✓	✗	●	●	●	20%	2500
CGU - Fundamentals Home	✓	✗	●	○	○	2000	1000
Citibank - Home Cover Prestige	✗	✓	●	●	●	20%	1750
Citibank - Home Cover	✗	✓	●	●	●	2500	2500
Coles - Home Insurance	✗	✗	●	●	●	No Max	1000
IMB - Secured Home Elite	✓	✓	●	●	●	20%	2000
MYER - Home Cover Prestige	✓	✗	●	●	●	No Max	3000
nab - National Home Insurance	✓	✗	●	○	●	7500	2000

your guide to product excellence

* % of Sum Insured



home & contents insurance star ratings

Contents Insurance - High Sum Insured

based on \$150,000 contents sum insured



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions				
			Contents in Open Air Covered	Accidental Damage	Fusion Cover	Jewellery	
						Maximum*	Item Limit
★★★★							
NRMA - Home Plus	✗	✗	●	●	●	2500	2500
RACQ - Home & Contents	✗	✓	●	◐	◐	6000	2000
Suncorp - Platinum Essential Home & Contents	✗	✓	●	●	●	20000	5000
Suncorp - Platinum Essential Home & Contents	✗	✓	●	●	●	40000	10000
★★★							
1Cover Direct - Classic Home & Contents Insurance	✓	✗	●	●	●	7500	2000
Allianz - SureCover	✗	✗	●	○	○	7500	2000
Allianz - SureCover Gold	✗	✗	●	●	●	20%	2000
AON - Home Plus Insurance	✓	✗	●	○	●	20%	2500
AON - Blue Ribbon Home Insurance	✓	✗	●	●	●	20%	2500
Catholic Church Insurances Limited - Vital	✓	✗	●	○	○	7500	2000
Catholic Church Insurances Limited - Prestige	✓	✗	●	●	●	20%	2000
HSBC - Classic Home Insurance	✓	✗	●	○	●	7500	2000
nab - National Home Insurance Essentials	✓	✗	●	○	○	7500	2000
★							
1Cover Direct - Vital Home & Contents Insurance	✓	✗	●	○	○	7500	2000
1Cover Direct - Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000

your guide to product excellence

* % of Sum Insured

Report Date: September 2011 (All information is correct as at August 2011)

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home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions				
			Contents in Open Air Covered	Accidental Damage	Fusion Cover	Jewellery	
						Maximum*	Item Limit
★★★★★ outstanding value							
Australian Unity - Extra care	✓	✗	●	●	●	25%	2500
Australian Unity - Everyday care	✓	✗	●	●	●	25%	1000
Bank of Melbourne - Quality Care	✓	✗	●	○	●	5000	1000
RAA - Home & Contents Insurance	✓	✓	●	◐	●	5000	1500
St George - Quality Care	✓	✗	●	○	●	5000	1000
Westpac - Quality Care	✓	✗	●	○	●	5000	1000
★★★★★							
Bank of Melbourne - Essential Care	✓	✗	○	○	○	3000	500
Bankwest - Secure Home Extra Insurance	✓	✗	●	○	●	20%	2000
Coles - Home Insurance	✗	✗	●	◐	◐	No Max	1000
HSBC - Classic Home Insurance	✓	✗	●	○	●	7500	2000
IMB - Secured Home Extra	✓	✓	●	○	●	20%	2000
nab - National Home Insurance Essentials	✓	✗	●	○	○	7500	2000
St George - Essential Care	✓	✗	○	○	○	3000	500
Westpac - Essential Care	✓	✗	○	○	○	3000	500
★★★★							
1Cover Direct - Classic Home & Contents Insurance	✓	✗	●	●	●	7500	2000
1Cover Direct - Vital Home & Contents Insurance	✓	✗	●	○	○	7500	2000
Allianz - SureCoverPlus	✗	✗	●	○	●	7500	2000
Allianz - SureCover Gold	✗	✗	●	●	●	20%	2000
Allianz - SureCover	✗	✗	●	○	○	7500	2000
ANZ - ANZ Home Insurance	✓	✗	●	●	●	No max	3000
Arab Bank - Allianz Prestige Home Insurance	✓	✗	●	●	●	20%	2000
Australian Unity - Elite care	✓	✗	●	●	●	25%	2500
Bank of Melbourne - Premier Care	✓	✗	●	●	●	10000	2000
Bank of Queensland - Secure Home Extra	✓	✓	●	○	●	20%	2000
Bank of Queensland - Secure Home Elite	✓	✓	●	●	●	20%	2000
BANKSA - Premier Care	✓	✗	●	●	●	10000	2000
Bendigo / Adelaide Bank - Silver	✓	✗	●	○	●	20%	2500
Bendigo / Adelaide Bank - Basic Bronze	✓	✗	●	○	○	2000	1000
Catholic Church Insurances Limited - Classic	✓	✗	●	○	●	7500	2000
Catholic Church Insurances Limited - Vital	✓	✗	●	○	○	7500	2000
CGU - Listed Events Home Insurance	✓	✗	●	○	●	20%	2500
CGU - Fundamentals Home	✓	✗	●	○	○	2000	1000
Commonwealth Bank - CommInsure Home Insurance	✓	✓	●	◐	◐	4000	1000
IMB - Secured Home Elite	✓	✓	●	●	●	20%	2000
MYER - Home Cover	✓	✗	●	◐	●	No Max	2500
MYER - Home Cover Prestige	✓	✗	●	●	●	No Max	3000
nab - National Home Insurance	✓	✗	●	○	●	7500	2000
OnePath - Home Insurance	✓	✗	●	◐	●	No max	3000
SGIC - Home Cover	✗	✗	●	◐	◐	2500	2500
St George - Premier Care	✓	✗	●	●	●	10000	2000
Westpac - Premier Care	✓	✗	●	●	●	10000	2000

your guide to product excellence

* % of Sum Insured



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions				
			Contents in Open Air Covered	Accidental Damage	Fusion Cover	Jewellery	
						Maximum*	Item Limit
★★★							
1300 Insurance - Home and Contents Insurance Policy	✗	✗	●	◐	◐	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	✓	✗	●	●	●	20%	2000
CGU - Accidental Damage Home Insurance	✓	✗	●	●	●	20%	2500
Citibank - Home Cover Prestige	✗	✓	●	●	●	20%	1750
Citibank - Home Cover	✗	✓	●	◐	●	2500	2500
SGIC - Home Cover Plus	✗	✗	●	●	●	2500	2500
★							
1Cover Direct - Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
AON - Home Plus Insurance	✓	✗	●	○	●	20%	2500

your guide to product excellence

* % of Sum Insured

Report Date: September 2011 (All information is correct as at August 2011)

home & contents insurance star ratings 2011 - page 20



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions					Jewellery	
			Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum*	Item Limit		
★★★★★ outstanding value									
AAMI - Home Contents Insurance	✗	✗	●	●	●	5000	1000		
Australian Unity - Extra care	✓	✗	●	●	●	25%	2500		
Bank of Melbourne - Quality Care	✓	✗	●	○	●	5000	1000		
Bank of Melbourne - Essential Care	✓	✗	○	○	○	3000	500		
BANKSA - Quality Care	✓	✗	●	○	●	5000	1000		
BANKSA - Essential Care	✓	✗	○	○	○	3000	500		
Commonwealth Bank - CommInsure Home Insurance	✓	✓	●	●	●	4000	1000		
St George - Essential Care	✓	✗	○	○	○	3000	500		
St George - Quality Care	✓	✗	●	○	●	5000	1000		
Westpac - Essential Care	✓	✗	○	○	○	3000	500		
Westpac - Quality Care	✓	✗	●	○	●	5000	1000		
★★★★★									
Allianz - SureCoverPlus	✗	✗	●	○	●	7500	2000		
Australian Unity - Everyday care	✓	✗	●	●	●	25%	1000		
Bank of Melbourne - Premier Care	✓	✗	●	●	●	10000	2000		
BANKSA - Premier Care	✓	✗	●	●	●	10000	2000		
Bendigo / Adelaide Bank - Basic Bronze	✓	✗	●	○	○	2000	1000		
Catholic Church Insurances Limited - Vital	✓	✗	●	○	○	7500	2000		
CGU - Fundamentals Home	✓	✗	●	○	○	2000	1000		
HSBC - Classic Home Insurance	✓	✗	●	○	●	7500	2000		
NRMA - Home & Contents	✗	✗	●	●	●	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	✗	✗	●	●	●	3000	1000		
1Cover Direct - Classic Home & Contents Insurance	✓	✗	●	●	●	7500	2000		
1Cover Direct - Vital Home & Contents Insurance	✓	✗	●	○	○	7500	2000		
Allianz - SureCover Gold	✗	✗	●	●	●	20%	2000		
Allianz - SureCover	✗	✗	●	○	○	7500	2000		
ANZ - ANZ Home Insurance	✓	✗	●	●	●	No max	3000		
AON - Home Plus Insurance	✓	✗	●	○	●	20%	2500		
Arab Bank - Allianz Prestige Home Insurance	✓	✗	●	●	●	20%	2000		
Bankwest - Secure Home Extra Insurance	✓	✗	●	○	●	20%	2000		
Bendigo / Adelaide Bank - Silver	✓	✗	●	○	●	20%	2500		
Budget Direct - Home and Contents Insurance	✗	✗	●	●	●	3000	1000		
Catholic Church Insurances Limited - Classic	✓	✗	●	○	●	7500	2000		
CGU - Listed Events Home Insurance	✓	✗	●	○	●	20%	2500		
Coles - Home Insurance	✗	✗	●	●	●	No Max	1000		
IMB - Secured Home Extra	✓	✓	●	○	●	20%	2000		
IMB - Secured Home Elite	✓	✓	●	●	●	20%	2000		
MYER - Home Cover Prestige	✓	✗	●	●	●	No Max	3000		
MYER - Home Cover	✓	✗	●	●	●	No Max	2500		
nab - National Home Insurance	✓	✗	●	○	●	7500	2000		
nab - National Home Insurance Essentials	✓	✗	●	○	○	7500	2000		

your guide to product excellence

* % of Sum Insured



home & contents insurance star ratings

Contents Insurance - High Sum Insured

based on \$150,000 contents sum insured



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions					
			Contents in Open Air Covered	Accidental Damage	Fusion Cover	Jewellery		
						Maximum*	Item Limit	
★★★★								
NRMA - Home Plus	✗	✗	●	●	●	2500	2500	
★★★								
AON - Blue Ribbon Home Insurance	✓	✗	●	●	●	20%	2500	
Australian Unity - Elite care	✓	✗	●	●	●	25%	2500	
Bank of Queensland - Secure Home Elite	✓	✓	●	●	●	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	✗	✓	●	○	●	2500	2500	
Citibank - Home Cover Prestige	✗	✓	●	●	●	20%	1750	
★								
1Cover Direct - Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000	
Bank of Queensland - Secure Home Extra	✓	✓	●	○	●	20%	2000	

your guide to product excellence

* % of Sum Insured

Report Date: September 2011 (All information is correct as at August 2011)

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home & contents insurance star ratings

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



● standard ○ optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions				
			Contents in Open Air Covered	Accidental Damage	Fusion Cover	Jewellery	
						Maximum*	Item Limit
★★★★★ outstanding value							
Australian Unity - Extra care	✓	✗	●	●	●	25%	2500
Bank of Melbourne - Quality Care	✓	✗	●	○	●	5000	1000
BANKSA - Quality Care	✓	✗	●	○	●	5000	1000
GIO - Classic	✗	✓	●	◐	◐	4000	1000
RAC - Home & Contents	✗	✓	●	○	●	3000	3000
St George - Quality Care	✓	✗	●	○	●	5000	1000
Westpac - Quality Care	✓	✗	●	○	●	5000	1000
★★★★★							
AAMI - Home Contents Insurance	✗	✗	●	●	●	5000	1000
Australian Unity - Everyday care	✓	✗	●	●	●	25%	1000
Bank of Melbourne - Essential Care	✓	✗	○	○	○	3000	500
BANKSA - Essential Care	✓	✗	○	○	○	3000	500
Bankwest - Secure Home Extra Insurance	✓	✗	●	○	●	20%	2000
Coles - Home Insurance	✗	✗	●	◐	◐	No Max	1000
IMB - Secured Home Extra	✓	✓	●	○	●	20%	2000
OnePath - Home Insurance	✓	✗	●	◐	●	No max	3000
St George - Essential Care	✓	✗	○	○	○	3000	500
Westpac - Essential Care	✓	✗	○	○	○	3000	500
★★★★							
1Cover Direct - Classic Home & Contents Insurance	✓	✗	●	●	●	7500	2000
1Cover Direct - Vital Home & Contents Insurance	✓	✗	●	○	○	7500	2000
Allianz - SureCoverPlus	✗	✗	●	○	●	7500	2000
Allianz - SureCover	✗	✗	●	○	○	7500	2000
ANZ - ANZ Home Insurance	✓	✗	●	●	●	No max	3000
AON - Home Plus Insurance	✓	✗	●	○	●	20%	2500
Arab Bank - Allianz Prestige Home Insurance	✓	✗	●	●	●	20%	2000
Bank of Melbourne - Premier Care	✓	✗	●	●	●	10000	2000
Bank of Queensland - Secure Home Elite	✓	✓	●	●	●	20%	2000
Bank of Queensland - Secure Home Extra	✓	✓	●	○	●	20%	2000
BANKSA - Premier Care	✓	✗	●	●	●	10000	2000
Bendigo / Adelaide Bank - Silver	✓	✗	●	○	●	20%	2500
Bendigo / Adelaide Bank - Basic Bronze	✓	✗	●	○	○	2000	1000
Catholic Church Insurances Limited - Vital	✓	✗	●	○	○	7500	2000
CGU - Listed Events Home Insurance	✓	✗	●	○	●	20%	2500
CGU - Fundamentals Home	✓	✗	●	○	○	2000	1000
Citibank - Home Cover	✗	✓	●	◐	●	2500	2500
Commonwealth Bank - CommInsure Home Insurance	✓	✓	●	◐	◐	4000	1000
GIO - Platinum Essential Plus	✗	✓	●	●	●	40000	10000
GIO - Platinum Essential	✗	✓	●	●	●	20000	5000
HSBC - Classic Home Insurance	✓	✗	●	○	●	7500	2000
IMB - Secured Home Elite	✓	✓	●	●	●	20%	2000
MYER - Home Cover	✓	✗	●	◐	●	No Max	2500
nab - National Home Insurance	✓	✗	●	○	●	7500	2000
nab - National Home Insurance Essentials	✓	✗	●	○	○	7500	2000
SGIO - Home Cover	✗	✗	●	◐	◐	2500	2500

your guide to product excellence

* % of Sum Insured



home & contents insurance star ratings

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Contents Inclusions				
			Contents in Open Air Covered	Accidental Damage	Fusion Cover	Jewellery	
						Maximum*	Item Limit
★★★★							
St George - Premier Care	✓	✗	●	●	●	10000	2000
Westpac - Premier Care	✓	✗	●	●	●	10000	2000
★★★							
Allianz - SureCover Gold	✗	✗	●	●	●	20%	2000
AON - Blue Ribbon Home Insurance	✓	✗	●	●	●	20%	2500
Australian Unity - Elite care	✓	✗	●	●	●	25%	2500
Bendigo / Adelaide Bank - Gold	✓	✗	●	●	●	20%	2500
Budget Direct - Home and Contents Insurance	✗	✗	●	●	●	3000	1000
Catholic Church Insurances Limited - Classic	✓	✗	●	●	●	7500	2000
CGU - Accidental Damage Home Insurance	✓	✗	●	●	●	20%	2500
Citibank - Home Cover Prestige	✗	✓	●	●	●	20%	1750
MYER - Home Cover Prestige	✓	✗	●	●	●	No Max	3000
★							
1300 Insurance - Home and Contents Insurance Policy	✗	✗	●	●	●	3000	1000
1Cover Direct - Prestige Home & Contents Insurance	✓	✗	●	●	●	20%	2000
Catholic Church Insurances Limited - Prestige	✓	✗	●	●	●	20%	2000
SGIO - Home Cover Plus	✗	✗	●	●	●	2500	2500

your guide to product excellence

* % of Sum Insured

Report Date: September 2011 (All information is correct as at August 2011)

home & contents insurance star ratings 2011 - page 24

SUPERSEDED



home & contents insurance star ratings

Home & Contents Insurance - Low Sum Insured

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum*	Item Limit
★★★★★ outstanding value									
Coles - Home Insurance	●	✗	✓	N/A	●	●	●	No Max	1000
Commonwealth Bank - CommInsure Home Insurance	●	✓	✓	10.00%	○	●	●	4000	1000
IMB - Secured Home Elite	●	✓	✓	N/A	●	●	●	20%	2000
IMB - Secured Home Extra	●	✓	✓	N/A	●	○	●	20%	2000
★★★★★									
AAMI - Home Contents Insurance	●	✗	✗	\$20.00	○	●	●	5000	1000
ANZ - ANZ Home Insurance	●	✓	✓	N/A	●	●	●	No max	3000
Australian Unity - Extra care	●	✓	✓	10.00%	●	●	●	25%	2500
Bank of Melbourne - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
BANKSA - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Bankwest - Secure Home Extra Insurance	●	✓	✓	N/A	●	○	●	20%	2000
GIO - Classic	●	✗	✓	10.00%	●	●	●	4000	1000
NRMA - Home Plus	●	✗	✓	N/A	●	●	●	2500	2500
OnePath - Home Insurance	●	✓	✓	N/A	●	●	●	No max	3000
Real Insurance - Essential Cover	●	✓	✓	N/A	●	●	●	5000	1000
St George - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Westpac - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
★★★★									
1300 Insurance - Home and Contents Insurance Policy	●	✗	✗	N/A	○	●	●	3000	1000
1Cover Direct - Classic Home & Contents Insurance	●	✓	✓	N/A	○	●	●	7500	2000
Allianz - SureCover Gold	●	✗	✓	10.00%	○	●	●	20%	2000
Allianz - SureCover	●	✗	✓	10.00%	○	○	○	7500	2000
Allianz - SureCoverPlus	●	✗	✓	10.00%	○	○	●	7500	2000
Australian Unity - Everyday care	●	✓	✓	10.00%	●	●	●	25%	1000
Australian Unity - Elite care	●	✓	✓	10.00%	●	●	●	25%	2500
Bank of Melbourne - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Bank of Queensland - Secure Home Elite	●	✓	✓	N/A	●	●	●	20%	2000
Bank of Queensland - Secure Home Extra	●	✓	✓	N/A	●	○	●	20%	2000
BANKSA - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Budget Direct - Home and Contents Insurance	●	✗	✗	N/A	○	●	●	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
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
NRMA - Home & Contents	●	✗	✓	N/A	●	●	●	2500	2500
Real Insurance - Top Cover	●	✓	✓	N/A	●	●	●	2500	1000
St George - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Suncorp - Classic Home & Contents Insurance	●	✗	✓	N/A	●	●	●	4000	1000
Westpac - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000

your guide to product excellence

* % of Sum Insured

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

@discounts may vary



home & contents insurance star ratings

Home & Contents Insurance - Low Sum Insured

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum*	Item Limit
★★									
1Cover Direct - Prestige Home & Contents Insurance	●	✓	✓	N/A	○	●	●	20%	2000
1Cover Direct - Vital Home & Contents Insurance	●	✓	✓	N/A	○	○	○	7500	2000
AON - Blue Ribbon Home Insurance	●	✓	✓	N/A	○	●	●	20%	2500
AON - Home Plus Insurance	●	✓	✓	N/A	○	○	●	20%	2500
Arab Bank - Allianz Prestige Home Insurance	●	✓	✓	N/A	○	●	●	20%	2000
Bank of Melbourne - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
BANKSA - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
Bendigo / Adelaide Bank - Basic Bronze	●	✓	✓	N/A	○	○	○	2000	1000
Bendigo / Adelaide Bank - Silver	●	✓	✓	N/A	○	○	●	20%	2500
CGU - Accidental Damage Home Insurance	●	✓	✓	N/A	○	●	●	20%	2500
CGU - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
CGU - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20%	2500
Citibank - Home Cover Prestige	●	✗	✓	N/A	○	●	●	20%	1750
St George - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
Westpac - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
★									
Bendigo / Adelaide Bank - Gold	●	✓	✓	N/A	○	●	●	20%	2500
Western QBE - Home Cover	●	✗	✓	10.00%	○	○	●	1500	1500

your guide to product excellence

* % of Sum Insured

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

@discounts may vary



home & contents insurance star ratings

Home & Contents Insurance - Low Sum Insured

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum*	Item Limit
★★★★★ outstanding value									
AAMI - Home Contents Insurance	●	✗	✗	\$20.00	○	●	●	5000	1000
Coles - Home Insurance	●	✗	✓	N/A	●	●	●	No Max	1000
Commonwealth Bank - CommInsure Home Insurance	●	✓	✓	10.00%	○	●	●	4000	1000
GIO - Classic	●	✗	✓	10.00%	●	●	●	4000	1000
★★★★★									
Allianz - SureCoverPlus	●	✗	✓	10.00%	○	○	●	7500	2000
ANZ - ANZ Home Insurance	●	✓	✓	N/A	●	●	●	No max	3000
Australian Unity - Everyday care	●	✓	✓	10.00%	●	●	●	25%	1000
Australian Unity - Extra care	●	✓	✓	10.00%	●	●	●	25%	2500
Bankwest - Secure Home Extra Insurance	●	✓	✓	N/A	●	○	●	20%	2000
Catholic Church Insurances Limited - Vital	●	✓	✓	10.00%	○	○	○	7500	2000
IMB - Secured Home Elite	●	✓	✓	N/A	●	●	●	20%	2000
IMB - Secured Home Extra	●	✓	✓	N/A	●	○	●	20%	2000
OnePath - Home Insurance	●	✓	✓	N/A	●	●	●	No max	3000
★★★★									
1300 Insurance - Home and Contents Insurance Policy	●	✗	✗	N/A	○	●	●	3000	1000
1Cover Direct - Classic Home & Contents Insurance	●	✓	✓	N/A	○	●	●	7500	2000
Allianz - SureCover Gold	●	✗	✓	10.00%	○	●	●	20%	2000
Allianz - SureCover	●	✗	✓	10.00%	○	○	○	7500	2000
Australian Unity - Elite care	●	✓	✓	10.00%	●	●	●	25%	2500
Bank of Melbourne - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Bank of Melbourne - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Bank of Melbourne - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
Bank of Queensland - Secure Home Elite	●	✓	✓	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
BANKSA - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
Budget Direct - Home and Contents Insurance	●	✗	✗	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	●	✗	✓	N/A	○	●	●	20%	1750
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	●	✗	✓	N/A	○	●	●	1000	1000
Real Insurance - Essential Cover	●	✓	✓	N/A	●	●	●	5000	1000
St George - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
St George - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
St George - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Western QBE - Home Cover	●	✗	✓	10.00%	○	●	●	1500	1500
Westpac - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000

your guide to product excellence

* % of Sum Insured

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

@discounts may vary



home & contents insurance star ratings

Home & Contents Insurance - Low Sum Insured

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum*	Item Limit
★★★★									
Westpac - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Westpac - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
★★★									
1Cover Direct - Prestige Home & Contents Insurance	●	✓	✓	N/A	○	●	●	20%	2000
1Cover Direct - Vital Home & Contents Insurance	●	✓	✓	N/A	○	○	○	7500	2000
AON - Home Plus Insurance	●	✓	✓	N/A	○	○	●	20%	2500
Arab Bank - Allianz Prestige Home Insurance	●	✓	✓	N/A	○	●	●	20%	2000
Bendigo / Adelaide Bank - Silver	●	✓	✓	N/A	○	○	●	20%	2500
Bendigo / Adelaide Bank - Basic Bronze	●	✓	✓	N/A	○	○	○	2000	1000
CGU - Accidental Damage Home Insurance	●	✓	✓	N/A	○	●	●	20%	2500
CGU - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20%	2500
CGU - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
Real Insurance - Top Cover	●	✓	✓	N/A	●	●	●	2500	1000
★									
AON - Blue Ribbon Home Insurance	●	✓	✓	N/A	○	●	●	20%	2500
Bendigo / Adelaide Bank - Gold	●	✓	✓	N/A	○	●	●	20%	2500

your guide to product excellence

* % of Sum Insured

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

@discounts may vary



home & contents insurance star ratings

Home & Contents Insurance - Low Sum Insured

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value									
Citibank - Home Cover	●	✗	✓	N/A	○	●	●	2500	2500
IMB - Secured Home Elite	●	✓	✓	N/A	●	●	●	20%	2000
IMB - Secured Home Extra	●	✓	✓	N/A	●	○	●	20%	2000
MYER - Home Cover	●	✓	✓	N/A	○	●	●	No Max	2500
★★★★★									
ANZ - ANZ Home Insurance	●	✓	✓	N/A	●	●	●	No max	3000
Australian Unity - Extra care	●	✓	✓	10.00%	●	●	●	25%	2500
Bank of Queensland - Secure Home Extra	●	✓	✓	N/A	●	○	●	20%	2000
Bankwest - Secure Home Extra Insurance	●	✓	✓	N/A	●	○	●	20%	2000
Citibank - Home Cover Prestige	●	✗	✓	N/A	○	●	●	20%	1750
Commonwealth Bank - CommInsure Home Insurance	●	✓	✓	10.00%	○	●	●	4000	1000
MYER - Home Cover Prestige	●	✓	✓	N/A	○	●	●	No Max	3000
OnePath - Home Insurance	●	✓	✓	N/A	●	●	●	No max	3000
★★★★									
1300 Insurance - Home and Contents Insurance Policy	●	✗	✗	N/A	○	●	●	3000	1000
1Cover Direct - Classic Home & Contents Insurance	●	✓	✓	N/A	○	●	●	7500	2000
AAMI - Home Contents Insurance	●	✗	✗	\$20.00	○	●	●	5000	1000
Allianz - SureCover Gold	●	✗	✓	10.00%	○	●	●	20%	2000
Allianz - SureCoverPlus	●	✗	✓	10.00%	○	○	●	7500	2000
Allianz - SureCover	●	✗	✓	10.00%	○	○	○	7500	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 - 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	●	✗	✗	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	○	○	●	20%	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
St George - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
St George - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Suncorp - Classic Home & Contents Insurance	●	✗	✓	N/A	●	●	●	4000	1000
Western QBE - Home Cover	●	✗	✓	10.00%	○	●	●	1500	1500
Westpac - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Westpac - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Westpac - Essential Care	●	✓	✓	N/A	●	○	○	3000	500

your guide to product excellence

* % of Sum Insured

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

@discounts may vary



home & contents insurance star ratings

Home & Contents Insurance - Low Sum Insured

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

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

★★									
1Cover Direct - Prestige Home & Contents Insurance	●	✓	✓	N/A	○	●	●	20%	2000
AON - Blue Ribbon Home Insurance	●	✓	✓	N/A	○	●	●	20%	2500
AON - Home Plus Insurance	●	✓	✓	N/A	○	○	●	20%	2500
Bendigo / Adelaide Bank - Gold	●	✓	✓	N/A	○	●	●	20%	2500
Bendigo / Adelaide Bank - Silver	●	✓	✓	N/A	○	○	●	20%	2500
Catholic Church Insurances Limited - Vital	●	✓	✓	10.00%	○	○	○	7500	2000
Catholic Church Insurances Limited - Classic	●	✓	✓	10.00%	○	○	●	7500	2000
CGU - Accidental Damage Home Insurance	●	✓	✓	N/A	○	●	●	20%	2500
Coles - Home Insurance	●	✗	✓	N/A	●	○	○	No Max	1000
HSBC - Classic Home Insurance	●	✓	✓	N/A	○	○	●	7500	2000
nab - National Home Insurance Essentials	●	✓	✓	10.00%	○	○	○	7500	2000
nab - National Home Insurance	●	✓	✓	10.00%	○	○	●	7500	2000
RACQ - Home & Contents	●	✗	✓	N/A	○	○	○	6000	2000
Real Insurance - Top Cover	●	✓	✓	N/A	●	●	○	2500	1000
★									
1Cover Direct - Vital Home & Contents Insurance	●	✓	✓	N/A	○	○	○	7500	2000
Arab Bank - Allianz Prestige Home Insurance	●	✓	✓	N/A	○	●	●	20%	2000

your guide to product excellence

* % of Sum Insured

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

@discounts may vary



home & contents insurance star ratings

Home & Contents Insurance - Low Sum Insured

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

● standard ● optional ○ not available



PROFILE SUMMARY REPORT

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



outstanding value

Coles - Home Insurance	●	✗	✓	N/A	●	●	●	No Max	1000
Commonwealth Bank - CommInsure Home Insurance	●	✓	✓	10.00%	○	●	●	4000	1000
IMB - Secured Home Elite	●	✓	✓	N/A	●	●	●	20%	2000
IMB - Secured Home Extra	●	✓	✓	N/A	●	○	●	20%	2000
SGIC - Home Cover	●	✗	✓	N/A	●	●	●	2500	2500



AAMI - Home Contents Insurance	●	✗	✗	\$20.00	○	●	●	5000	1000
Allianz - SureCover	●	✗	✓	10.00%	○	○	○	7500	2000
Allianz - SureCoverPlus	●	✗	✓	10.00%	○	○	●	7500	2000
Australian Unity - Extra care	●	✓	✓	10.00%	●	●	●	25%	2500
Bank of Melbourne - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
BANKSA - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Bankwest - Secure Home Extra Insurance	●	✓	✓	N/A	●	○	●	20%	2000
Catholic Church Insurances Limited - Vital	●	✓	✓	10.00%	○	○	○	7500	2000
nab - National Home Insurance Essentials	●	✓	✓	10.00%	○	○	○	7500	2000
St George - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Westpac - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000



1Cover Direct - Classic Home & Contents Insurance	●	✓	✓	N/A	○	●	●	7500	2000
ANZ - ANZ Home Insurance	●	✓	✓	N/A	●	●	●	No max	3000
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 Elite	●	✓	✓	N/A	●	●	●	20%	2000
Bank of Queensland - Secure Home Extra	●	✓	✓	N/A	●	○	●	20%	2000
BANKSA - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
BANKSA - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
Budget Direct - Home and Contents Insurance	●	✗	✗	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	●	✗	✓	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
OnePath - Home Insurance	●	✓	✓	N/A	●	●	●	No max	3000
RAA - Home & Contents Insurance	●	✓	✓	\$20.00	●	●	●	5000	1500
Real Insurance - Essential Cover	●	✓	✓	N/A	●	●	●	5000	1000
SGIC - Home Cover Plus	●	✗	✓	N/A	●	●	●	2500	2500
St George - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
St George - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
Westpac - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Westpac - Essential Care	●	✓	✓	N/A	●	○	○	3000	500



your guide to product excellence

* % of Sum Insured

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

@discounts may vary



home & contents insurance star ratings

Home & Contents Insurance - Low Sum Insured

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

● standard ● optional ○ not available



PROFILE SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum*	Item Limit
★★★									
1300 Insurance - Home and Contents Insurance Policy	●	✗	✗	N/A	○	●	●	3000	1000
1Cover Direct - Prestige Home & Contents Insurance	●	✓	✓	N/A	○	●	●	20%	2000
1Cover Direct - Vital Home & Contents Insurance	●	✓	✓	N/A	○	○	○	7500	2000
AON - Home Plus Insurance	●	✓	✓	N/A	○	○	●	20%	2500
Arab Bank - Allianz Prestige Home Insurance	●	✓	✓	N/A	○	●	●	20%	2000
Bendigo / Adelaide Bank - Silver	●	✓	✓	N/A	○	○	●	20%	2500
Bendigo / Adelaide Bank - Basic Bronze	●	✓	✓	N/A	○	○	○	2000	1000
CGU - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20%	2500
CGU - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
Citibank - Home Cover Prestige	●	✗	✓	N/A	○	●	●	20%	1750
Real Insurance - Top Cover	●	✓	✓	N/A	●	●	●	2500	1000
Western QBE - Home Cover	●	✗	✓	10.00%	○	●	●	1500	1500
★									
AON - Blue Ribbon Home Insurance	●	✓	✓	N/A	○	●	●	20%	2500
Bendigo / Adelaide Bank - Gold	●	✓	✓	N/A	○	●	●	20%	2500
CGU - Accidental Damage Home Insurance	●	✓	✓	N/A	○	●	●	20%	2500

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your guide to product excellence

★ % of Sum Insured

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

@discounts may vary



home & contents insurance star ratings

Home & Contents Insurance - Low Sum Insured

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims^A	Online Discount@	Riverine Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum*	Item Limit
★★★★★ outstanding value									
AAMI - Home Contents Insurance	●	✗	✗	\$20.00	○	●	●	5000	1000
Commonwealth Bank - CommInsure Home Insurance	●	✓	✓	10.00%	○	●	●	4000	1000
IMB - Secured Home Extra	●	✓	✓	N/A	●	○	●	20%	2000
NRMA - Home & Contents	●	✗	✓	N/A	●	●	●	2500	2500
★★★★★									
ANZ - ANZ Home Insurance	●	✓	✓	N/A	●	●	●	No max	3000
Australian Unity - Extra care	●	✓	✓	10.00%	●	●	●	25%	2500
Bank of Melbourne - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
BANKSA - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Budget Direct - Home and Contents Insurance	●	✗	✗	N/A	○	●	●	3000	1000
Citibank - Home Cover	●	✗	✓	N/A	○	●	●	2500	2500
IMB - Secured Home Elite	●	✓	✓	N/A	●	●	●	20%	2000
NRMA - Home Plus	●	✗	✓	N/A	●	●	●	2500	2500
OnePath - Home Insurance	●	✓	✓	N/A	●	●	●	No max	3000
St George - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Westpac - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
★★★★									
1300 Insurance - Home and Contents Insurance Policy	●	✗	✗	N/A	○	●	●	3000	1000
1Cover Direct - Classic Home & Contents Insurance	●	✓	✓	N/A	○	●	●	7500	2000
Allianz - SureCover Gold	●	✗	✓	10.00%	○	●	●	20%	2000
Allianz - SureCoverPlus	●	✗	✓	10.00%	○	○	●	7500	2000
Allianz - SureCover	●	✗	✓	10.00%	○	○	○	7500	2000
AON - Blue Ribbon Home Insurance	●	✓	✓	N/A	○	●	●	20%	2500
AON - Home Plus Insurance	●	✓	✓	N/A	○	○	●	20%	2500
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 Queensland - Secure Home Elite	●	✓	✓	N/A	●	●	●	20%	2000
Bank of Queensland - Secure Home Extra	●	✓	✓	N/A	●	○	●	20%	2000
BANKSA - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Bankwest - Secure Home Extra Insurance	●	✓	✓	N/A	●	○	●	20%	2000
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
CGU - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20%	2500
CGU - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
Citibank - Home Cover Prestige	●	✗	✓	N/A	○	●	●	20%	1750
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
Real Insurance - Essential Cover	●	✓	✓	N/A	●	●	●	5000	1000
St George - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Western QBE - Home Cover	●	✗	✓	10.00%	○	●	●	1500	1500

your guide to product excellence

* % of Sum Insured

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

@discounts may vary



home & contents insurance star ratings

Home & Contents Insurance - Low Sum Insured

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum*	Item Limit
★★★★									
Westpac - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
★★★									
1Cover Direct - Prestige Home & Contents Insurance	●	✓	✓	N/A	○	●	●	20%	2000
Bank of Melbourne - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
BANKSA - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
Bendigo / Adelaide Bank - Basic Bronze	●	✓	✓	N/A	○	○	○	2000	1000
Bendigo / Adelaide Bank - Silver	●	✓	✓	N/A	○	○	●	20%	2500
Coles - Home Insurance	●	✗	✓	N/A	●	●	●	No Max	1000
Real Insurance - Top Cover	●	✓	✓	N/A	●	●	●	2500	1000
St George - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
Westpac - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
★									
1Cover Direct - Vital Home & Contents Insurance	●	✓	✓	N/A	○	○	○	7500	2000
Arab Bank - Allianz Prestige Home Insurance	●	✓	✓	N/A	○	●	●	20%	2000
Bendigo / Adelaide Bank - Gold	●	✓	✓	N/A	○	●	●	20%	2500
CGU - Accidental Damage Home Insurance	●	✓	✓	N/A	○	●	●	20%	2500

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your guide to product excellence

* % of Sum Insured

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

@discounts may vary



home & contents insurance star ratings

Home & Contents Insurance - Low Sum Insured

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

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

★★★★★ outstanding value									
AAMI - Home Contents Insurance	●	✗	✗	\$20.00	○	●	●	5000	1000
Australian Unity - Extra care	●	✓	✓	10.00%	●	●	●	25%	2500
Australian Unity - Everyday care	●	✓	✓	10.00%	●	●	●	25%	1000
IMB - Secured Home Extra	●	✓	✓	N/A	●	○	●	20%	2000
RAC - Home & Contents	●	✗	✓	\$35.00	●	○	●	3000	3000

★★★★★									
Allianz - SureCoverPlus	●	✗	✓	10.00%	○	○	●	7500	2000
Allianz - SureCover	●	✗	✓	10.00%	○	○	○	7500	2000
ANZ - ANZ Home Insurance	●	✓	✓	N/A	●	●	●	No max	3000
Australian Unity - Elite care	●	✓	✓	10.00%	●	●	●	25%	2500
Bankwest - Secure Home Extra Insurance	●	✓	✓	N/A	●	○	●	20%	2000
Commonwealth Bank - CommInsure Home Insurance	●	✓	✓	10.00%	○	●	●	4000	1000
GIO - Classic	●	✗	✓	10.00%	●	●	●	4000	1000
IMB - Secured Home Elite	●	✓	✓	N/A	●	●	●	20%	2000
OnePath - Home Insurance	●	✓	✓	N/A	●	●	●	No max	3000
Real Insurance - Essential Cover	●	✓	✓	N/A	●	●	●	5000	1000

★★★★									
1300 Insurance - Home and Contents Insurance Policy	●	✗	✗	N/A	○	●	●	3000	1000
1Cover Direct - Classic Home & Contents Insurance	●	✓	✓	N/A	○	●	●	7500	2000
Allianz - SureCover Gold	●	✗	✓	10.00%	○	●	●	20%	2000
AON - Blue Ribbon Home Insurance	●	✓	✓	N/A	○	●	●	20%	2500
AON - Home Plus Insurance	●	✓	✓	N/A	○	○	●	20%	2500
Arab Bank - Allianz Prestige Home Insurance	●	✓	✓	N/A	○	●	●	20%	2000
Bank of Melbourne - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Bank of Melbourne - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Bank of Queensland - Secure Home Elite	●	✓	✓	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	●	✗	✗	N/A	○	●	●	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
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	●	✓	✓	10.00%	○	○	●	7500	2000
Real Insurance - Top Cover	●	✓	✓	N/A	●	●	●	2500	1000
St George - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
St George - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Western QBE - Home Cover	●	✗	✓	10.00%	○	●	●	1500	1500

your guide to product excellence

* % of Sum Insured

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

@discounts may vary



home & contents insurance star ratings

Home & Contents Insurance - Low Sum Insured

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum*	Item Limit
★★★★									
Westpac - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Westpac - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
★★★									
1Cover Direct - Prestige Home & Contents Insurance	●	✓	✓	N/A	○	●	●	20%	2000
1Cover Direct - Vital Home & Contents Insurance	●	✓	✓	N/A	○	○	○	7500	2000
Bank of Melbourne - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
BANKSA - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
Bendigo / Adelaide Bank - Gold	●	✓	✓	N/A	○	●	●	20%	2500
Bendigo / Adelaide Bank - Silver	●	✓	✓	N/A	○	○	●	20%	2500
Bendigo / Adelaide Bank - Basic Bronze	●	✓	✓	N/A	○	○	○	2000	1000
CGU - Accidental Damage Home Insurance	●	✓	✓	N/A	○	●	●	20%	2500
CGU - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
CGU - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20%	2500
nab - National Home Insurance Essentials	●	✓	✓	10.00%	○	○	○	7500	2000
SGIO - Home Cover	●	✗	✓	N/A	●	●	●	2500	2500
St George - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
Westpac - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
★									
SGIO - Home Cover Plus	●	✗	✓	N/A	●	●	●	2500	2500

your guide to product excellence

* % of Sum Insured

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

@discounts may vary



home & contents insurance star ratings

Home & Contents Insurance - High Sum Insured

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims^A	Online Discount@	Riverine Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum*	Item Limit
★★★★★ outstanding value									
Australian Unity - Everyday care	●	✓	✓	10.00%	●	●	●	25%	1000
Australian Unity - Extra care	●	✓	✓	10.00%	●	●	●	25%	2500
Coles - Home Insurance	●	✗	✓	N/A	●	●	●	No Max	1000
Commonwealth Bank - CommInsure Home Insurance	●	✓	✓	10.00%	○	●	●	4000	1000
GIO - Classic	●	✗	✓	10.00%	●	●	●	4000	1000
OnePath - Home Insurance	●	✓	✓	N/A	●	●	●	No max	3000
★★★★★									
ANZ - ANZ Home Insurance	●	✓	✓	N/A	●	●	●	No max	3000
Bank of Melbourne - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
BANKSA - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Bankwest - Secure Home Extra Insurance	●	✓	✓	N/A	●	○	●	20%	2000
GIO - Platinum Essential	●	✗	✓	10.00%	●	●	●	20000	5000
GIO - Platinum Essential Plus	●	✗	✓	10.00%	●	●	●	40000	10000
IMB - Secured Home Elite	●	✓	✓	N/A	●	●	●	20%	2000
IMB - Secured Home Extra	●	✓	✓	N/A	●	○	●	20%	2000
NRMA - Home Plus	●	✗	✓	N/A	●	●	●	2500	2500
St George - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Westpac - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
★★★★									
1300 Insurance - Home and Contents Insurance Policy	●	✗	✗	N/A	○	●	●	3000	1000
1Cover Direct - Classic Home & Contents Insurance	●	✓	✓	N/A	○	●	●	7500	2000
AAMI - Home Contents Insurance	●	✗	✗	\$20.00	○	●	●	5000	1000
Allianz - SureCover	●	✗	✓	10.00%	○	○	○	7500	2000
Allianz - SureCoverPlus	●	✗	✓	10.00%	○	○	●	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 Elite	●	✓	✓	N/A	●	●	●	20%	2000
Bank of Queensland - Secure Home Extra	●	✓	✓	N/A	●	○	●	20%	2000
BANKSA - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
BANKSA - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
Bendigo / Adelaide Bank - Silver	●	✓	✓	N/A	○	○	●	20%	2500
Bendigo / Adelaide Bank - Basic Bronze	●	✓	✓	N/A	○	○	○	2000	1000
Budget Direct - Home and Contents Insurance	●	✗	✗	N/A	○	●	●	3000	1000
Catholic Church Insurances Limited - Prestige	●	✓	✓	10.00%	○	●	●	20%	2000
Catholic Church Insurances Limited - Vital	●	✓	✓	10.00%	○	○	○	7500	2000
Catholic Church Insurances Limited - Classic	●	✓	✓	10.00%	○	○	●	7500	2000
CGU - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20%	2500
CGU - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	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
NRMA - Home & Contents	●	✗	✓	N/A	●	●	●	2500	2500
St George - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
St George - Essential Care	●	✓	✓	N/A	●	○	○	3000	500

your guide to product excellence

* % of Sum Insured

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

@discounts may vary



home & contents insurance star ratings

Home & Contents Insurance - High Sum Insured

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum*	Item Limit
★★★★									
Suncorp - Classic Home & Contents Insurance	●	✗	✓	N/A	●	●	●	4000	1000
Westpac - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Westpac - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
★★★									
1Cover Direct - Prestige Home & Contents Insurance	●	✓	✓	N/A	○	●	●	20%	2000
1Cover Direct - Vital Home & Contents Insurance	●	✓	✓	N/A	○	○	○	7500	2000
Allianz - SureCover Gold	●	✗	✓	10.00%	○	●	●	20%	2000
AON - Blue Ribbon Home Insurance	●	✓	✓	N/A	○	●	●	20%	2500
AON - Home Plus Insurance	●	✓	✓	N/A	○	○	●	20%	2500
Arab Bank - Allianz Prestige Home Insurance	●	✓	✓	N/A	○	●	●	20%	2000
Bendigo / Adelaide Bank - Gold	●	✓	✓	N/A	○	●	●	20%	2500
CGU - Accidental Damage Home Insurance	●	✓	✓	N/A	○	●	●	20%	2500
Citibank - Home Cover	●	✗	✓	N/A	○	●	●	2500	2500
nab - National Home Insurance	●	✓	✓	10.00%	○	○	●	7500	2000
nab - National Home Insurance Essentials	●	✓	✓	10.00%	○	○	○	7500	2000
Suncorp - Platinum Essential Home & Contents	●	✗	✓	N/A	●	●	●	20000	5000
Suncorp - Platinum Essential Home & Contents	●	✗	✓	N/A	●	●	●	40000	10000
★									
Citibank - Home Cover Prestige	●	✗	✓	N/A	○	●	●	20%	1750

your guide to product excellence

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PROFILE SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum*	Item Limit
★★★★★ outstanding value									
Australian Unity - Everyday care	●	✓	✓	10.00%	●	●	●	25%	1000
Australian Unity - Extra care	●	✓	✓	10.00%	●	●	●	25%	2500
Commonwealth Bank - CommInsure Home Insurance	●	✓	✓	10.00%	○	●	●	4000	1000
IMB - Secured Home Elite	●	✓	✓	N/A	●	●	●	20%	2000
★★★★★									
Allianz - SureCover	●	✗	✓	10.00%	○	○	○	7500	2000
Allianz - SureCoverPlus	●	✗	✓	10.00%	○	○	●	7500	2000
ANZ - ANZ Home Insurance	●	✓	✓	N/A	●	●	●	No max	3000
Bank of Melbourne - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
BANKSA - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Bankwest - Secure Home Extra Insurance	●	✓	✓	N/A	●	○	●	20%	2000
Coles - Home Insurance	●	✗	✓	N/A	●	●	●	No Max	1000
HSBC - Classic Home Insurance	●	✓	✓	N/A	○	○	●	7500	2000
IMB - Secured Home Extra	●	✓	✓	N/A	●	○	●	20%	2000
OnePath - Home Insurance	●	✓	✓	N/A	●	●	●	No max	3000
St George - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Westpac - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
★★★★									
1Cover Direct - Classic Home & Contents Insurance	●	✓	✓	N/A	○	●	●	7500	2000
AAMI - Home Contents Insurance	●	✗	✗	\$20.00	○	●	●	5000	1000
Allianz - SureCover Gold	●	✗	✓	10.00%	○	●	●	20%	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 Elite	●	✓	✓	N/A	●	●	●	20%	2000
Bank of Queensland - Secure Home Extra	●	✓	✓	N/A	●	○	●	20%	2000
BANKSA - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
BANKSA - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
Bendigo / Adelaide Bank - Basic Bronze	●	✓	✓	N/A	○	○	○	2000	1000
Catholic Church Insurances Limited - Prestige	●	✓	✓	10.00%	○	●	●	20%	2000
Catholic Church Insurances Limited - Vital	●	✓	✓	10.00%	○	○	○	7500	2000
CGU - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
GIO - Platinum Essential	●	✗	✓	10.00%	●	●	●	20000	5000
GIO - Platinum Essential Plus	●	✗	✓	10.00%	●	●	●	40000	10000
GIO - Classic	●	✗	✓	10.00%	●	●	●	4000	1000
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
St George - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
St George - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
Westpac - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Westpac - Essential Care	●	✓	✓	N/A	●	○	○	3000	500

your guide to product excellence

* % of Sum Insured

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home & contents insurance star ratings

Home & Contents Insurance - High Sum Insured

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum*	Item Limit
★★★									
1300 Insurance - Home and Contents Insurance Policy	●	✗	✗	N/A	○	◐	◐	3000	1000
1Cover Direct - Prestige Home & Contents Insurance	●	✓	✓	N/A	○	●	●	20%	2000
1Cover Direct - Vital Home & Contents Insurance	●	✓	✓	N/A	○	○	○	7500	2000
Arab Bank - Allianz Prestige Home Insurance	●	✓	✓	N/A	○	●	●	20%	2000
Bendigo / Adelaide Bank - Silver	●	✓	✓	N/A	○	○	●	20%	2500
Budget Direct - Home and Contents Insurance	●	✗	✗	N/A	○	◐	◐	3000	1000
Catholic Church Insurances Limited - Classic	●	✓	✓	10.00%	○	○	●	7500	2000
CGU - Accidental Damage Home Insurance	●	✓	✓	N/A	○	●	●	20%	2500
CGU - Listed Events Home Insurance	●	✓	✓	N/A	○	◐	●	20%	2500
Citibank - Home Cover Prestige	●	✗	✓	N/A	○	●	●	20%	1750
Citibank - Home Cover	●	✗	✓	N/A	○	◐	●	2500	2500
★									
AON - Blue Ribbon Home Insurance	●	✓	✓	N/A	○	●	●	20%	2500
AON - Home Plus Insurance	●	✓	✓	N/A	○	○	●	20%	2500
Bendigo / Adelaide Bank - Gold	●	✓	✓	N/A	○	●	●	20%	2500
RACV - Home & Contents	●	✗	✓	N/A	○	◐	◐	1000	1000

your guide to product excellence

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● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum*	Item Limit
★★★★★ outstanding value									
Australian Unity - Extra care	●	✓	✓	10.00%	●	●	●	25%	2500
Australian Unity - Everyday care	●	✓	✓	10.00%	●	●	●	25%	1000
Commonwealth Bank - CommInsure Home Insurance	●	✓	✓	10.00%	○	●	●	4000	1000
IMB - Secured Home Elite	●	✓	✓	N/A	●	●	●	20%	2000
IMB - Secured Home Extra	●	✓	✓	N/A	●	○	●	20%	2000
MYER - Home Cover Prestige	●	✓	✓	N/A	○	●	●	No Max	3000
MYER - Home Cover	●	✓	✓	N/A	○	●	●	No Max	2500
★★★★★									
ANZ - ANZ Home Insurance	●	✓	✓	N/A	●	●	●	No max	3000
Australian Unity - Elite care	●	✓	✓	10.00%	●	●	●	25%	2500
Bank of Melbourne - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
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
Citibank - Home Cover	●	✗	✓	N/A	○	●	●	2500	2500
OnePath - Home Insurance	●	✓	✓	N/A	●	●	●	No max	3000
St George - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
St George - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Westpac - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Westpac - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
★★★★									
1300 Insurance - Home and Contents Insurance Policy	●	✗	✗	N/A	○	●	●	3000	1000
AAMI - Home Contents Insurance	●	✗	✗	\$20.00	○	●	●	5000	1000
Allianz - SureCoverPlus	●	✗	✓	10.00%	○	○	●	7500	2000
Bank of Melbourne - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
Bank of Queensland - Secure Home Elite	●	✓	✓	N/A	●	●	●	20%	2000
BANKSA - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
Bankwest - Secure Home Extra Insurance	●	✓	✓	N/A	●	○	●	20%	2000
Bendigo / Adelaide Bank - Gold	●	✓	✓	N/A	○	●	●	20%	2500
Bendigo / Adelaide Bank - Silver	●	✓	✓	N/A	○	○	●	20%	2500
Bendigo / Adelaide Bank - Basic Bronze	●	✓	✓	N/A	○	○	○	2000	1000
Budget Direct - Home and Contents Insurance	●	✗	✗	N/A	○	●	●	3000	1000
Catholic Church Insurances Limited - Prestige	●	✓	✓	10.00%	○	●	●	20%	2000
CGU - Accidental Damage Home Insurance	●	✓	✓	N/A	○	●	●	20%	2500
CGU - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20%	2500
CGU - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
Citibank - Home Cover Prestige	●	✗	✓	N/A	○	●	●	20%	1750
Coles - Home Insurance	●	✗	✓	N/A	●	●	●	No Max	1000
NRMA - Home Plus	●	✗	✓	N/A	●	●	●	2500	2500
NRMA - Home & Contents	●	✗	✓	N/A	●	●	●	2500	2500
RACQ - Home & Contents	●	✗	✓	N/A	●	●	●	6000	2000
St George - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
Suncorp - Platinum Essential Home & Contents	●	✗	✓	N/A	●	●	●	20000	5000
Suncorp - Platinum Essential Home & Contents	●	✗	✓	N/A	●	●	●	40000	10000

your guide to product excellence

* % of Sum Insured

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home & contents insurance star ratings

Home & Contents Insurance - High Sum Insured

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum*	Item Limit
★★★★									
Suncorp - Classic Home & Contents Insurance	●	✗	✓	N/A	●	◐	◐	4000	1000
Westpac - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
★★★									
1Cover Direct - Prestige Home & Contents Insurance	●	✓	✓	N/A	○	●	●	20%	2000
1Cover Direct - Classic Home & Contents Insurance	●	✓	✓	N/A	○	●	●	7500	2000
Allianz - SureCover Gold	●	✗	✓	10.00%	○	●	●	20%	2000
Allianz - SureCover	●	✗	✓	10.00%	○	○	○	7500	2000
AON - Blue Ribbon Home Insurance	●	✓	✓	N/A	○	●	●	20%	2500
AON - Home Plus Insurance	●	✓	✓	N/A	○	○	●	20%	2500
Catholic Church Insurances Limited - Classic	●	✓	✓	10.00%	○	○	●	7500	2000
HSBC - Classic Home Insurance	●	✓	✓	N/A	○	○	●	7500	2000
nab - National Home Insurance Essentials	●	✓	✓	10.00%	○	○	○	7500	2000
nab - National Home Insurance	●	✓	✓	10.00%	○	○	●	7500	2000
★									
1Cover Direct - Vital Home & Contents Insurance	●	✓	✓	N/A	○	○	○	7500	2000
Arab Bank - Allianz Prestige Home Insurance	●	✓	✓	N/A	○	●	●	20%	2000
Catholic Church Insurances Limited - Vital	●	✓	✓	10.00%	○	○	○	7500	2000

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PROFILE SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum*	Item Limit
★★★★★ outstanding value									
Australian Unity - Extra care	●	✓	✓	10.00%	●	●	●	25%	2500
Commonwealth Bank - CommInsure Home Insurance	●	✓	✓	10.00%	○	●	●	4000	1000
IMB - Secured Home Elite	●	✓	✓	N/A	●	●	●	20%	2000
IMB - Secured Home Extra	●	✓	✓	N/A	●	○	●	20%	2000
RAA - Home & Contents Insurance	●	✓	✓	\$20.00	●	●	●	5000	1500
★★★★★									
Allianz - SureCoverPlus	●	✗	✓	10.00%	○	○	●	7500	2000
Allianz - SureCover	●	✗	✓	10.00%	○	○	○	7500	2000
Bank of Melbourne - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
BANKSA - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Bankwest - Secure Home Extra Insurance	●	✓	✓	N/A	●	○	●	20%	2000
Coles - Home Insurance	●	✗	✓	N/A	●	●	●	No Max	1000
HSBC - Classic Home Insurance	●	✓	✓	N/A	○	○	●	7500	2000
nab - National Home Insurance Essentials	●	✓	✓	10.00%	○	○	○	7500	2000
St George - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Westpac - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
★★★★									
1Cover Direct - Classic Home & Contents Insurance	●	✓	✓	N/A	○	●	●	7500	2000
1Cover Direct - Vital Home & Contents Insurance	●	✓	✓	N/A	○	○	○	7500	2000
Allianz - SureCover Gold	●	✗	✓	10.00%	○	●	●	20%	2000
ANZ - ANZ Home Insurance	●	✓	✓	N/A	●	●	●	No max	3000
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 Elite	●	✓	✓	N/A	●	●	●	20%	2000
BANKSA - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
BANKSA - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
Bendigo / Adelaide Bank - Silver	●	✓	✓	N/A	○	○	●	20%	2500
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
CGU - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
Citibank - Home Cover	●	✗	✓	N/A	○	●	●	2500	2500
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
OnePath - Home Insurance	●	✓	✓	N/A	●	●	●	No max	3000
SGIC - Home Cover	●	✗	✓	N/A	●	●	●	2500	2500
St George - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
St George - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
Westpac - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Westpac - Essential Care	●	✓	✓	N/A	●	○	○	3000	500

your guide to product excellence

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PROFILE SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum*	Item Limit
★★									
1300 Insurance - Home and Contents Insurance Policy	●	✗	✗	N/A	○	●	●	3000	1000
1Cover Direct - Prestige Home & Contents Insurance	●	✓	✓	N/A	○	●	●	20%	2000
Arab Bank - Allianz Prestige Home Insurance	●	✓	✓	N/A	○	●	●	20%	2000
Bendigo / Adelaide Bank - Gold	●	✓	✓	N/A	○	●	●	20%	2500
Bendigo / Adelaide Bank - Basic Bronze	●	✓	✓	N/A	○	○	○	2000	1000
Budget Direct - Home and Contents Insurance	●	✗	✗	N/A	○	●	●	3000	1000
CGU - Accidental Damage Home Insurance	●	✓	✓	N/A	○	●	●	20%	2500
CGU - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20%	2500
Citibank - Home Cover Prestige	●	✗	✓	N/A	○	●	●	20%	1750
SGIC - Home Cover Plus	●	✗	✓	N/A	●	●	●	2500	2500
★									
AON - Blue Ribbon Home Insurance	●	✓	✓	N/A	○	●	●	20%	2500
AON - Home Plus Insurance	●	✓	✓	N/A	○	○	●	20%	2500

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Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum*	Item Limit
★★★★★ outstanding value									
AAMI - Home Contents Insurance	●	✗	✗	\$20.00	○	●	●	5000	1000
Bank of Melbourne - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
BANKSA - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Commonwealth Bank - CommInsure Home Insurance	●	✓	✓	10.00%	○	●	●	4000	1000
IMB - Secured Home Elite	●	✓	✓	N/A	●	●	●	20%	2000
IMB - Secured Home Extra	●	✓	✓	N/A	●	○	●	20%	2000
St George - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
Westpac - Quality Care	●	✓	✓	N/A	●	○	●	5000	1000
★★★★★									
ANZ - ANZ Home Insurance	●	✓	✓	N/A	●	●	●	No max	3000
Australian Unity - Extra care	●	✓	✓	10.00%	●	●	●	25%	2500
Australian Unity - Everyday care	●	✓	✓	10.00%	●	●	●	25%	1000
Bank of Melbourne - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
BANKSA - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Budget Direct - Home and Contents Insurance	●	✗	✗	N/A	○	●	●	3000	1000
Coles - Home Insurance	●	✗	✓	N/A	●	●	●	No Max	1000
NRMA - Home Plus	●	✗	✓	N/A	●	●	●	2500	2500
NRMA - Home & Contents	●	✗	✓	N/A	●	●	●	2500	2500
OnePath - Home Insurance	●	✓	✓	N/A	●	●	●	No max	3000
St George - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Westpac - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
★★★★									
1300 Insurance - Home and Contents Insurance Policy	●	✗	✗	N/A	○	●	●	3000	1000
1Cover Direct - Classic Home & Contents Insurance	●	✓	✓	N/A	○	●	●	7500	2000
Allianz - SureCover	●	✗	✓	10.00%	○	○	○	7500	2000
Allianz - SureCoverPlus	●	✗	✓	10.00%	○	○	●	7500	2000
AON - Blue Ribbon Home Insurance	●	✓	✓	N/A	○	●	●	20%	2500
AON - Home Plus Insurance	●	✓	✓	N/A	○	○	●	20%	2500
Australian Unity - Elite care	●	✓	✓	10.00%	●	●	●	25%	2500
Bank of Melbourne - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
Bank of Queensland - Secure Home Elite	●	✓	✓	N/A	●	●	●	20%	2000
Bank of Queensland - Secure Home Extra	●	✓	✓	N/A	●	○	●	20%	2000
BANKSA - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
Bankwest - Secure Home Extra Insurance	●	✓	✓	N/A	●	○	●	20%	2000
Bendigo / Adelaide Bank - Basic Bronze	●	✓	✓	N/A	○	○	○	2000	1000
Bendigo / Adelaide Bank - Silver	●	✓	✓	N/A	○	○	●	20%	2500
Catholic Church Insurances Limited - Prestige	●	✓	✓	10.00%	○	●	●	20%	2000
Catholic Church Insurances Limited - Vital	●	✓	✓	10.00%	○	○	○	7500	2000
CGU - Fundamentals Home	●	✓	✓	N/A	○	○	○	2000	1000
CGU - Listed Events Home Insurance	●	✓	✓	N/A	○	○	●	20%	2500
Citibank - Home Cover Prestige	●	✗	✓	N/A	○	●	●	20%	1750
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

your guide to product excellence

* % of Sum Insured

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

@discounts may vary



home & contents insurance star ratings

Home & Contents Insurance - High Sum Insured

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



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum*	Item Limit
★★★★									
St George - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
Westpac - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
★★★									
1Cover Direct - Prestige Home & Contents Insurance	●	✓	✓	N/A	○	●	●	20%	2000
1Cover Direct - Vital Home & Contents Insurance	●	✓	✓	N/A	○	○	○	7500	2000
Allianz - SureCover Gold	●	✗	✓	10.00%	○	●	●	20%	2000
Bendigo / Adelaide Bank - Gold	●	✓	✓	N/A	○	●	●	20%	2500
Catholic Church Insurances Limited - Classic	●	✓	✓	10.00%	○	○	●	7500	2000
CGU - Accidental Damage Home Insurance	●	✓	✓	N/A	○	●	●	20%	2500
nab - National Home Insurance Essentials	●	✓	✓	10.00%	○	○	○	7500	2000
nab - National Home Insurance	●	✓	✓	10.00%	○	○	●	7500	2000
★									
Arab Bank - Allianz Prestige Home Insurance	●	✓	✓	N/A	○	●	●	20%	2000

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* % of Sum Insured

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home & contents insurance star ratings

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Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
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your guide to product excellence

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home & contents insurance star ratings

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Product Name	Temporary Accommodation available	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount@	Riverine Flood cover available	Contents Inclusions			
						Accidental Damage	Fusion Cover	Jewellery	
								Maximum*	Item Limit
★★★★									
St George - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
Westpac - Premier Care	●	✓	✓	N/A	●	●	●	10000	2000
Westpac - Essential Care	●	✓	✓	N/A	●	○	○	3000	500
★★★									
1Cover Direct - Prestige Home & Contents Insurance	●	✓	✓	N/A	○	●	●	20%	2000
1Cover Direct - Vital Home & Contents Insurance	●	✓	✓	N/A	○	○	○	7500	2000
Allianz - SureCover Gold	●	✗	✓	10.00%	○	●	●	20%	2000
AON - Blue Ribbon Home Insurance	●	✓	✓	N/A	○	●	●	20%	2500
Arab Bank - Allianz Prestige Home Insurance	●	✓	✓	N/A	○	●	●	20%	2000
Budget Direct - Home and Contents Insurance	●	✗	✗	N/A	○	●	●	3000	1000
Catholic Church Insurances Limited - Classic	●	✓	✓	10.00%	○	○	●	7500	2000
CGU - Accidental Damage Home Insurance	●	✓	✓	N/A	○	●	●	20%	2500
Citibank - Home Cover Prestige	●	✗	✓	N/A	○	●	●	20%	1750
★									
1300 Insurance - Home and Contents Insurance Policy	●	✗	✗	N/A	○	●	●	3000	1000
Bendigo / Adelaide Bank - Gold	●	✓	✓	N/A	○	●	●	20%	2500
SGIO - Home Cover Plus	●	✗	✓	N/A	○	●	●	2500	2500

your guide to product excellence

* % of Sum Insured

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

@discounts may vary

SUPERSEDED



METHODOLOGY

HOME & CONTENTS STAR RATINGS

AWARDS TO INSTITUTIONS

NATIONAL AWARDS

National Awards
Home Insurance

National Awards
Contents Insurance

National Awards
Home & Contents
Insurance

STATE AWARDS

State Awards
Home Insurance

State Awards
Contents Insurance

State Awards
Home & Contents
Insurance



Over 12 categories



Over 12 categories



Over 12 categories

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)

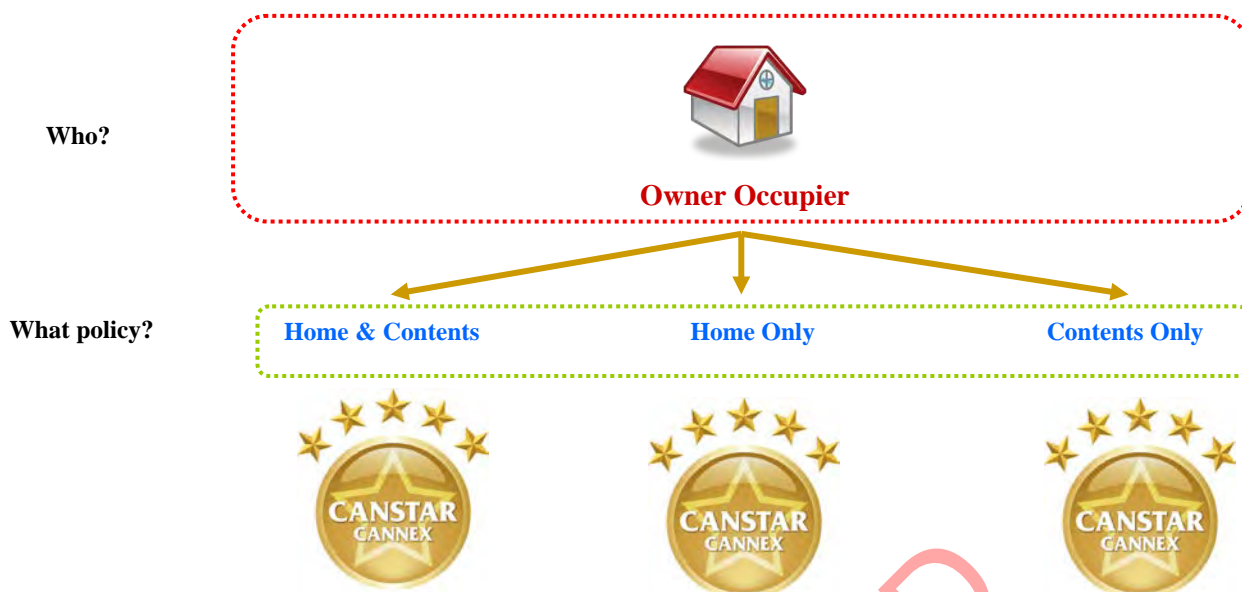
To determine the state winners, the contribution of the best product results from each of the categories is considered.

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.

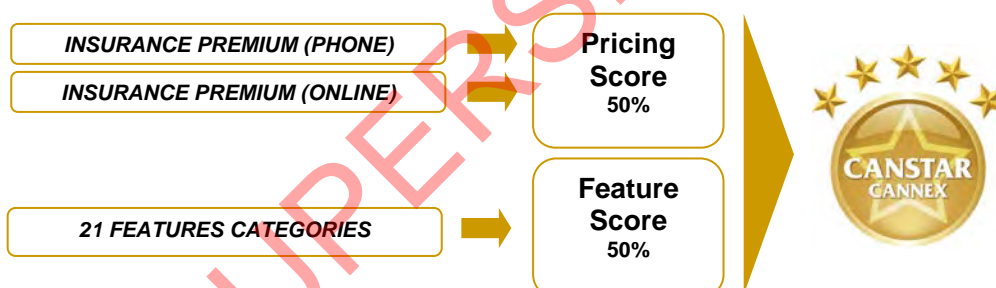


AWARDS TO PRODUCTS - METHODOLOGY



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 GANNEX star ratings.

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



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

PRICING SCORE

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

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

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

FEATURE SCORE – HOME INSURANCE

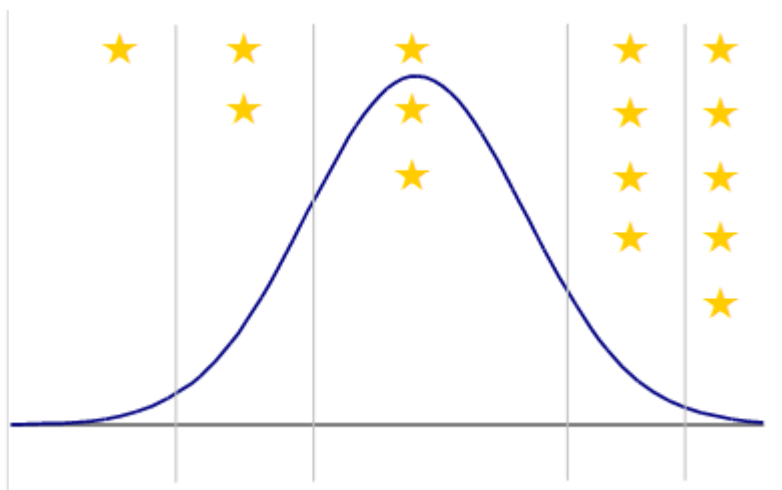
Over 100 different features are assessed from 21 different feature categories. Peer products are compared and the product with the most comprehensive feature is awarded the highest feature score.

Home & Contents Insurance – Feature Weightings

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

HOW ARE THE STARS AWARDED?

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



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

Does CANSTAR CANNEX rate other product areas?

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



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

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