



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

HEDGE AGAINST CATASTROPHES

February's appalling Black Saturday bushfires in Victoria were a stark reminder of just how vulnerable we are to catastrophes in this country. While we can mitigate risks to a certain degree, there are others that are way beyond our control. The heavy rains and flooding that occurred in south-east Queensland and northern New South Wales in May are a good example of this.



The only thing we can do is to make it easier on ourselves by ensuring we have adequate insurance in place, in the event of drastic loss. It's hard enough dealing mentally with the initial catastrophe, let alone facing up to the fact that you may not be

able to rebuild or repair your home afterwards. Up-to-date home and contents insurance is crucial if we want to protect our property at all times.

According to the Insurance Council of Australia, theft and burglary account for the majority of home and contents insurance claims but weather-related claims are creeping up. The ICA also predicts weather-related claims to become increasingly important over the medium and long term.

WHEN IS A FLOOD NOT A FLOOD?

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

Most policies will cover rainwater run off. After that, it's



a sliding scale of coverage if the damage has been caused by flash flooding of rivers, creeks,

drains or heavy rains. Flooding without rain in your area and landslip due to storms are also events that are likely to be excluded from insurance cover. Be aware, too, that tidal flooding also may not be covered.

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

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

Those with property and contents insurance, who may be at risk of flood damage, should review the terms and conditions of their cover by reading the Policy Disclosure Statement (PDS). If in doubt, contact your insurer to clarify the situation.

HOME SWEET HOME INSURANCE

For the second time, CANSTAR CANNEX has put home and contents insurance policies under the microscope to help residents determine what could be the best deal for them in the areas of home



insurance, contents insurance and the home and contents package.

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

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

We looked at 32 insurers, 54 policies and obtained over 15,000 individual quotes across the six Australian states to come up with the insurers we consider offer outstanding value nationally and at a state level for all three home insurance categories.

HOME INSURANCE UNPACKED

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.

WHICH INSURERS CAME OUT ON TOP?

Fierce competition for home and contents insurance was very much in evidence this year, as we collated and examined results from over 15,000 quotes from across Australia. This fine-tuning of features and pricing is undoubtedly market driven and can only result in better products for consumers.

The two companies offering outstanding value nationally for home or building-only insurance are AAMI and ANZ Bank, both of whom figured prominently in the state awards. AAMI was best in Western Australia and Tasmania, while ANZ was best in Queensland and consistent around the country.

TWO LEVELS OF COVER

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

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

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

MEDIUM COVER – lowset home



Insurance Cover	Sum Insured
Building only	\$250,000
Contents only	\$50,000
Home & Contents Package	\$300,000

HIGH COVER – two storey home



Insurance Cover	Sum Insured
Building only	\$400,000
Contents only	\$100,000
Home & Contents Package	\$500,000

When we looked at contents insurance we found Australian Unity and QBE topped the list of insurers who offer outstanding value nationally. Australian Unity was particularly strong in its home state of Victoria. QBE, on the other hand, did not come up as taking out any state awards. However, its strength was in its consistency and QBE scored highly in each state, making it a deserving national winner. Incidentally, QBE won this same award last year.

The home and contents package resulted in the Commonwealth Bank and CGU topping the scores for

outstanding value across Australia. These insurers were particularly strong across the board, with the Commonwealth Bank picking up South Australia before being named joint winner of the national award for home and contents insurance.

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



TIME TO TAKE STOCK

Under-insurance is rife in Australia and it's not choosey. It has pretty much infiltrated every area of insurance but it's the home and contents horror stories we see in the media that really attract attention. For instance, many of those whose homes were destroyed in the recent Victorian bushfires can't afford to rebuild because they did not have enough insurance. A surprising number of victims had no insurance at all.

As far as material goods go, your home or property is likely to be your most valuable asset. Insuring it for less than what it would cost you to rebuild makes about as much sense as insuring a Porsche at a Hyundai price. You might get away with it but at some stage the gap in cover is going to come back to haunt you.

Apart from not receiving enough money to cover the cost of your loss, there's an added risk that can be far greater. If you have significantly under-insured your home or contents your insurer may have the right to pay only part of any loss because you've insured for only part of what it's worth.

Let's say you insure your home for \$150,000 but it's really worth \$250,000 and a fire does \$80,000 damage. Your insurer may have the right to reduce the payout in proportion to the level of under-insurance. In this case, there might be a payment of only \$48,000.

The Insurance Council of Australia estimates that more than 40% of households fail to correctly assess the value of their home and contents, so there's a real chance you could be under-insured.



TWICE THE COVER TWICE THE PRICE

It doesn't necessarily follow that doubling the amount you're insured for will double your insurance premium. That's the beauty of shopping around, particularly with the help of the CANSTAR CANNEX

home & contents star ratings. Just by shopping around, it's possible to get twice the insurance cover for the same premium or less.

The premiums you pay are priced according to the history of claims paid by each insurer. One particular insurance company may treat your postcode as higher risk than another insurer simply because of their individual claims history.



4 TIPS TO CUT PREMIUMS, NOT COVER

1. Ask for a loyalty discount. Bundling all your insurance with the one company may entitle you to an even bigger discount.
2. Choose a higher excess if you can afford it. Generally, the higher the excess, the lower the premium but remember, it's not worth having cheap insurance if you can't afford to make a claim.
3. If you have installed security alarms, deadlocks or smoke alarms, find out if these will reduce your premium.
4. Don't just pay your renewal. Shop around for a better deal. You might be surprised what you find.

DID YOU KNOW?

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

NEW-FOR-OLD REPLACEMENT

Having a new-for-old replacement clause in the policy is essential when insuring your contents. With depreciation eating into the value of your goods, it's likely that they may be worth as little as 20% of what you originally paid.

If you lose it all, however, you won't want to replace your items with secondhand goods. So make sure your policy has a new-for-old clause rather than a residual value clause – where the insurance company can say the TV was worth only \$100 because it was old.

SHOW ME THE MONEY

One of the most common questions the Insurance Ombudsman gets is – can my insurer insist on replacing lost or stolen items instead of settling by cash?

The answer is that it depends on your policy. Generally, most contents policies say that the insurer can replace stolen or lost items instead of settling for cash. Check your policy wording, advises the Insurance Ombudsman. If the stolen or lost items are special and cannot be replaced you can ask your insurer if it will settle the claim for cash.

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 of cover – 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.

HOW MUCH IS ENOUGH?

It's easy to see why the majority of Australians under-insure their home and its contents. Unlike those in other countries, Australian building insurance policies place the burden of estimating rebuilding costs on the consumer.

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

Points to consider include:

- Estimating the cost of rebuilding your house today, rather than when you originally built the home
- Looking at the style, materials used, structure and

finishes

- Considering cost of professionals like architect, engineer, surveyor, plus legal costs
- Factoring in council approval plans and fees
- Keeping in mind regional differences - building in Perth is a lot cheaper than building in Sydney
- Remember to check if your policy covers demolition, debris removal, leveling/landscaping – many don't
- Seeing if your insurer will pay for temporary accommodation while building is in process

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

COMPANIES COMBAT THE PROBLEM

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

Full value protection means that they will guarantee to cover the full cost of rebuilding, provided you have given them 'reasonable' information when taking out the policy. Comminsure takes this approach while Suncorp/GIO offers what they call safety-net cover where they will cap the payment at 25 – 30% above the sum insured. But a word of caution. Reasonable information is not, for instance, insuring a \$500,000 home for \$250,000 and expecting the insurer to pick up the shortfall in the event of a disaster.

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

OUT OF STEP

A major cause of under-insurance in Australia is the set-and-forget factor. We take out home and contents insurance initially and then simply forget about it. There are no updates done when renovations are finished, refurbishing takes place and other improvements are made.

Even the contents of our homes are changing constantly. Apart from big-ticket items like home



theatre systems, what about the sundry items such as clothing, cleaning products and equipment like vacuum cleaners? Most people forget that when tragedy strikes, you can lose *everything*. That's why home owners are always advised to do a regular inventory of their home

and contents and adjust their cover accordingly. Premium renewal time is a great reminder to do this and shop around to compare your level of cover and the value it does or does not continue to offer you.

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SUPERCEDED



home & contents insurance star ratings

Home & Contents Insurance - Low Sum Insured
based on a typical low set \$250,000 value house & \$50,000 contents value



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Contents Inclusions			
				Fusion Cover	Accidental Damage	Jewellery	
						Maximum	Item Limit
★★★★★ outstanding value							
Catholic Church Insurance - Home Building & Contents Insurance	✗	✓	N/A	○	●	20% of SI	1000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000
NRMA - Home & Contents Insurance	✗	✓	N/A	◐	◐	1000	1000
★★★★★							
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
Budget Direct - Home Contents Insurance	✗	✗	N/A	◐	◐	3000	1000
CommInsure - Home Insurance	✓	✓	5.00%	◐	●	4000	1000
GIO - Classic Home & Contents Insurance	✗	✓	15.00%	◐	◐	4000	1000
★★★★							
ANZ - Home Insurance	✓	✓	N/A	●	●	SI	3000
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
CGU - Bronze Home&Content	✓	✓	N/A	○	●	2000	1000
HSBC - Vital Home Insurance	✓	✓	N/A	○	◐	5000	2000
ING - Home Insurance	✓	✓	N/A	◐	●	SI	3000
QBE - Home Building/Home Contents	✗	✓	N/A	◐	●	1000	1000
Suncorp - Platinum Essential Plus	✗	✓	N/A	●	●	40000	10000
Suncorp - Platinum Essential	✗	✓	N/A	●	●	20000	5000
★★★							
Allianz - SureCover	✗	✓	10.00%	○	◐	5000	2000
Allianz - SureCover Gold	✗	✓	10.00%	●	●	5000	2000
Allianz - SureCoverPlus	✗	✓	10.00%	○	●	5000	2000
AON - Home Plus Insurance	✓	✓	N/A	○	●	20% of SI	5000
AON - Blue Ribbon Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
CGU - Silver Home&Content	✓	✓	N/A	○	●	20% of SI	5000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
nab - National Home Insurance Essentials	✓	✓	10.00%	○	◐	7500	2000
Real Insurance - Essential Cover	✓	✗	N/A	◐	◐	2500	1000
St George - Listed Events Home Insurance	✓	✓	N/A	○	●	20% of SI	5000
★							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
Arab Bank - Allianz Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
Australian Unity - Elite Care	✓	✓	10.00%	○	●	25% of SI	2500
Citibank - Home Cover	✗	✗	N/A	◐	●	1000	1000
HSBC - Classic Home Insurance	✓	✓	N/A	○	●	5000	2000
HSBC - Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
nab - National Home Insurance	✓	✓	10.00%	○	●	7500	2000
Real Insurance - Top Cover	✓	✗	N/A	◐	◐	5000	1000
St George - Accidental Damage Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Suncorp - Classic Home & Contents Insurance	✗	✓	N/A	◐	◐	4000	1000
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500

your guide to product excellence

* restriction apply

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

Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 1

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



home & contents insurance star ratings



Home & Contents Insurance - Low Sum Insured
based on a typical low set \$250,000 value house & \$50,000 contents value

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

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

★							
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000

SUPERCEDED

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● standard ● optional ○ not available

PROFILE SUMMARY REPORT

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



outstanding value

Catholic Church Insurance - Home Building & Contents Insurance	✗	✓	N/A	○	●	20% of SI	1000
GIO - Classic Home & Contents Insurance	✗	✓	15.00%	●	●	4000	1000
RACV - Home Insurance	✗	✓	N/A	●	●	1000	1000



Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
Budget Direct - Home Contents Insurance	✗	✗	N/A	●	●	3000	1000
HSBC - Vital Home Insurance	✓	✓	N/A	○	●	5000	2000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000



ANZ - Home Insurance	✓	✓	N/A	●	●	SI	3000
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
CGU - Bronze Home&Content	✓	✓	N/A	○	●	2000	1000
ING - Home Insurance	✓	✓	N/A	●	●	SI	3000
QBE - Home Building/Home Contents	✗	✓	N/A	●	●	1000	1000



Allianz - SureCover	✗	✓	10.00%	○	●	5000	2000
Allianz - SureCoverPlus	✗	✓	10.00%	○	●	5000	2000
AON - Home Plus Insurance	✓	✓	N/A	○	●	20% of SI	5000
CGU - Silver Home&Content	✓	✓	N/A	○	●	20% of SI	5000
HSBC - Classic Home Insurance	✓	✓	N/A	○	●	5000	2000
nab - National Home Insurance Essentials	✓	✓	10.00%	○	●	7500	2000
St George - Listed Events Home Insurance	✓	✓	N/A	○	●	20% of SI	5000
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000



AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
Allianz - SureCover Gold	✗	✓	10.00%	●	●	5000	2000
AON - Blue Ribbon Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Arab Bank - Allianz Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
Australian Unity - Elite Care	✓	✓	10.00%	○	●	25% of SI	2500
Citibank - Home Cover	✗	✗	N/A	●	●	1000	1000
CommInsure - Home Insurance	✓	✓	5.00%	●	●	4000	1000
HSBC - Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
nab - National Home Insurance	✓	✓	10.00%	○	●	7500	2000
Real Insurance - Essential Cover	✓	✗	N/A	●	●	2500	1000
Real Insurance - Top Cover	✓	✗	N/A	●	●	5000	1000
St George - Accidental Damage Home Insurance	✓	✓	N/A	●	●	20% of SI	7500

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

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home & contents insurance star ratings

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● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Contents Inclusions			
				Fusion Cover	Accidental Damage	Jewellery	
						Maximum	Item Limit
★★★★★ outstanding value							
Catholic Church Insurance - Home Building & Contents Insurance	✗	✓	N/A	○	●	20% of SI	1000
★★★★★							
Budget Direct - Home Contents Insurance	✗	✗	N/A	◐	◐	3000	1000
CommInsure - Home Insurance	✓	✓	5.00%	◐	●	4000	1000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000
QBE - Home Building/Home Contents	✗	✓	N/A	◐	●	1000	1000
★★★★							
Bank of Queensland - Vero Home Extra	✓	✓	N/A	◐	●	20% of SI	2000
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
CGU - Bronze Home&Content	✓	✓	N/A	○	●	2000	1000
ING - Home Insurance	✓	✓	N/A	◐	●	SI	3000
NRMA - Home & Contents Insurance	✗	✓	N/A	◐	◐	1000	1000
Suncorp - Platinum Essential	✗	✓	N/A	●	●	20000	5000
Suncorp - Platinum Essential Plus	✗	✓	N/A	●	●	40000	10000
★★★							
Allianz - SureCoverPlus	✗	✓	10.00%	○	●	5000	2000
Allianz - SureCover	✗	✓	10.00%	○	◐	5000	2000
ANZ - Home Insurance	✓	✓	N/A	●	●	SI	3000
AON - Home Plus Insurance	✓	✓	N/A	○	●	20% of SI	5000
AON - Blue Ribbon Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
CGU - Silver Home&Content	✓	✓	N/A	○	●	20% of SI	5000
RACQ - Household Insurance	✗	✓	N/A	◐	◐	6000	2000
Real Insurance - Essential Cover	✓	✗	N/A	◐	◐	2500	1000
St George - Listed Events Home Insurance	✓	✓	N/A	○	●	20% of SI	5000
St George - Accidental Damage Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
★							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
Allianz - SureCover Gold	✗	✓	10.00%	●	●	5000	2000
Arab Bank - Allianz Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
Australian Unity - Elite Care	✓	✓	10.00%	○	●	25% of SI	2500
Citibank - Home Cover	✗	✗	N/A	◐	●	1000	1000
HSBC - Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
HSBC - Classic Home Insurance	✓	✓	N/A	○	●	5000	2000
HSBC - Vital Home Insurance	✓	✓	N/A	○	◐	5000	2000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
nab - National Home Insurance	✓	✓	10.00%	○	●	7500	2000
nab - National Home Insurance Essentials	✓	✓	10.00%	○	◐	7500	2000
Real Insurance - Top Cover	✓	✗	N/A	◐	◐	5000	1000
Suncorp - Classic Home & Contents Insurance	✗	✓	N/A	◐	◐	4000	1000
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000

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● standard ● optional ○ not available

PROFILE SUMMARY REPORT

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

★							
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500

SUPERCEDED

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* restriction apply

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

Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 5

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



home & contents insurance star ratings

Home & Contents Insurance - Low Sum Insured
based on a typical low set \$250,000 value house & \$50,000 contents value



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Contents Inclusions			
				Fusion Cover	Accidental Damage	Jewellery	
						Maximum	Item Limit
★★★★★ outstanding value							
Catholic Church Insurance - Home Building & Contents Insurance	✗	✓	N/A	○	●	20% of SI	1000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000
★★★★★							
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
CommInsure - Home Insurance	✓	✓	5.00%	◐	●	4000	1000
HSBC - Vital Home Insurance	✓	✓	N/A	○	◐	5000	2000
★★★★							
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Budget Direct - Home Contents Insurance	✗	✗	N/A	◐	◐	3000	1000
CGU - Bronze Home&Content	✓	✓	N/A	○	●	2000	1000
nab - National Home Insurance Essentials	✓	✓	10.00%	○	◐	7500	2000
QBE - Home Building/Home Contents	✗	✓	N/A	◐	●	1000	1000
★★★							
ANZ - Home Insurance	✓	✓	N/A	●	●	SI	3000
Arab Bank - Allianz Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
CGU - Silver Home&Content	✓	✓	N/A	○	●	20% of SI	5000
HSBC - Classic Home Insurance	✓	✓	N/A	○	●	5000	2000
HSBC - Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
ING - Home Insurance	✓	✓	N/A	◐	●	SI	3000
nab - National Home Insurance	✓	✓	10.00%	○	●	7500	2000
RAA - Home & Contents Insurance	✓	✓	10.00%	◐	●	5000	1500
★							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
Allianz - SureCover Gold	✗	✓	10.00%	●	●	5000	2000
Allianz - SureCover	✗	✓	10.00%	○	◐	5000	2000
Allianz - SureCoverPlus	✗	✓	10.00%	○	◐	5000	2000
AON - Home Plus Insurance	✓	✓	N/A	○	●	20% of SI	5000
AON - Blue Ribbon Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Australian Unity - Elite Care	✓	✓	10.00%	○	●	25% of SI	2500
Citibank - Home Cover	✗	✗	N/A	◐	●	1000	1000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Real Insurance - Essential Cover	✓	✗	N/A	◐	◐	2500	1000
Real Insurance - Top Cover	✓	✗	N/A	◐	◐	5000	1000
St George - Accidental Damage Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
St George - Listed Events Home Insurance	✓	✓	N/A	○	●	20% of SI	5000
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000

your guide to product excellence

* restriction apply

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

Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 6

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



home & contents insurance star ratings

Home & Contents Insurance - Low Sum Insured
based on a typical low set \$250,000 value house & \$50,000 contents value



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

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



outstanding value

Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Catholic Church Insurance - Home Building & Contents Insurance	✗	✓	N/A	○	●	20% of SI	1000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000



Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
Budget Direct - Home Contents Insurance	✗	✗	N/A	●	●	3000	1000
CGU - Bronze Home&Content	✓	✓	N/A	○	●	2000	1000
QBE - Home Building/Home Contents	✗	✓	N/A	●	●	1000	1000



AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
ANZ - Home Insurance	✓	✓	N/A	●	●	SI	3000
AON - Home Plus Insurance	✓	✓	N/A	○	●	20% of SI	5000
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
CGU - Silver Home&Content	✓	✓	N/A	○	●	20% of SI	5000
ING - Home Insurance	✓	✓	N/A	●	●	SI	3000
St George - Listed Events Home Insurance	✓	✓	N/A	○	●	20% of SI	5000



Allianz - SureCoverPlus	✗	✓	10.00%	○	●	5000	2000
AON - Blue Ribbon Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Citibank - Home Cover	✗	✗	N/A	●	●	1000	1000
HSBC - Vital Home Insurance	✓	✓	N/A	○	●	5000	2000
HSBC - Classic Home Insurance	✓	✓	N/A	○	●	5000	2000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
nab - National Home Insurance Essentials	✓	✓	10.00%	○	●	7500	2000
Real Insurance - Essential Cover	✓	✗	N/A	●	●	2500	1000
St George - Accidental Damage Home Insurance	✓	✓	N/A	●	●	20% of SI	7500



Allianz - SureCover	✗	✓	10.00%	○	●	5000	2000
Allianz - SureCover Gold	✗	✓	10.00%	●	●	5000	2000
Arab Bank - Allianz Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
Australian Unity - Elite Care	✓	✓	10.00%	○	●	25% of SI	2500
CommInsure - Home Insurance	✓	✓	5.00%	●	●	4000	1000
HSBC - Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
nab - National Home Insurance	✓	✓	10.00%	○	●	7500	2000
Real Insurance - Top Cover	✓	✗	N/A	●	●	5000	1000
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000

your guide to product excellence

* restriction apply

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

Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 7

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



home & contents insurance star ratings

Home & Contents Insurance - Low Sum Insured
based on a typical low set \$250,000 value house & \$50,000 contents value



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Contents Inclusions			
				Fusion Cover	Accidental Damage	Jewellery	
						Maximum	Item Limit
★★★★★ outstanding value							
Catholic Church Insurance - Home Building & Contents Insurance	✗	✓	N/A	○	●	20% of SI	1000
GIO - Classic Home & Contents Insurance	✗	✓	15.00%	●	●	4000	1000
★★★★★							
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Budget Direct - Home Contents Insurance	✗	✗	N/A	●	●	3000	1000
RAC - Home Sweet Home	✗	✓	N/A	○	●	3000	not specific
SGIO - Home Insurance	✗	✓	N/A	●	●	1000	1000
★★★★							
Allianz - SureCoverPlus	✗	✓	10.00%	○	●	5000	2000
ANZ - Home Insurance	✓	✓	N/A	●	●	SI	3000
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
CGU - Bronze Home&Content	✓	✓	N/A	○	●	2000	1000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000
ING - Home Insurance	✓	✓	N/A	●	●	SI	3000
QBE - Home Building/Home Contents	✗	✓	N/A	●	●	1000	1000
★★★							
Allianz - SureCover	✗	✓	10.00%	○	●	5000	2000
Allianz - SureCover Gold	✗	✓	10.00%	●	●	5000	2000
AON - Home Plus Insurance	✓	✓	N/A	○	●	20% of SI	5000
Australian Unity - Elite Care	✓	✓	10.00%	○	●	25% of SI	2500
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
CGU - Silver Home&Content	✓	✓	N/A	○	●	20% of SI	5000
CommInsure - Home Insurance	✓	✓	5.00%	●	●	4000	1000
Real Insurance - Essential Cover	✓	✗	N/A	●	●	2500	1000
St George - Listed Events Home Insurance	✓	✓	N/A	○	●	20% of SI	5000
★★							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
AON - Blue Ribbon Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Arab Bank - Allianz Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
Citibank - Home Cover	✗	✗	N/A	●	●	1000	1000
HBF - Home Insurance	✗	✓	N/A	○	●	3000	1000
HSBC - Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
HSBC - Vital Home Insurance	✓	✓	N/A	○	●	5000	2000
HSBC - Classic Home Insurance	✓	✓	N/A	○	●	5000	2000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
nab - National Home Insurance Essentials	✓	✓	10.00%	○	●	7500	2000
nab - National Home Insurance	✓	✓	10.00%	○	●	7500	2000
Real Insurance - Top Cover	✓	✗	N/A	●	●	5000	1000
St George - Accidental Damage Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000

your guide to product excellence

* restriction apply

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

Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 8

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



home & contents insurance star ratings

Home & Contents Insurance - High Sum Insured
based on a typical high set \$400,000 value house & \$100,000 contents value



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

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



outstanding value

Catholic Church Insurance - Home Building & Contents Insurance	✗	✓	N/A	○	●	20% of SI	1000
GIO - Classic Home & Contents Insurance	✗	✓	15.00%	●	●	4000	1000
NRMA - Home & Contents Insurance	✗	✓	N/A	●	●	1000	1000



CGU - Bronze Home&Content	✓	✓	N/A	○	●	2000	1000
Suncorp - Platinum Essential	✗	✓	N/A	●	●	20000	5000
Suncorp - Platinum Essential Plus	✗	✓	N/A	●	●	40000	10000



ANZ - Home Insurance	✓	✓	N/A	●	●	SI	3000
AON - Home Plus Insurance	✓	✓	N/A	○	●	20% of SI	5000
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Budget Direct - Home Contents Insurance	✗	✗	N/A	●	●	3000	1000
CGU - Silver Home&Content	✓	✓	N/A	○	●	20% of SI	5000
CommInsure - Home Insurance	✓	✓	5.00%	●	●	4000	1000
GIO - Platinum with Essential Plus Cover	✗	✓	15.00%	●	●	40000	10000
GIO - Platinum with Essential Cover	✗	✓	15.00%	●	●	20000	5000
HSBC - Vital Home Insurance	✓	✓	N/A	○	●	5000	2000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000
ING - Home Insurance	✓	✓	N/A	●	●	SI	3000
St George - Listed Events Home Insurance	✓	✓	N/A	○	●	20% of SI	5000



Allianz - SureCover	✗	✓	10.00%	○	●	5000	2000
Allianz - SureCoverPlus	✗	✓	10.00%	○	●	5000	2000
Allianz - SureCover Gold	✗	✓	10.00%	●	●	5000	2000
AON - Blue Ribbon Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
nab - National Home Insurance Essentials	✓	✓	10.00%	○	●	7500	2000
QBE - Home Building/Home Contents	✗	✓	N/A	●	●	1000	1000
Real Insurance - Essential Cover	✓	✗	N/A	●	●	2500	1000
St George - Accidental Damage Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Suncorp - Classic Home & Contents Insurance	✗	✓	N/A	●	●	4000	1000



AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
Arab Bank - Allianz Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Australian Unity - Elite Care	✓	✓	10.00%	○	●	25% of SI	2500
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
Citibank - Home Cover	✗	✗	N/A	●	●	1000	1000
HSBC - Classic Home Insurance	✓	✓	N/A	○	●	5000	2000
HSBC - Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
nab - National Home Insurance	✓	✓	10.00%	○	●	7500	2000
Real Insurance - Top Cover	✓	✗	N/A	●	●	5000	1000

your guide to product excellence

* restriction apply

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

Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 9

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



home & contents insurance star ratings

Home & Contents Insurance - High Sum Insured
based on a typical high set \$400,000 value house & \$100,000 contents value



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Contents Inclusions			
				Fusion Cover	Accidental Damage	Jewellery	
						Maximum	Item Limit
★							
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000

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your guide to product excellence

* restriction apply

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

Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 10

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



home & contents insurance star ratings



Home & Contents Insurance - High Sum Insured
based on a typical high set \$400,000 value house & \$100,000 contents value

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

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



outstanding value

CommInsure - Home Insurance	✓	✓	5.00%	●	●	4000	1000
HSBC - Vital Home Insurance	✓	✓	N/A	○	●	5000	2000



Catholic Church Insurance - Home Building & Contents Insurance	✗	✓	N/A	○	●	20% of SI	1000
CGU - Bronze Home&Content	✓	✓	N/A	○	●	2000	1000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000
RACV - Home Insurance	✗	✓	N/A	●	●	1000	1000



Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
Budget Direct - Home Contents Insurance	✗	✗	N/A	●	●	3000	1000
HSBC - Classic Home Insurance	✓	✓	N/A	○	●	5000	2000
ING - Home Insurance	✓	✓	N/A	●	●	SI	3000
Real Insurance - Essential Cover	✓	✗	N/A	●	●	2500	1000
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000



Allianz - SureCover	✗	✓	10.00%	○	●	5000	2000
Allianz - SureCoverPlus	✗	✓	10.00%	○	●	5000	2000
ANZ - Home Insurance	✓	✓	N/A	●	●	SI	3000
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
CGU - Silver Home&Content	✓	✓	N/A	○	●	20% of SI	5000
nab - National Home Insurance Essentials	✓	✓	10.00%	○	●	7500	2000
St George - Listed Events Home Insurance	✓	✓	N/A	○	●	20% of SI	5000
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000



AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
Allianz - SureCover Gold	✗	✓	10.00%	●	●	5000	2000
AON - Home Plus Insurance	✓	✓	N/A	○	●	20% of SI	5000
AON - Blue Ribbon Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Arab Bank - Allianz Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Australian Unity - Elite Care	✓	✓	10.00%	○	●	25% of SI	2500
Citibank - Home Cover	✗	✗	N/A	●	●	1000	1000
GIO - Platinum with Essential Cover	✗	✓	15.00%	●	●	20000	5000
GIO - Classic Home & Contents Insurance	✗	✓	15.00%	●	●	4000	1000
GIO - Platinum with Essential Plus Cover	✗	✓	15.00%	●	●	40000	10000
HSBC - Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
nab - National Home Insurance	✓	✓	10.00%	○	●	7500	2000
QBE - Home Building/Home Contents	✗	✓	N/A	●	●	1000	1000
Real Insurance - Top Cover	✓	✗	N/A	●	●	5000	1000
St George - Accidental Damage Home Insurance	✓	✓	N/A	●	●	20% of SI	7500

your guide to product excellence

* restriction apply

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

Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 11

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



home & contents insurance star ratings

Home & Contents Insurance - High Sum Insured
based on a typical high set \$400,000 value house & \$100,000 contents value



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Contents Inclusions			
				Fusion Cover	Accidental Damage	Jewellery	
						Maximum	Item Limit
★★★★★ outstanding value							
Catholic Church Insurance - Home Building & Contents Insurance	✗	✓	N/A	○	●	20% of SI	1000
Real Insurance - Essential Cover	✓	✗	N/A	◐	◐	2500	1000
Suncorp - Platinum Essential	✗	✓	N/A	●	●	20000	5000
Suncorp - Platinum Essential Plus	✗	✓	N/A	●	●	40000	10000
★★★★★							
CGU - Bronze Home&Content	✓	✓	N/A	○	●	2000	1000
CommInsure - Home Insurance	✓	✓	5.00%	◐	●	4000	1000
ING - Home Insurance	✓	✓	N/A	◐	●	SI	3000
NRMA - Home & Contents Insurance	✗	✓	N/A	◐	◐	1000	1000
★★★★							
ANZ - Home Insurance	✓	✓	N/A	●	●	SI	3000
Budget Direct - Home Contents Insurance	✗	✗	N/A	◐	◐	3000	1000
CGU - Silver Home&Content	✓	✓	N/A	○	●	20% of SI	5000
St George - Listed Events Home Insurance	✓	✓	N/A	○	●	20% of SI	5000
Suncorp - Classic Home & Contents Insurance	✗	✓	N/A	◐	◐	4000	1000
★★★							
AON - Home Plus Insurance	✓	✓	N/A	○	●	20% of SI	5000
AON - Blue Ribbon Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000
QBE - Home Building/Home Contents	✗	✓	N/A	◐	●	1000	1000
Real Insurance - Top Cover	✓	✗	N/A	◐	◐	5000	1000
St George - Accidental Damage Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
★							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
Allianz - SureCover Gold	✗	✓	10.00%	●	●	5000	2000
Allianz - SureCoverPlus	✗	✓	10.00%	○	●	5000	2000
Allianz - SureCover	✗	✓	10.00%	○	◐	5000	2000
Arab Bank - Allianz Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Australian Unity - Elite Care	✓	✓	10.00%	○	●	25% of SI	2500
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
Citibank - Home Cover	✗	✗	N/A	◐	●	1000	1000
HSBC - Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
HSBC - Vital Home Insurance	✓	✓	N/A	○	◐	5000	2000
HSBC - Classic Home Insurance	✓	✓	N/A	○	●	5000	2000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
nab - National Home Insurance Essentials	✓	✓	10.00%	○	◐	7500	2000
nab - National Home Insurance	✓	✓	10.00%	○	●	7500	2000
RACQ - Household Insurance	✗	✓	N/A	◐	◐	6000	2000
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000

your guide to product excellence

* restriction apply

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

Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 12

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



home & contents insurance star ratings

Home & Contents Insurance - High Sum Insured
based on a typical high set \$400,000 value house & \$100,000 contents value

● standard ● optional ○ not available



PROFILE SUMMARY REPORT

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

★							
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500

SUPERCEDED

your guide to product excellence

* restriction apply

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

Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 13

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



home & contents insurance star ratings

Home & Contents Insurance - High Sum Insured
based on a typical high set \$400,000 value house & \$100,000 contents value

● standard ● optional ○ not available



PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Contents Inclusions			
				Fusion Cover	Accidental Damage	Jewellery	
						Maximum	Item Limit
★★★★★ outstanding value							
CommInsure - Home Insurance	✓	✓	5.00%	🕒	🕒	4000	1000
★★★★★							
Catholic Church Insurance - Home Building & Contents Insurance	✗	✓	N/A	🕒	🕒	20% of SI	1000
HSBC - Vital Home Insurance	✓	✓	N/A	🕒	🕒	5000	2000
IMB - Secure Home Elite	✓	✓	N/A	🕒	🕒	20% of SI	2000
RAA - Home & Contents Insurance	✓	✓	10.00%	🕒	🕒	5000	1500
★★★★							
Allianz - SureCoverPlus	✗	✓	10.00%	🕒	🕒	5000	2000
Bank of Queensland - Vero Home Extra	✓	✓	N/A	🕒	🕒	20% of SI	2000
Bank West - Secure Home Extra Insurance	✓	✓	N/A	🕒	🕒	20% of SI	2000
nab - National Home Insurance Essentials	✓	✓	10.00%	🕒	🕒	7500	2000
Real Insurance - Essential Cover	✓	✗	N/A	🕒	🕒	2500	1000
★★★							
Allianz - SureCover	✗	✓	10.00%	🕒	🕒	5000	2000
ANZ - Home Insurance	✓	✓	N/A	🕒	🕒	SI	3000
Arab Bank - Allianz Prestige Home Insurance	✓	✓	N/A	🕒	🕒	5000	2000
Australian Unity - Everyday Care	✓	✓	10.00%	🕒	🕒	25% of SI	1000
Budget Direct - Home Contents Insurance	✗	✗	N/A	🕒	🕒	3000	1000
CGU - Silver Home&Content	✓	✓	N/A	🕒	🕒	20% of SI	5000
CGU - Bronze Home&Content	✓	✓	N/A	🕒	🕒	2000	1000
HSBC - Classic Home Insurance	✓	✓	N/A	🕒	🕒	5000	2000
HSBC - Prestige Home Insurance	✓	✓	N/A	🕒	🕒	5000	2000
ING - Home Insurance	✓	✓	N/A	🕒	🕒	SI	3000
nab - National Home Insurance	✓	✓	10.00%	🕒	🕒	7500	2000
Westpac - Quality Care	✓	✗	N/A	🕒	🕒	5000	1000
Westpac - Premier Care	✓	✗	N/A	🕒	🕒	10000	2000
★							
AAMI - Home Contents Insurance	✗	✓	\$20.00	🕒	🕒	5000	1000
Allianz - SureCover Gold	✗	✓	10.00%	🕒	🕒	5000	2000
AON - Blue Ribbon Home Insurance	✓	✓	N/A	🕒	🕒	20% of SI	7500
AON - Home Plus Insurance	✓	✓	N/A	🕒	🕒	20% of SI	5000
Australian Unity - Elite Care	✓	✓	10.00%	🕒	🕒	25% of SI	2500
Australian Unity - Extra Care	✓	✓	10.00%	🕒	🕒	25% of SI	2500
Citibank - Home Cover	✗	✗	N/A	🕒	🕒	1000	1000
IMB - Secure Home Extra	✓	✓	N/A	🕒	🕒	20% of SI	2000
QBE - Home Building/Home Contents	✗	✓	N/A	🕒	🕒	1000	1000
Real Insurance - Top Cover	✓	✗	N/A	🕒	🕒	5000	1000
St George - Accidental Damage Home Insurance	✓	✓	N/A	🕒	🕒	20% of SI	7500
St George - Listed Events Home Insurance	✓	✓	N/A	🕒	🕒	20% of SI	5000
Westpac - Essential Care	✓	✗	N/A	🕒	🕒	3000	500

your guide to product excellence

* restriction apply

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

Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 14

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



home & contents insurance star ratings

Home & Contents Insurance - High Sum Insured
based on a typical high set \$400,000 value house & \$100,000 contents value



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Contents Inclusions			
				Fusion Cover	Accidental Damage	Jewellery	
						Maximum	Item Limit
★★★★★ outstanding value							
Budget Direct - Home Contents Insurance	✗	✗	N/A	🕒	🕒	3000	1000
Catholic Church Insurance - Home Building & Contents Insurance	✗	✓	N/A	🕒	🕒	20% of SI	1000
CGU - Bronze Home&Content	✓	✓	N/A	🕒	🕒	2000	1000
★★★★★							
ANZ - Home Insurance	✓	✓	N/A	🕒	🕒	SI	3000
AON - Home Plus Insurance	✓	✓	N/A	🕒	🕒	20% of SI	5000
Bank of Queensland - Vero Home Extra	✓	✓	N/A	🕒	🕒	20% of SI	2000
IMB - Secure Home Elite	✓	✓	N/A	🕒	🕒	20% of SI	2000
ING - Home Insurance	✓	✓	N/A	🕒	🕒	SI	3000
★★★★							
AAMI - Home Contents Insurance	✗	✓	\$20.00	🕒	🕒	5000	1000
Bank West - Secure Home Extra Insurance	✓	✓	N/A	🕒	🕒	20% of SI	2000
CGU - Silver Home&Content	✓	✓	N/A	🕒	🕒	20% of SI	5000
HSBC - Vital Home Insurance	✓	✓	N/A	🕒	🕒	5000	2000
St George - Listed Events Home Insurance	✓	✓	N/A	🕒	🕒	20% of SI	5000
Westpac - Quality Care	✓	✗	N/A	🕒	🕒	5000	1000
★★★							
AON - Blue Ribbon Home Insurance	✓	✓	N/A	🕒	🕒	20% of SI	7500
nab - National Home Insurance Essentials	✓	✓	10.00%	🕒	🕒	7500	2000
QBE - Home Building/Home Contents	✗	✓	N/A	🕒	🕒	1000	1000
Real Insurance - Essential Cover	✓	✗	N/A	🕒	🕒	2500	1000
St George - Accidental Damage Home Insurance	✓	✓	N/A	🕒	🕒	20% of SI	7500
Westpac - Essential Care	✓	✗	N/A	🕒	🕒	3000	500
Westpac - Premier Care	✓	✗	N/A	🕒	🕒	10000	2000
★★							
Allianz - SureCover Gold	✗	✓	10.00%	🕒	🕒	5000	2000
Allianz - SureCoverPlus	✗	✓	10.00%	🕒	🕒	5000	2000
Allianz - SureCover	✗	✓	10.00%	🕒	🕒	5000	2000
Arab Bank - Allianz Prestige Home Insurance	✓	✓	N/A	🕒	🕒	5000	2000
Australian Unity - Elite Care	✓	✓	10.00%	🕒	🕒	25% of SI	2500
Australian Unity - Everyday Care	✓	✓	10.00%	🕒	🕒	25% of SI	1000
Australian Unity - Extra Care	✓	✓	10.00%	🕒	🕒	25% of SI	2500
Citibank - Home Cover	✗	✗	N/A	🕒	🕒	1000	1000
CommInsure - Home Insurance	✓	✓	5.00%	🕒	🕒	4000	1000
HSBC - Prestige Home Insurance	✓	✓	N/A	🕒	🕒	5000	2000
HSBC - Classic Home Insurance	✓	✓	N/A	🕒	🕒	5000	2000
IMB - Secure Home Extra	✓	✓	N/A	🕒	🕒	20% of SI	2000
nab - National Home Insurance	✓	✓	10.00%	🕒	🕒	7500	2000
Real Insurance - Top Cover	✓	✗	N/A	🕒	🕒	5000	1000

your guide to product excellence

* restriction apply

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

Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 15

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



home & contents insurance star ratings

Home & Contents Insurance - High Sum Insured
based on a typical high set \$400,000 value house & \$100,000 contents value



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Contents Inclusions			
				Fusion Cover	Accidental Damage	Jewellery	
						Maximum	Item Limit
★★★★★ outstanding value							
CGU - Bronze Home&Content	✓	✓	N/A	○	●	2000	1000
CommInsure - Home Insurance	✓	✓	5.00%	●	●	4000	1000
HBF - Home Insurance	✗	✓	N/A	○	●	3000	1000
SGIO - Home Insurance	✗	✓	N/A	●	●	1000	1000
★★★★★							
Catholic Church Insurance - Home Building & Contents Insurance	✗	✓	N/A	○	●	20% of SI	1000
GIO - Classic Home & Contents Insurance	✗	✓	15.00%	●	●	4000	1000
ING - Home Insurance	✓	✓	N/A	●	●	SI	3000
★★★★							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
ANZ - Home Insurance	✓	✓	N/A	●	●	SI	3000
AON - Home Plus Insurance	✓	✓	N/A	○	●	20% of SI	5000
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
CGU - Silver Home&Content	✓	✓	N/A	○	●	20% of SI	5000
GIO - Platinum with Essential Cover	✗	✓	15.00%	●	●	20000	5000
GIO - Platinum with Essential Plus Cover	✗	✓	15.00%	●	●	40000	10000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000
RAC - Home Sweet Home	✗	✓	N/A	○	●	3000	not specifie
St George - Listed Events Home Insurance	✓	✓	N/A	○	●	20% of SI	5000
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000
★★★							
AON - Blue Ribbon Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Budget Direct - Home Contents Insurance	✗	✗	N/A	●	●	3000	1000
HSBC - Vital Home Insurance	✓	✓	N/A	○	●	5000	2000
St George - Accidental Damage Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500
★							
Allianz - SureCover	✗	✓	10.00%	○	●	5000	2000
Allianz - SureCover Gold	✗	✓	10.00%	●	●	5000	2000
Allianz - SureCoverPlus	✗	✓	10.00%	○	●	5000	2000
Arab Bank - Allianz Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
Australian Unity - Elite Care	✓	✓	10.00%	○	●	25% of SI	2500
Citibank - Home Cover	✗	✗	N/A	●	●	1000	1000
HSBC - Classic Home Insurance	✓	✓	N/A	○	●	5000	2000
HSBC - Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
nab - National Home Insurance	✓	✓	10.00%	○	●	7500	2000
nab - National Home Insurance Essentials	✓	✓	10.00%	○	●	7500	2000
QBE - Home Building/Home Contents	✗	✓	N/A	●	●	1000	1000

your guide to product excellence

* restriction apply

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

Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 16

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



home & contents insurance star ratings

Home & Contents Insurance - High Sum Insured
based on a typical high set \$400,000 value house & \$100,000 contents value



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Contents Inclusions			
				Fusion Cover	Accidental Damage	Jewellery	
						Maximum	Item Limit
★							
Real Insurance - Essential Cover	✓	✗	N/A	🕒	🕒	2500	1000
Real Insurance - Top Cover	✓	✗	N/A	🕒	🕒	5000	1000

SUPERCEDED

your guide to product excellence

* restriction apply

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

Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 17

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

SUPERCEDED



home & contents insurance star ratings

Contents Insurance - Low Sum Insured
based on \$50,000 contents sum insured



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Contents Inclusions			
				Accidental Damage	Fusion Cover	Jewellery	
						Maximum	Item Limit
★★★★★ outstanding value							
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Budget Direct - Home Contents Insurance	✗	✗	N/A	◐	◐	3000	1000
Catholic Church Insurance - Home Building & Contents Insurance	✗	✗	N/A	○	●	20% of SI	1000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000
QBE - Home Building/Home Contents	✗	✓	N/A	◐	●	1000	1000
★★★★★							
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
GIO - Classic Home & Contents Insurance	✗	✓	15.00%	◐	◐	4000	1000
NRMA - Home & Contents Insurance	✗	✓	N/A	◐	◐	1000	1000
★★★★							
Allianz - SureCover	✗	✗	10.00%	○	◐	5000	2000
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
CGU - Bronze Home&Content	✓	✗	N/A	○	●	2000	1000
Citibank - Home Cover	✗	✓	N/A	◐	●	1000	1000
Suncorp - Platinum Essential Plus	✗	✗	N/A	●	●	40000	10000
★★★							
Allianz - SureCoverPlus	✗	✗	10.00%	○	●	5000	2000
AON - Home Plus Insurance	✓	✗	N/A	○	●	20% of SI	5000
AON - Blue Ribbon Home Insurance	✓	✗	N/A	●	●	20% of SI	7500
CGU - Silver Home&Content	✓	✗	N/A	○	●	20% of SI	5000
CommInsure - Home Insurance	✓	✓*	5.00%	◐	●	4000	1000
HSBC - Vital Home Insurance	✓	✗	N/A	○	◐	5000	2000
ING - Home Insurance	✓	✗	N/A	◐	●	SI	3000
nab - National Home Insurance Essentials	✓	✗	10.00%	○	◐	7500	2000
Real Insurance - Essential Cover	✓	✓	N/A	◐	◐	2500	1000
St George - Listed Events Home Insurance	✓	✗	N/A	○	●	20% of SI	5000
St George - Accidental Damage Home Insurance	✓	✗	N/A	●	●	20% of SI	7500
Suncorp - Platinum Essential	✗	✗	N/A	●	●	20000	5000
★							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
Allianz - SureCover Gold	✗	✗	10.00%	●	●	5000	2000
ANZ - Home Insurance	✓	✗	N/A	●	●	SI	3000
Arab Bank - Allianz Prestige Home Insurance	✓	✗	N/A	●	●	5000	2000
Australian Unity - Elite Care	✓	✗	10.00%	○	●	25% of SI	2500
HSBC - Prestige Home Insurance	✓	✗	N/A	●	●	5000	2000
HSBC - Classic Home Insurance	✓	✗	N/A	○	●	5000	2000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
nab - National Home Insurance	✓	✗	10.00%	○	●	7500	2000
Real Insurance - Top Cover	✓	✓	N/A	◐	◐	5000	1000
Suncorp - Classic Home & Contents Insurance	✗	✓	N/A	◐	◐	4000	1000
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000

your guide to product excellence

* restriction apply

Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 1

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



home & contents insurance star ratings

Contents Insurance - Low Sum Insured
based on \$50,000 contents sum insured



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Contents Inclusions			
				Accidental Damage	Fusion Cover	Jewellery	
						Maximum	Item Limit
★ Westpac - Essential Care	✓	✗	N/A	○	○	3000	500

SUPERCEDED

your guide to product excellence

* restriction apply

Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 2

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



home & contents insurance star ratings

Contents Insurance - Low Sum Insured
based on \$50,000 contents sum insured



● standard ○ optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Contents Inclusions			
				Accidental Damage	Fusion Cover	Jewellery	
						Maximum	Item Limit



outstanding value

Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Catholic Church Insurance - Home Building & Contents Insurance	✗	✗	N/A	○	●	20% of SI	1000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000



Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
Budget Direct - Home Contents Insurance	✗	✗	N/A	●	●	3000	1000
GIO - Classic Home & Contents Insurance	✗	✓	15.00%	●	●	4000	1000
QBE - Home Building/Home Contents	✗	✓	N/A	●	●	1000	1000



AON - Home Plus Insurance	✓	✗	N/A	○	●	20% of SI	5000
CGU - Bronze Home&Content	✓	✗	N/A	○	●	2000	1000
CGU - Silver Home&Content	✓	✗	N/A	○	●	20% of SI	5000
HSBC - Vital Home Insurance	✓	✗	N/A	○	●	5000	2000
ING - Home Insurance	✓	✗	N/A	●	●	SI	3000
RACV - Home Insurance	✗	✓	N/A	●	●	1000	1000
St George - Listed Events Home Insurance	✓	✗	N/A	○	●	20% of SI	5000



Allianz - SureCover	✗	✗	10.00%	○	●	5000	2000
Allianz - SureCoverPlus	✗	✗	10.00%	○	●	5000	2000
ANZ - Home Insurance	✓	✗	N/A	●	●	SI	3000
AON - Blue Ribbon Home Insurance	✓	✗	N/A	●	●	20% of SI	7500
Australian Unity - Elite Care	✓	✗	10.00%	○	●	25% of SI	2500
Citibank - Home Cover	✗	✓	N/A	●	●	1000	1000
HSBC - Classic Home Insurance	✓	✗	N/A	○	●	5000	2000
nab - National Home Insurance Essentials	✓	✗	10.00%	○	●	7500	2000
nab - National Home Insurance	✓	✗	10.00%	○	●	7500	2000
Real Insurance - Essential Cover	✓	✓	N/A	●	●	2500	1000
St George - Accidental Damage Home Insurance	✓	✗	N/A	●	●	20% of SI	7500
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500



AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
Allianz - SureCover Gold	✗	✗	10.00%	●	●	5000	2000
Arab Bank - Allianz Prestige Home Insurance	✓	✗	N/A	●	●	5000	2000
Commlnsure - Home Insurance	✓	✓*	5.00%	●	●	4000	1000
HSBC - Prestige Home Insurance	✓	✗	N/A	●	●	5000	2000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Real Insurance - Top Cover	✓	✓	N/A	●	●	5000	1000
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000

your guide to product excellence

* restriction apply

Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 3

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



home & contents insurance star ratings

Contents Insurance - Low Sum Insured
based on \$50,000 contents sum insured



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Contents Inclusions			
				Accidental Damage	Fusion Cover	Jewellery	
						Maximum	Item Limit
★★★★★ outstanding value							
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Catholic Church Insurance - Home Building & Contents Insurance	✗	✗	N/A	○	●	20% of SI	1000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000
★★★★★							
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
CommInsure - Home Insurance	✓	✓*	5.00%	◐	●	4000	1000
QBE - Home Building/Home Contents	✗	✓	N/A	◐	●	1000	1000
★★★★							
Allianz - SureCoverPlus	✗	✗	10.00%	○	●	5000	2000
Allianz - SureCover	✗	✗	10.00%	○	◐	5000	2000
Budget Direct - Home Contents Insurance	✗	✗	N/A	◐	◐	3000	1000
CGU - Bronze Home&Content	✓	✗	N/A	○	●	2000	1000
Citibank - Home Cover	✗	✓	N/A	◐	●	1000	1000
RACQ - Household Insurance	✗	✓	N/A	◐	◐	6000	2000
Suncorp - Platinum Essential	✗	✗	N/A	●	●	20000	5000
Suncorp - Platinum Essential Plus	✗	✗	N/A	●	●	40000	10000
★★							
Allianz - SureCover Gold	✗	✗	10.00%	●	●	5000	2000
AON - Home Plus Insurance	✓	✗	N/A	○	●	20% of SI	5000
AON - Blue Ribbon Home Insurance	✓	✗	N/A	●	●	20% of SI	7500
CGU - Silver Home&Content	✓	✗	N/A	○	●	20% of SI	5000
HSBC - Vital Home Insurance	✓	✗	N/A	○	◐	5000	2000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
nab - National Home Insurance Essentials	✓	✗	10.00%	○	◐	7500	2000
NRMA - Home & Contents Insurance	✗	✓	N/A	◐	◐	1000	1000
Real Insurance - Essential Cover	✓	✓	N/A	◐	◐	2500	1000
St George - Listed Events Home Insurance	✓	✗	N/A	○	●	20% of SI	5000
St George - Accidental Damage Home Insurance	✓	✗	N/A	●	●	20% of SI	7500
★							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
ANZ - Home Insurance	✓	✗	N/A	●	●	SI	3000
Arab Bank - Allianz Prestige Home Insurance	✓	✗	N/A	●	●	5000	2000
Australian Unity - Elite Care	✓	✗	10.00%	○	●	25% of SI	2500
HSBC - Classic Home Insurance	✓	✗	N/A	○	●	5000	2000
HSBC - Prestige Home Insurance	✓	✗	N/A	●	●	5000	2000
ING - Home Insurance	✓	✗	N/A	◐	●	SI	3000
nab - National Home Insurance	✓	✗	10.00%	○	●	7500	2000
Real Insurance - Top Cover	✓	✓	N/A	◐	◐	5000	1000
Suncorp - Classic Home & Contents Insurance	✗	✓	N/A	◐	◐	4000	1000
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000

your guide to product excellence

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 4

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



home & contents insurance star ratings

Contents Insurance - Low Sum Insured
based on \$50,000 contents sum insured



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Contents Inclusions			
				Accidental Damage	Fusion Cover	Jewellery	
						Maximum	Item Limit

★							
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 5

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



home & contents insurance star ratings

Contents Insurance - Low Sum Insured
based on \$50,000 contents sum insured



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Contents Inclusions			
				Accidental Damage	Fusion Cover	Jewellery	
						Maximum	Item Limit
★★★★★ outstanding value							
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Catholic Church Insurance - Home Building & Contents Insurance	✗	✗	N/A	○	●	20% of SI	1000
HSBC - Vital Home Insurance	✓	✗	N/A	○	◐	5000	2000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000
★★★★★							
Allianz - SureCover	✗	✗	10.00%	○	◐	5000	2000
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
nab - National Home Insurance Essentials	✓	✗	10.00%	○	◐	7500	2000
★★★★							
Allianz - SureCoverPlus	✗	✗	10.00%	○	●	5000	2000
Budget Direct - Home Contents Insurance	✗	✗	N/A	◐	◐	3000	1000
HSBC - Classic Home Insurance	✓	✗	N/A	○	●	5000	2000
nab - National Home Insurance	✓	✗	10.00%	○	●	7500	2000
QBE - Home Building/Home Contents	✗	✓	N/A	◐	●	1000	1000
★★★							
Allianz - SureCover Gold	✗	✗	10.00%	●	●	5000	2000
AON - Home Plus Insurance	✓	✗	N/A	○	●	20% of SI	5000
Arab Bank - Allianz Prestige Home Insurance	✓	✗	N/A	●	●	5000	2000
CGU - Bronze Home&Content	✓	✗	N/A	○	●	2000	1000
CGU - Silver Home&Content	✓	✗	N/A	○	●	20% of SI	5000
HSBC - Prestige Home Insurance	✓	✗	N/A	●	●	5000	2000
RAA - Home & Contents Insurance	✓	✓	10.00%	◐	●	5000	1500
Real Insurance - Essential Cover	✓	✓	N/A	◐	◐	2500	1000
St George - Listed Events Home Insurance	✓	✗	N/A	○	●	20% of SI	5000
★★							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
ANZ - Home Insurance	✓	✗	N/A	●	●	SI	3000
AON - Blue Ribbon Home Insurance	✓	✗	N/A	●	●	20% of SI	7500
Australian Unity - Elite Care	✓	✗	10.00%	○	●	25% of SI	2500
Citibank - Home Cover	✗	✓	N/A	◐	●	1000	1000
CommInsure - Home Insurance	✓	✓*	5.00%	◐	●	4000	1000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
ING - Home Insurance	✓	✗	N/A	◐	●	SI	3000
Real Insurance - Top Cover	✓	✓	N/A	◐	◐	5000	1000
St George - Accidental Damage Home Insurance	✓	✗	N/A	●	●	20% of SI	7500
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 6

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



home & contents insurance star ratings

Contents Insurance - Low Sum Insured
based on \$50,000 contents sum insured



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Contents Inclusions			
				Accidental Damage	Fusion Cover	Jewellery	
						Maximum	Item Limit
★★★★★ outstanding value							
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
CGU - Bronze Home&Content	✓	✗	N/A	○	●	2000	1000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000
★★★★★							
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
Catholic Church Insurance - Home Building & Contents Insurance	✗	✗	N/A	○	●	20% of SI	1000
QBE - Home Building/Home Contents	✗	✓	N/A	◐	●	1000	1000
★★★★							
Allianz - SureCover	✗	✗	10.00%	○	◐	5000	2000
AON - Home Plus Insurance	✓	✗	N/A	○	●	20% of SI	5000
Budget Direct - Home Contents Insurance	✗	✗	N/A	◐	◐	3000	1000
CGU - Silver Home&Content	✓	✗	N/A	○	●	20% of SI	5000
HSBC - Vital Home Insurance	✓	✗	N/A	○	◐	5000	2000
ING - Home Insurance	✓	✗	N/A	◐	●	SI	3000
St George - Listed Events Home Insurance	✓	✗	N/A	○	●	20% of SI	5000
★★							
Allianz - SureCoverPlus	✗	✗	10.00%	○	●	5000	2000
Allianz - SureCover Gold	✗	✗	10.00%	●	●	5000	2000
AON - Blue Ribbon Home Insurance	✓	✗	N/A	●	●	20% of SI	7500
Citibank - Home Cover	✗	✓	N/A	◐	●	1000	1000
HSBC - Classic Home Insurance	✓	✗	N/A	○	●	5000	2000
nab - National Home Insurance Essentials	✓	✗	10.00%	○	◐	7500	2000
nab - National Home Insurance	✓	✗	10.00%	○	●	7500	2000
St George - Accidental Damage Home Insurance	✓	✗	N/A	●	●	20% of SI	7500
★							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
ANZ - Home Insurance	✓	✗	N/A	●	●	SI	3000
Arab Bank - Allianz Prestige Home Insurance	✓	✗	N/A	●	●	5000	2000
Australian Unity - Elite Care	✓	✗	10.00%	○	●	25% of SI	2500
CommInsure - Home Insurance	✓	✓*	5.00%	◐	●	4000	1000
HSBC - Prestige Home Insurance	✓	✗	N/A	●	●	5000	2000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Real Insurance - Top Cover	✓	✓	N/A	◐	◐	5000	1000
Real Insurance - Essential Cover	✓	✓	N/A	◐	◐	2500	1000
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500

your guide to product excellence

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 7

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



home & contents insurance star ratings

Contents Insurance - Low Sum Insured
based on \$50,000 contents sum insured



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Contents Inclusions			
				Accidental Damage	Fusion Cover	Jewellery	
						Maximum	Item Limit



outstanding value

Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000



Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Catholic Church Insurance - Home Building & Contents Insurance	✗	✗	N/A	○	●	20% of SI	1000
CGU - Bronze Home&Content	✓	✗	N/A	○	●	2000	1000
GIO - Classic Home & Contents Insurance	✗	✓	15.00%	●	●	4000	1000
SGIO - Home Insurance	✗	✓	N/A	●	●	1000	1000



Allianz - SureCover	✗	✗	10.00%	○	●	5000	2000
Allianz - SureCoverPlus	✗	✗	10.00%	○	●	5000	2000
AON - Home Plus Insurance	✓	✗	N/A	○	●	20% of SI	5000
CGU - Silver Home&Content	✓	✗	N/A	○	●	20% of SI	5000
QBE - Home Building/Home Contents	✗	✓	N/A	●	●	1000	1000
St George - Listed Events Home Insurance	✓	✗	N/A	○	●	20% of SI	5000
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000



Allianz - SureCover Gold	✗	✗	10.00%	●	●	5000	2000
AON - Blue Ribbon Home Insurance	✓	✗	N/A	●	●	20% of SI	7500
Australian Unity - Elite Care	✓	✗	10.00%	○	●	25% of SI	2500
Budget Direct - Home Contents Insurance	✗	✗	N/A	●	●	3000	1000
CommInsure - Home Insurance	✓	✓*	5.00%	●	●	4000	1000
HSBC - Vital Home Insurance	✓	✗	N/A	○	●	5000	2000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
ING - Home Insurance	✓	✗	N/A	●	●	SI	3000
Real Insurance - Essential Cover	✓	✓	N/A	●	●	2500	1000
St George - Accidental Damage Home Insurance	✓	✗	N/A	●	●	20% of SI	7500
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000



AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
ANZ - Home Insurance	✓	✗	N/A	●	●	SI	3000
Arab Bank - Allianz Prestige Home Insurance	✓	✗	N/A	●	●	5000	2000
Citibank - Home Cover	✗	✓	N/A	●	●	1000	1000
HBFI - Home Insurance	✗	✓	N/A	○	●	3000	1000
HSBC - Prestige Home Insurance	✓	✗	N/A	●	●	5000	2000
HSBC - Classic Home Insurance	✓	✗	N/A	○	●	5000	2000
nab - National Home Insurance	✓	✗	10.00%	○	●	7500	2000
nab - National Home Insurance Essentials	✓	✗	10.00%	○	●	7500	2000
RAC - Home Sweet Home	✗	✓	N/A	○	●	3000	not specific
Real Insurance - Top Cover	✓	✓	N/A	●	●	5000	1000

your guide to product excellence

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 8

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



home & contents insurance star ratings

Contents Insurance - High Sum Insured
based on \$100,000 contents sum insured



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Contents Inclusions			
				Accidental Damage	Fusion Cover	Jewellery	
						Maximum	Item Limit
★★★★★ outstanding value							
Catholic Church Insurance - Home Building & Contents Insurance	✗	✗	N/A	○	●	20% of SI	1000
GIO - Classic Home & Contents Insurance	✗	✓	15.00%	◐	◐	4000	1000
NRMA - Home & Contents Insurance	✗	✓	N/A	◐	◐	1000	1000
★★★★★							
Budget Direct - Home Contents Insurance	✗	✗	N/A	◐	◐	3000	1000
CGU - Bronze Home&Content	✓	✗	N/A	○	●	2000	1000
CommInsure - Home Insurance	✓	✓*	5.00%	◐	●	4000	1000
★★★★★							
CGU - Silver Home&Content	✓	✗	N/A	○	●	20% of SI	5000
GIO - Platinum with Essential Cover	✗	✓	15.00%	●	●	20000	5000
GIO - Platinum with Essential Plus Cover	✗	✓	15.00%	●	●	40000	10000
QBE - Home Building/Home Contents	✗	✓	N/A	◐	●	1000	1000
St George - Listed Events Home Insurance	✓	✗	N/A	○	●	20% of SI	5000
Suncorp - Platinum Essential Plus	✗	✗	N/A	●	●	40000	10000
Suncorp - Platinum Essential	✗	✗	N/A	●	●	20000	5000
★★★							
Allianz - SureCover	✗	✗	10.00%	○	◐	5000	2000
Allianz - SureCoverPlus	✗	✗	10.00%	○	●	5000	2000
AON - Home Plus Insurance	✓	✗	N/A	○	●	20% of SI	5000
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
HSBC - Vital Home Insurance	✓	✗	N/A	○	◐	5000	2000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000
ING - Home Insurance	✓	✗	N/A	◐	●	SI	3000
nab - National Home Insurance Essentials	✓	✗	10.00%	○	◐	7500	2000
nab - National Home Insurance	✓	✗	10.00%	○	●	7500	2000
Real Insurance - Essential Cover	✓	✓	N/A	◐	◐	2500	1000
St George - Accidental Damage Home Insurance	✓	✗	N/A	●	●	20% of SI	7500
★							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
Allianz - SureCover Gold	✗	✗	10.00%	●	●	5000	2000
ANZ - Home Insurance	✓	✗	N/A	●	●	SI	3000
AON - Blue Ribbon Home Insurance	✓	✗	N/A	●	●	20% of SI	7500
Arab Bank - Allianz Prestige Home Insurance	✓	✗	N/A	●	●	5000	2000
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Australian Unity - Elite Care	✓	✗	10.00%	○	●	25% of SI	2500
Citibank - Home Cover	✗	✓	N/A	◐	●	1000	1000
HSBC - Prestige Home Insurance	✓	✗	N/A	●	●	5000	2000
HSBC - Classic Home Insurance	✓	✗	N/A	○	●	5000	2000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Real Insurance - Top Cover	✓	✓	N/A	◐	◐	5000	1000
Suncorp - Classic Home & Contents Insurance	✗	✓	N/A	◐	◐	4000	1000

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 9

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



home & contents insurance star ratings

Contents Insurance - High Sum Insured
based on \$100,000 contents sum insured



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount 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
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500

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your guide to product excellence

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 10

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



home & contents insurance star ratings

Contents Insurance - High Sum Insured
based on \$100,000 contents sum insured



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Contents Inclusions			
				Accidental Damage	Fusion Cover	Jewellery	
						Maximum	Item Limit
★★★★★ outstanding value							
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000
Real Insurance - Essential Cover	✓	✓	N/A	◐	◐	2500	1000
★★★★★							
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
HSBC - Vital Home Insurance	✓	✗	N/A	○	◐	5000	2000
★★★★							
Allianz - SureCoverPlus	✗	✗	10.00%	○	●	5000	2000
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
Catholic Church Insurance - Home Building & Contents Insurance	✗	✗	N/A	○	●	20% of SI	1000
CGU - Bronze Home&Content	✓	✗	N/A	○	●	2000	1000
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000
★★★							
Allianz - SureCover	✗	✗	10.00%	○	◐	5000	2000
AON - Home Plus Insurance	✓	✗	N/A	○	●	20% of SI	5000
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
CGU - Silver Home&Content	✓	✗	N/A	○	●	20% of SI	5000
CommInsure - Home Insurance	✓	✓*	5.00%	◐	●	4000	1000
HSBC - Classic Home Insurance	✓	✗	N/A	○	●	5000	2000
nab - National Home Insurance	✓	✗	10.00%	○	●	7500	2000
nab - National Home Insurance Essentials	✓	✗	10.00%	○	◐	7500	2000
QBE - Home Building/Home Contents	✗	✓	N/A	◐	●	1000	1000
St George - Listed Events Home Insurance	✓	✗	N/A	○	●	20% of SI	5000
★							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
Allianz - SureCover Gold	✗	✗	10.00%	●	●	5000	2000
ANZ - Home Insurance	✓	✗	N/A	●	●	SI	3000
AON - Blue Ribbon Home Insurance	✓	✗	N/A	●	●	20% of SI	7500
Arab Bank - Allianz Prestige Home Insurance	✓	✗	N/A	●	●	5000	2000
Australian Unity - Elite Care	✓	✗	10.00%	○	●	25% of SI	2500
Budget Direct - Home Contents Insurance	✗	✗	N/A	◐	◐	3000	1000
Citibank - Home Cover	✗	✓	N/A	◐	●	1000	1000
GIO - Classic Home & Contents Insurance	✗	✓	15.00%	◐	◐	4000	1000
GIO - Platinum with Essential Cover	✗	✓	15.00%	●	●	20000	5000
GIO - Platinum with Essential Plus Cover	✗	✓	15.00%	●	●	40000	10000
HSBC - Prestige Home Insurance	✓	✗	N/A	●	●	5000	2000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
ING - Home Insurance	✓	✗	N/A	◐	●	SI	3000
RACV - Home Insurance	✗	✓	N/A	◐	◐	1000	1000
Real Insurance - Top Cover	✓	✓	N/A	◐	◐	5000	1000
St George - Accidental Damage Home Insurance	✓	✗	N/A	●	●	20% of SI	7500
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000

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* restriction apply

Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 11

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



home & contents insurance star ratings

Contents Insurance - High Sum Insured
based on \$100,000 contents sum insured



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Contents Inclusions			
				Accidental Damage	Fusion Cover	Jewellery	
						Maximum	Item Limit
★★★★★ outstanding value							
Catholic Church Insurance - Home Building & Contents Insurance	✗	✗	N/A	○	●	20% of SI	1000
CommInsure - Home Insurance	✓	✓*	5.00%	◐	●	4000	1000
★★★★★							
Real Insurance - Essential Cover	✓	✓	N/A	◐	◐	2500	1000
Suncorp - Platinum Essential	✗	✗	N/A	●	●	20000	5000
Suncorp - Platinum Essential Plus	✗	✗	N/A	●	●	40000	10000
★★★★							
CGU - Bronze Home&Content	✓	✗	N/A	◐	●	2000	1000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000
NRMA - Home & Contents Insurance	✗	✓	N/A	◐	◐	1000	1000
QBE - Home Building/Home Contents	✗	✓	N/A	◐	●	1000	1000
★★★							
AON - Home Plus Insurance	✓	✗	N/A	○	●	20% of SI	5000
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
Budget Direct - Home Contents Insurance	✗	✗	N/A	◐	◐	3000	1000
CGU - Silver Home&Content	✓	✗	N/A	○	●	20% of SI	5000
ING - Home Insurance	✓	✗	N/A	◐	●	SI	3000
RACQ - Household Insurance	✗	✓	N/A	◐	◐	6000	2000
Real Insurance - Top Cover	✓	✓	N/A	◐	◐	5000	1000
St George - Listed Events Home Insurance	✓	✗	N/A	○	●	20% of SI	5000
St George - Accidental Damage Home Insurance	✓	✗	N/A	●	●	20% of SI	7500
Suncorp - Classic Home & Contents Insurance	✗	✓	N/A	◐	◐	4000	1000
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000
★							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
Allianz - SureCover Gold	✗	✗	10.00%	●	●	5000	2000
Allianz - SureCoverPlus	✗	✗	10.00%	○	●	5000	2000
Allianz - SureCover	✗	✗	10.00%	○	◐	5000	2000
ANZ - Home Insurance	✓	✗	N/A	●	●	SI	3000
AON - Blue Ribbon Home Insurance	✓	✗	N/A	●	●	20% of SI	7500
Arab Bank - Allianz Prestige Home Insurance	✓	✗	N/A	●	●	5000	2000
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
Australian Unity - Elite Care	✓	✗	10.00%	○	●	25% of SI	2500
Citibank - Home Cover	✗	✓	N/A	◐	●	1000	1000
HSBC - Prestige Home Insurance	✓	✗	N/A	●	●	5000	2000
HSBC - Classic Home Insurance	✓	✗	N/A	○	●	5000	2000
HSBC - Vital Home Insurance	✓	✗	N/A	○	◐	5000	2000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
nab - National Home Insurance	✓	✗	10.00%	○	●	7500	2000
nab - National Home Insurance Essentials	✓	✗	10.00%	○	◐	7500	2000
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000

your guide to product excellence

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 12

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



home & contents insurance star ratings

Contents Insurance - High Sum Insured
based on \$100,000 contents sum insured



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Contents Inclusions			
				Accidental Damage	Fusion Cover	Jewellery	
						Maximum	Item Limit
★ Westpac - Essential Care	✓	✗	N/A	○	○	3000	500

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 13

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



home & contents insurance star ratings

Contents Insurance - High Sum Insured
based on \$100,000 contents sum insured



● standard ○ optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Contents Inclusions			
				Accidental Damage	Fusion Cover	Jewellery	
						Maximum	Item Limit
★★★★★ outstanding value							
Allianz - SureCoverPlus	✗	✗	10.00%	○	●	5000	2000
CommInsure - Home Insurance	✓	✓*	5.00%	◐	●	4000	1000
★★★★★							
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
HSBC - Vital Home Insurance	✓	✗	N/A	○	◐	5000	2000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000
★★★★							
Allianz - SureCover	✗	✗	10.00%	○	◐	5000	2000
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
Catholic Church Insurance - Home Building & Contents Insurance	✗	✗	N/A	○	●	20% of SI	1000
CGU - Silver Home&Content	✓	✗	N/A	○	●	20% of SI	5000
HSBC - Classic Home Insurance	✓	✗	N/A	○	●	5000	2000
nab - National Home Insurance	✓	✗	10.00%	○	●	7500	2000
nab - National Home Insurance Essentials	✓	✗	10.00%	○	◐	7500	2000
RAA - Home & Contents Insurance	✓	✓	10.00%	◐	●	5000	1500
Real Insurance - Essential Cover	✓	✓	N/A	◐	◐	2500	1000
★★							
Arab Bank - Allianz Prestige Home Insurance	✓	✗	N/A	●	●	5000	2000
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Budget Direct - Home Contents Insurance	✗	✗	N/A	◐	◐	3000	1000
CGU - Bronze Home&Content	✓	✗	N/A	○	●	2000	1000
HSBC - Prestige Home Insurance	✓	✗	N/A	●	●	5000	2000
QBE - Home Building/Home Contents	✗	✓	N/A	◐	●	1000	1000
St George - Listed Events Home Insurance	✓	✗	N/A	○	●	20% of SI	5000
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000
★							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
Allianz - SureCover Gold	✗	✗	10.00%	●	●	5000	2000
ANZ - Home Insurance	✓	✗	N/A	●	●	SI	3000
AON - Blue Ribbon Home Insurance	✓	✗	N/A	●	●	20% of SI	7500
AON - Home Plus Insurance	✓	✗	N/A	○	●	20% of SI	5000
Australian Unity - Elite Care	✓	✗	10.00%	○	●	25% of SI	2500
Citibank - Home Cover	✗	✓	N/A	◐	●	1000	1000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
ING - Home Insurance	✓	✗	N/A	◐	●	SI	3000
Real Insurance - Top Cover	✓	✓	N/A	◐	◐	5000	1000
St George - Accidental Damage Home Insurance	✓	✗	N/A	●	●	20% of SI	7500
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 14

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



home & contents insurance star ratings

Contents Insurance - High Sum Insured
based on \$100,000 contents sum insured



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Contents Inclusions			
				Accidental Damage	Fusion Cover	Jewellery	
						Maximum	Item Limit
★★★★★ outstanding value							
Budget Direct - Home Contents Insurance	✗	✗	N/A	◐	◐	3000	1000
Catholic Church Insurance - Home Building & Contents Insurance	✗	✗	N/A	○	●	20% of SI	1000
CGU - Bronze Home&Content	✓	✗	N/A	○	●	2000	1000
★★★★★							
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
CGU - Silver Home&Content	✓	✗	N/A	○	●	20% of SI	5000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000
St George - Listed Events Home Insurance	✓	✗	N/A	○	●	20% of SI	5000
★★★★							
AON - Home Plus Insurance	✓	✗	N/A	○	●	20% of SI	5000
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
HSBC - Vital Home Insurance	✓	✗	N/A	○	◐	5000	2000
★★★							
Allianz - SureCoverPlus	✗	✗	10.00%	○	●	5000	2000
Allianz - SureCover	✗	✗	10.00%	○	◐	5000	2000
HSBC - Classic Home Insurance	✓	✗	N/A	○	●	5000	2000
ING - Home Insurance	✓	✗	N/A	◐	●	SI	3000
nab - National Home Insurance Essentials	✓	✗	10.00%	○	◐	7500	2000
nab - National Home Insurance	✓	✗	10.00%	○	●	7500	2000
QBE - Home Building/Home Contents	✗	✓	N/A	◐	●	1000	1000
Real Insurance - Essential Cover	✓	✓	N/A	◐	◐	2500	1000
★							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
Allianz - SureCover Gold	✗	✗	10.00%	●	●	5000	2000
ANZ - Home Insurance	✓	✗	N/A	●	●	SI	3000
AON - Blue Ribbon Home Insurance	✓	✗	N/A	●	●	20% of SI	7500
Arab Bank - Allianz Prestige Home Insurance	✓	✗	N/A	●	●	5000	2000
Australian Unity - Elite Care	✓	✗	10.00%	○	●	25% of SI	2500
Citibank - Home Cover	✗	✓	N/A	◐	●	1000	1000
CommInsure - Home Insurance	✓	✓*	5.00%	◐	●	4000	1000
HSBC - Prestige Home Insurance	✓	✗	N/A	●	●	5000	2000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Real Insurance - Top Cover	✓	✓	N/A	◐	◐	5000	1000
St George - Accidental Damage Home Insurance	✓	✗	N/A	●	●	20% of SI	7500
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 15

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



home & contents insurance star ratings

Contents Insurance - High Sum Insured
based on \$100,000 contents sum insured



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Contents Inclusions			
				Accidental Damage	Fusion Cover	Jewellery	
						Maximum	Item Limit
★★★★★ outstanding value							
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
CGU - Bronze Home&Content	✓	✗	N/A	○	●	2000	1000
GIO - Classic Home & Contents Insurance	✗	✓	15.00%	◐	◐	4000	1000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000
★★★★★							
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
Catholic Church Insurance - Home Building & Contents Insurance	✗	✗	N/A	○	●	20% of SI	1000
CommInsure - Home Insurance	✓	✓*	5.00%	◐	●	4000	1000
HBF - Home Insurance	✗	✓	N/A	○	●	3000	1000
★★★★							
AON - Home Plus Insurance	✓	✗	N/A	○	●	20% of SI	5000
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
CGU - Silver Home&Content	✓	✗	N/A	○	●	20% of SI	5000
SGIO - Home Insurance	✗	✓	N/A	◐	◐	1000	1000
St George - Listed Events Home Insurance	✓	✗	N/A	○	●	20% of SI	5000
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000
★★★							
Allianz - SureCoverPlus	✗	✗	10.00%	○	●	5000	2000
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
GIO - Platinum with Essential Cover	✗	✓	15.00%	●	●	20000	5000
GIO - Platinum with Essential Plus Cover	✗	✓	15.00%	●	●	40000	10000
HSBC - Vital Home Insurance	✓	✗	N/A	○	◐	5000	2000
ING - Home Insurance	✓	✗	N/A	◐	●	SI	3000
QBE - Home Building/Home Contents	✗	✓	N/A	◐	●	1000	1000
RAC - Home Sweet Home	✗	✓	N/A	○	●	3000	not specific
St George - Accidental Damage Home Insurance	✓	✗	N/A	●	●	20% of SI	7500
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500
★★							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
Allianz - SureCover Gold	✗	✗	10.00%	●	●	5000	2000
Allianz - SureCover	✗	✗	10.00%	○	◐	5000	2000
ANZ - Home Insurance	✓	✗	N/A	●	●	SI	3000
AON - Blue Ribbon Home Insurance	✓	✗	N/A	●	●	20% of SI	7500
Arab Bank - Allianz Prestige Home Insurance	✓	✗	N/A	●	●	5000	2000
Australian Unity - Elite Care	✓	✗	10.00%	○	●	25% of SI	2500
Budget Direct - Home Contents Insurance	✗	✗	N/A	◐	◐	3000	1000
Citibank - Home Cover	✗	✓	N/A	◐	●	1000	1000
HSBC - Prestige Home Insurance	✓	✗	N/A	●	●	5000	2000
HSBC - Classic Home Insurance	✓	✗	N/A	○	●	5000	2000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
nab - National Home Insurance	✓	✗	10.00%	○	●	7500	2000
nab - National Home Insurance Essentials	✓	✗	10.00%	○	◐	7500	2000
Real Insurance - Top Cover	✓	✓	N/A	◐	◐	5000	1000

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 16

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



home & contents insurance star ratings

Contents Insurance - High Sum Insured
based on \$100,000 contents sum insured



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Contents Inclusions			
				Accidental Damage	Fusion Cover	Jewellery	
						Maximum	Item Limit
★							
Real Insurance - Essential Cover	✓	✓	N/A	🌙	🌙	2500	1000
Westpac - Premier Care	✓	✗	N/A	🌑	🌑	10000	2000

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 17

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

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home & contents insurance star ratings

Home Insurance - Low Sum Insured
based on a typical low set \$250,000 value house



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★★★★ outstanding value							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	●	○
Catholic Church Insurance - Home Building & Contents Insurance	✗	✗	N/A	○	●	○	○
NRMA - Home & Contents Insurance	✗	✓	N/A	◐	◐	○	●
★★★★★							
ANZ - Home Insurance	✓	✗	N/A	●	●	●	○
GIO - Classic Home & Contents Insurance	✗	✓	15.00%	◐	◐	●	●
IMB - Secure Home Elite	✓	✓	N/A	●	●	○	●
ING - Home Insurance	✓	✗	N/A	◐	●	●	○
★★★★							
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	○	●
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	○	●
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	○	●
CGU - Bronze Home&Content	✓	✗	N/A	○	●	○	○
CommInsure - Home Insurance	✓	✓*	5.00%	◐	●	●	◐
HSBC - Vital Home Insurance	✓	✗	N/A	○	◐	○	○
Real Insurance - Essential Cover	✓	✓	N/A	◐	◐	○	●
Suncorp - Platinum Essential Plus	✗	✗	N/A	●	●	◐	●
Suncorp - Platinum Essential	✗	✗	N/A	●	●	◐	●
★★★							
Allianz - SureCoverPlus	✗	✗	10.00%	○	●	○	○
Allianz - SureCover Gold	✗	✗	10.00%	●	●	○	○
Allianz - SureCover	✗	✗	10.00%	○	◐	○	○
AON - Blue Ribbon Home Insurance	✓	✗	N/A	●	●	○	○
AON - Home Plus Insurance	✓	✗	N/A	○	●	○	○
Australian Unity - Extra Care	✓	✓	10.00%	○	●	○	●
Budget Direct - Home Contents Insurance	✗	✗	N/A	◐	◐	○	○
CGU - Silver Home&Content	✓	✗	N/A	○	●	○	○
CGU - Gold Home&Content	✓	✗	N/A	●	●	○	○
IMB - Secure Home Extra	✓	✓	N/A	○	●	○	●
nab - National Home Insurance Essentials	✓	✗	10.00%	○	◐	○	○
St George - Listed Events Home Insurance	✓	✗	N/A	○	●	○	○
St George - Accidental Damage Home Insurance	✓	✗	N/A	●	●	○	○
★							
Arab Bank - Allianz Prestige Home Insurance	✓	✗	N/A	●	●	○	○
Australian Unity - Elite Care	✓	✗	10.00%	○	●	○	●
Citibank - Home Cover	✗	✓	N/A	◐	●	○	●
HSBC - Classic Home Insurance	✓	✗	N/A	○	●	○	○
HSBC - Prestige Home Insurance	✓	✗	N/A	●	●	○	○
nab - National Home Insurance	✓	✗	10.00%	○	●	○	○
QBE - Home Building/Home Contents	✗	✓	N/A	◐	●	○	●
Real Insurance - Top Cover	✓	✓	N/A	◐	◐	○	●
Suncorp - Classic Home & Contents Insurance	✗	✓	N/A	◐	◐	◐	◐
Westpac - Essential Care	✓	✗	N/A	○	○	○	●

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 1

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



home & contents insurance star ratings

Home Insurance - Low Sum Insured
based on a typical low set \$250,000 value house



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★							
Westpac - Quality Care	✓	✗	N/A	○	●	○	●
Westpac - Premier Care	✓	✗	N/A	●	●	○	●

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your guide to product excellence

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 2

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



home & contents insurance star ratings

Home Insurance - Low Sum Insured
based on a typical low set \$250,000 value house



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★★★★ outstanding value							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	●	○
GIO - Classic Home & Contents Insurance	✗	✓	15.00%	◐	◐	●	●
RACV - Home Insurance	✗	✓	N/A	◐	◐	○	○
★★★★★							
ANZ - Home Insurance	✓	✗	N/A	●	●	●	○
Catholic Church Insurance - Home Building & Contents Insurance	✗	✗	N/A	○	●	○	○
CGU - Bronze Home&Content	✓	✗	N/A	○	●	○	○
IMB - Secure Home Elite	✓	✓	N/A	●	●	○	●
ING - Home Insurance	✓	✗	N/A	◐	●	●	○
★★★★							
Allianz - SureCover Gold	✗	✗	10.00%	●	●	○	○
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	○	●
Australian Unity - Extra Care	✓	✓	10.00%	○	●	○	●
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	○	●
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	○	●
Budget Direct - Home Contents Insurance	✗	✗	N/A	◐	◐	○	○
CGU - Gold Home&Content	✓	✗	N/A	●	●	○	○
HSBC - Vital Home Insurance	✓	✗	N/A	○	◐	○	○
nab - National Home Insurance Essentials	✓	✗	10.00%	○	◐	○	○
Westpac - Premier Care	✓	✗	N/A	●	●	○	●
★★★							
Allianz - SureCoverPlus	✗	✗	10.00%	○	●	○	○
AON - Home Plus Insurance	✓	✗	N/A	○	●	○	○
AON - Blue Ribbon Home Insurance	✓	✗	N/A	●	●	○	○
Arab Bank - Allianz Prestige Home Insurance	✓	✗	N/A	●	●	○	○
CGU - Silver Home&Content	✓	✗	N/A	○	●	○	○
HSBC - Prestige Home Insurance	✓	✗	N/A	●	●	○	○
nab - National Home Insurance	✓	✗	10.00%	○	●	○	○
Real Insurance - Essential Cover	✓	✓	N/A	◐	◐	○	●
St George - Accidental Damage Home Insurance	✓	✗	N/A	●	●	○	○
St George - Listed Events Home Insurance	✓	✗	N/A	○	●	○	○
Westpac - Quality Care	✓	✗	N/A	○	●	○	●
★★							
Allianz - SureCover	✗	✗	10.00%	○	◐	○	○
Australian Unity - Elite Care	✓	✗	10.00%	○	●	○	●
Citibank - Home Cover	✗	✓	N/A	◐	●	○	●
CommInsure - Home Insurance	✓	✓*	5.00%	◐	●	●	◐
HSBC - Classic Home Insurance	✓	✗	N/A	○	●	○	○
IMB - Secure Home Extra	✓	✓	N/A	○	●	○	●
QBE - Home Building/Home Contents	✗	✓	N/A	◐	●	○	●
Real Insurance - Top Cover	✓	✓	N/A	◐	◐	○	●
Westpac - Essential Care	✓	✗	N/A	○	○	○	●

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 3

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



home & contents insurance star ratings

Home Insurance - Low Sum Insured
based on a typical low set \$250,000 value house



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★★★★ outstanding value							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	●	○
Catholic Church Insurance - Home Building & Contents Insurance	✗	✗	N/A	○	●	○	○
★★★★★							
ANZ - Home Insurance	✓	✗	N/A	●	●	●	○
CommInsure - Home Insurance	✓	✓*	5.00%	◐	●	●	◐
ING - Home Insurance	✓	✗	N/A	◐	●	●	○
NRMA - Home & Contents Insurance	✗	✓	N/A	◐	◐	○	●
★★★★							
Budget Direct - Home Contents Insurance	✗	✗	N/A	◐	◐	○	○
CGU - Bronze Home&Content	✓	✗	N/A	○	●	○	○
Real Insurance - Essential Cover	✓	✓	N/A	◐	◐	○	●
Suncorp - Platinum Essential Plus	✗	✗	N/A	●	●	◐	●
Suncorp - Platinum Essential	✗	✗	N/A	●	●	◐	●
★★★							
Allianz - SureCover Gold	✗	✗	10.00%	●	●	○	○
Allianz - SureCoverPlus	✗	✗	10.00%	○	●	○	○
Allianz - SureCover	✗	✗	10.00%	○	◐	○	○
AON - Blue Ribbon Home Insurance	✓	✗	N/A	●	●	○	○
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	○	●
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	○	●
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	○	●
CGU - Silver Home&Content	✓	✗	N/A	○	●	○	○
CGU - Gold Home&Content	✓	✗	N/A	●	●	○	○
IMB - Secure Home Elite	✓	✓	N/A	●	●	○	●
QBE - Home Building/Home Contents	✗	✓	N/A	◐	●	○	●
St George - Accidental Damage Home Insurance	✓	✗	N/A	●	●	○	○
St George - Listed Events Home Insurance	✓	✗	N/A	○	●	○	○
★							
AON - Home Plus Insurance	✓	✗	N/A	○	●	○	○
Arab Bank - Allianz Prestige Home Insurance	✓	✗	N/A	●	●	○	○
Australian Unity - Extra Care	✓	✓	10.00%	○	●	○	●
Australian Unity - Elite Care	✓	✗	10.00%	○	●	○	●
Citibank - Home Cover	✗	✓	N/A	◐	●	○	●
HSBC - Prestige Home Insurance	✓	✗	N/A	●	●	○	○
HSBC - Classic Home Insurance	✓	✗	N/A	○	●	○	○
HSBC - Vital Home Insurance	✓	✗	N/A	○	◐	○	○
IMB - Secure Home Extra	✓	✓	N/A	○	●	○	●
nab - National Home Insurance Essentials	✓	✗	10.00%	○	◐	○	○
nab - National Home Insurance	✓	✗	10.00%	○	●	○	○
RACQ - Household Insurance	✗	✓	N/A	◐	◐	○	◐
Real Insurance - Top Cover	✓	✓	N/A	◐	◐	○	●
Suncorp - Classic Home & Contents Insurance	✗	✓	N/A	◐	◐	◐	◐
Westpac - Premier Care	✓	✗	N/A	●	●	○	●

your guide to product excellence

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 4

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



home & contents insurance star ratings

Home Insurance - Low Sum Insured
based on a typical low set \$250,000 value house



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★							
Westpac - Essential Care	✓	✗	N/A	○	○	○	●
Westpac - Quality Care	✓	✗	N/A	○	●	○	●

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 5

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



home & contents insurance star ratings

Home Insurance - Low Sum Insured
based on a typical low set \$250,000 value house



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★★★★ outstanding value							
Catholic Church Insurance - Home Building & Contents Insurance	✗	✗	N/A	○	●	○	○
CommInsure - Home Insurance	✓	✓*	5.00%	◐	●	●	◐
★★★★★							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	●	○
ANZ - Home Insurance	✓	✗	N/A	●	●	●	○
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	○	●
IMB - Secure Home Elite	✓	✓	N/A	●	●	○	●
ING - Home Insurance	✓	✗	N/A	◐	●	●	○
★★★★							
AON - Blue Ribbon Home Insurance	✓	✗	N/A	●	●	○	○
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	○	●
CGU - Silver Home&Content	✓	✗	N/A	○	●	○	○
CGU - Bronze Home&Content	✓	✗	N/A	○	●	○	○
CGU - Gold Home&Content	✓	✗	N/A	●	●	○	○
IMB - Secure Home Extra	✓	✓	N/A	○	●	○	●
Real Insurance - Essential Cover	✓	✓	N/A	◐	◐	○	●
Westpac - Premier Care	✓	✗	N/A	●	●	○	●
★★★							
AON - Home Plus Insurance	✓	✗	N/A	○	●	○	○
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	○	●
Budget Direct - Home Contents Insurance	✗	✗	N/A	◐	◐	○	○
HSBC - Vital Home Insurance	✓	✗	N/A	○	◐	○	○
nab - National Home Insurance Essentials	✓	✗	10.00%	○	◐	○	○
St George - Listed Events Home Insurance	✓	✗	N/A	○	●	○	○
St George - Accidental Damage Home Insurance	✓	✗	N/A	●	●	○	○
★★							
Allianz - SureCover Gold	✗	✗	10.00%	●	●	○	○
Allianz - SureCover	✗	✗	10.00%	○	◐	○	○
Allianz - SureCoverPlus	✗	✗	10.00%	○	●	○	○
Arab Bank - Allianz Prestige Home Insurance	✓	✗	N/A	●	●	○	○
Australian Unity - Extra Care	✓	✓	10.00%	○	●	○	●
Australian Unity - Elite Care	✓	✗	10.00%	○	●	○	●
Citibank - Home Cover	✗	✓	N/A	◐	●	○	●
HSBC - Prestige Home Insurance	✓	✗	N/A	●	●	○	○
HSBC - Classic Home Insurance	✓	✗	N/A	○	●	○	○
nab - National Home Insurance	✓	✗	10.00%	○	●	○	○
QBE - Home Building/Home Contents	✗	✓	N/A	◐	●	○	●
RAA - Home & Contents Insurance	✓	✓	10.00%	◐	●	○	◐
Real Insurance - Top Cover	✓	✓	N/A	◐	◐	○	●
Westpac - Essential Care	✓	✗	N/A	○	○	○	●
Westpac - Quality Care	✓	✗	N/A	○	●	○	●

your guide to product excellence

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 6

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



home & contents insurance star ratings

Home Insurance - Low Sum Insured
based on a typical low set \$250,000 value house



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★★★★ outstanding value							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	●	○
★★★★★							
ANZ - Home Insurance	✓	✗	N/A	●	●	●	○
Catholic Church Insurance - Home Building & Contents Insurance	✗	✗	N/A	○	●	○	○
IMB - Secure Home Elite	✓	✓	N/A	●	●	○	●
ING - Home Insurance	✓	✗	N/A	◐	●	●	○
★★★★							
AON - Home Plus Insurance	✓	✗	N/A	◐	●	○	○
AON - Blue Ribbon Home Insurance	✓	✗	N/A	●	●	○	○
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	○	●
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	○	●
Budget Direct - Home Contents Insurance	✗	✗	N/A	◐	◐	○	○
CGU - Bronze Home&Content	✓	✗	N/A	○	●	○	○
CGU - Gold Home&Content	✓	✗	N/A	●	●	○	○
IMB - Secure Home Extra	✓	✓	N/A	○	●	○	●
Real Insurance - Essential Cover	✓	✓	N/A	◐	◐	○	●
★★							
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	○	●
Australian Unity - Extra Care	✓	✓	10.00%	○	●	○	●
CGU - Silver Home&Content	✓	✗	N/A	○	●	○	○
QBE - Home Building/Home Contents	✗	✓	N/A	◐	●	○	●
Real Insurance - Top Cover	✓	✓	N/A	◐	◐	○	●
St George - Listed Events Home Insurance	✓	✗	N/A	○	●	○	○
St George - Accidental Damage Home Insurance	✓	✗	N/A	●	●	○	○
Westpac - Premier Care	✓	✗	N/A	●	●	○	●
★							
Allianz - SureCover Gold	✗	✗	10.00%	●	●	○	○
Allianz - SureCover	✗	✗	10.00%	○	◐	○	○
Allianz - SureCoverPlus	✗	✗	10.00%	○	●	○	○
Arab Bank - Allianz Prestige Home Insurance	✓	✗	N/A	●	●	○	○
Australian Unity - Elite Care	✓	✗	10.00%	○	●	○	●
Citibank - Home Cover	✗	✓	N/A	◐	●	○	●
CommInsure - Home Insurance	✓	✓*	5.00%	◐	●	●	◐
HSBC - Vital Home Insurance	✓	✗	N/A	○	◐	○	○
HSBC - Classic Home Insurance	✓	✗	N/A	○	●	○	○
HSBC - Prestige Home Insurance	✓	✗	N/A	●	●	○	○
nab - National Home Insurance	✓	✗	10.00%	○	●	○	○
nab - National Home Insurance Essentials	✓	✗	10.00%	○	◐	○	○
Westpac - Essential Care	✓	✗	N/A	○	○	○	●
Westpac - Quality Care	✓	✗	N/A	○	●	○	●

your guide to product excellence

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 7

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



home & contents insurance star ratings

Home Insurance - Low Sum Insured
based on a typical low set \$250,000 value house



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★★★★ outstanding value							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	●	○
Catholic Church Insurance - Home Building & Contents Insurance	✗	✗	N/A	○	●	○	○
★★★★★							
ANZ - Home Insurance	✓	✗	N/A	●	●	●	○
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	○	●
Australian Unity - Extra Care	✓	✓	10.00%	○	●	○	●
Budget Direct - Home Contents Insurance	✗	✗	N/A	●	●	○	○
GIO - Classic Home & Contents Insurance	✗	✓	15.00%	●	●	●	●
ING - Home Insurance	✓	✗	N/A	●	●	●	○
RAC - Home Sweet Home	✗	✓	N/A	○	●	○	●
★★★★							
Allianz - SureCoverPlus	✗	✗	10.00%	○	●	○	○
Allianz - SureCover Gold	✗	✗	10.00%	●	●	○	○
Australian Unity - Elite Care	✓	✗	10.00%	○	●	○	●
CGU - Bronze Home&Content	✓	✗	N/A	○	●	○	○
Real Insurance - Essential Cover	✓	✓	N/A	●	●	○	●
SGIO - Home Insurance	✗	✓	N/A	●	●	○	●
★★★							
Allianz - SureCover	✗	✗	10.00%	○	●	○	○
AON - Home Plus Insurance	✓	✗	N/A	○	●	○	○
AON - Blue Ribbon Home Insurance	✓	✗	N/A	●	●	○	○
CGU - Gold Home&Content	✓	✗	N/A	●	●	○	○
CGU - Silver Home&Content	✓	✗	N/A	○	●	○	○
CommInsure - Home Insurance	✓	✓*	5.00%	●	●	●	●
HBF - Home Insurance	✗	✓	N/A	○	●	○	●
IMB - Secure Home Elite	✓	✓	N/A	●	●	○	●
Real Insurance - Top Cover	✓	✓	N/A	●	●	○	●
St George - Accidental Damage Home Insurance	✓	✗	N/A	●	●	○	○
St George - Listed Events Home Insurance	✓	✗	N/A	○	●	○	○
★★							
Arab Bank - Allianz Prestige Home Insurance	✓	✗	N/A	●	●	○	○
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	○	●
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	○	●
Citibank - Home Cover	✗	✓	N/A	●	●	○	●
HSBC - Vital Home Insurance	✓	✗	N/A	○	●	○	○
HSBC - Prestige Home Insurance	✓	✗	N/A	●	●	○	○
HSBC - Classic Home Insurance	✓	✗	N/A	○	●	○	○
IMB - Secure Home Extra	✓	✓	N/A	○	●	○	●
nab - National Home Insurance	✓	✗	10.00%	○	●	○	○
nab - National Home Insurance Essentials	✓	✗	10.00%	○	●	○	○
QBE - Home Building/Home Contents	✗	✓	N/A	●	●	○	●
Westpac - Quality Care	✓	✗	N/A	○	●	○	●
Westpac - Essential Care	✓	✗	N/A	○	○	○	●

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 8

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



home & contents insurance star ratings

Home Insurance - Low Sum Insured
based on a typical low set \$250,000 value house



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★ Westpac - Premier Care	✓	✗	N/A	●	●	○	●

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 9

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



home & contents insurance star ratings

Home Insurance - High Sum Insured
based on a typical high set \$400,000 value house



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★★★★ outstanding value							
ANZ - Home Insurance	✓	✗	N/A	●	●	●	○
CGU - Bronze Home&Content	✓	✗	N/A	○	●	○	○
GIO - Classic Home & Contents Insurance	✗	✓	15.00%	●	●	●	●
ING - Home Insurance	✓	✗	N/A	●	●	●	○
NRMA - Home & Contents Insurance	✗	✓	N/A	●	●	○	●
★★★★★							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	●	○
Catholic Church Insurance - Home Building & Contents Insurance	✗	✗	N/A	○	●	○	○
GIO - Platinum with Essential Cover	✗	✓	15.00%	●	●	●	●
GIO - Platinum with Essential Plus Cover	✗	✓	15.00%	●	●	●	●
IMB - Secure Home Elite	✓	✓	N/A	●	●	○	●
★★★★							
AON - Home Plus Insurance	✓	✗	N/A	○	●	○	○
AON - Blue Ribbon Home Insurance	✓	✗	N/A	●	●	○	○
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	○	●
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	○	●
CGU - Silver Home&Content	✓	✗	N/A	○	●	○	○
CGU - Gold Home&Content	✓	✗	N/A	●	●	○	○
St George - Listed Events Home Insurance	✓	✗	N/A	○	●	○	○
Suncorp - Platinum Essential Plus	✗	✗	N/A	●	●	●	●
Suncorp - Platinum Essential	✗	✗	N/A	●	●	●	●
★★★							
Allianz - SureCover Gold	✗	✗	10.00%	●	●	○	○
Allianz - SureCover	✗	✗	10.00%	○	●	○	○
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	○	●
Budget Direct - Home Contents Insurance	✗	✗	N/A	●	●	○	○
CommInsure - Home Insurance	✓	✓*	5.00%	●	●	●	●
HSBC - Vital Home Insurance	✓	✗	N/A	○	●	○	○
IMB - Secure Home Extra	✓	✓	N/A	○	●	○	●
nab - National Home Insurance Essentials	✓	✗	10.00%	○	●	○	○
Real Insurance - Essential Cover	✓	✓	N/A	●	●	○	●
St George - Accidental Damage Home Insurance	✓	✗	N/A	●	●	○	○
★★							
Allianz - SureCoverPlus	✗	✗	10.00%	○	●	○	○
Arab Bank - Allianz Prestige Home Insurance	✓	✗	N/A	●	●	○	○
Australian Unity - Extra Care	✓	✓	10.00%	○	●	○	●
Australian Unity - Elite Care	✓	✗	10.00%	○	●	○	●
Citibank - Home Cover	✗	✓	N/A	●	●	○	●
HSBC - Classic Home Insurance	✓	✗	N/A	○	●	○	○
HSBC - Prestige Home Insurance	✓	✗	N/A	●	●	○	○
nab - National Home Insurance	✓	✗	10.00%	○	●	○	○
QBE - Home Building/Home Contents	✗	✓	N/A	●	●	○	●
Real Insurance - Top Cover	✓	✓	N/A	●	●	○	●

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 10

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



home & contents insurance star ratings

Home Insurance - High Sum Insured
based on a typical high set \$400,000 value house



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
<div><div>★</div></div>							
Suncorp - Classic Home & Contents Insurance	✗	✓	N/A	🕒	🕒	🕒	🕒
Westpac - Essential Care	✓	✗	N/A	🕒	🕒	🕒	🕒
Westpac - Quality Care	✓	✗	N/A	🕒	🕒	🕒	🕒
Westpac - Premier Care	✓	✗	N/A	🕒	🕒	🕒	🕒

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 11

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



home & contents insurance star ratings

Home Insurance - High Sum Insured
based on a typical high set \$400,000 value house



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

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



outstanding value

GIO - Platinum with Essential Plus Cover	✗	✓	15.00%	●	●	●	●
GIO - Platinum with Essential Cover	✗	✓	15.00%	●	●	●	●
RACV - Home Insurance	✗	✓	N/A	●	●	○	○



AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	●	○
ANZ - Home Insurance	✓	✗	N/A	●	●	●	○
Catholic Church Insurance - Home Building & Contents Insurance	✗	✗	N/A	○	●	○	○
CGU - Bronze Home&Content	✓	✗	N/A	○	●	○	○
CommInsure - Home Insurance	✓	✓*	5.00%	●	●	●	●
GIO - Classic Home & Contents Insurance	✗	✓	15.00%	●	●	●	●
ING - Home Insurance	✓	✗	N/A	●	●	●	○



Budget Direct - Home Contents Insurance	✗	✗	N/A	●	●	○	○
CGU - Silver Home&Content	✗	✗	N/A	○	●	○	○
CGU - Gold Home&Content	✓	✗	N/A	●	●	○	○
HSBC - Vital Home Insurance	✓	✗	N/A	○	●	○	○
IMB - Secure Home Elite	✓	✓	N/A	●	●	○	●
nab - National Home Insurance Essentials	✓	✗	10.00%	○	●	○	○
Real Insurance - Essential Cover	✓	✓	N/A	●	●	○	●
St George - Listed Events Home Insurance	✓	✗	N/A	○	●	○	○
St George - Accidental Damage Home Insurance	✓	✗	N/A	●	●	○	○
Westpac - Premier Care	✓	✗	N/A	●	●	○	●



Allianz - SureCover	✗	✗	10.00%	○	●	○	○
Allianz - SureCover Gold	✗	✗	10.00%	●	●	○	○
AON - Home Plus Insurance	✓	✗	N/A	○	●	○	○
AON - Blue Ribbon Home Insurance	✓	✗	N/A	●	●	○	○
Arab Bank - Allianz Prestige Home Insurance	✓	✗	N/A	●	●	○	○
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	○	●
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	○	●
HSBC - Prestige Home Insurance	✓	✗	N/A	●	●	○	○



Allianz - SureCoverPlus	✗	✗	10.00%	○	●	○	○
Australian Unity - Extra Care	✓	✓	10.00%	○	●	○	●
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	○	○
Australian Unity - Elite Care	✓	✗	10.00%	○	●	○	●
Citibank - Home Cover	✗	✓	N/A	●	●	○	●
HSBC - Classic Home Insurance	✓	✗	N/A	○	●	○	○
IMB - Secure Home Extra	✓	✓	N/A	○	●	○	●
nab - National Home Insurance	✓	✗	10.00%	○	●	○	○
QBE - Home Building/Home Contents	✗	✓	N/A	●	●	○	●
Real Insurance - Top Cover	✓	✓	N/A	●	●	○	●
Westpac - Essential Care	✓	✗	N/A	○	○	○	●

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home & contents insurance star ratings

Home Insurance - High Sum Insured
based on a typical high set \$400,000 value house



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
<div>★</div>							
Westpac - Quality Care	✓	✗	N/A	○	●	○	●

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 13

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



home & contents insurance star ratings

Home Insurance - High Sum Insured
based on a typical high set \$400,000 value house



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★★★★ outstanding value							
Catholic Church Insurance - Home Building & Contents Insurance	✗	✗	N/A	○	●	○	○
Real Insurance - Essential Cover	✓	✓	N/A	◐	◐	○	●
Suncorp - Platinum Essential	✗	✗	N/A	●	●	◐	●
Suncorp - Platinum Essential Plus	✗	✗	N/A	●	●	◐	●
★★★★★							
ANZ - Home Insurance	✓	✗	N/A	●	●	●	○
CGU - Bronze Home&Content	✓	✗	N/A	○	●	○	○
CommInsure - Home Insurance	✓	✓*	5.00%	◐	●	●	◐
ING - Home Insurance	✓	✗	N/A	◐	●	●	○
NRMA - Home & Contents Insurance	✗	✓	N/A	◐	◐	○	●
★★★★							
Budget Direct - Home Contents Insurance	✗	✗	N/A	◐	◐	○	○
CGU - Gold Home&Content	✓	✗	N/A	●	●	○	○
CGU - Silver Home&Content	✓	✗	N/A	○	●	○	○
St George - Listed Events Home Insurance	✓	✗	N/A	○	●	○	○
Suncorp - Classic Home & Contents Insurance	✗	✓	N/A	◐	◐	◐	◐
★★★							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	●	○
Allianz - SureCover Gold	✗	✗	10.00%	●	●	○	○
Allianz - SureCover	✗	✗	10.00%	○	◐	○	○
AON - Blue Ribbon Home Insurance	✓	✗	N/A	●	●	○	○
AON - Home Plus Insurance	✓	✗	N/A	○	●	○	○
IMB - Secure Home Elite	✓	✓	N/A	●	●	○	●
Real Insurance - Top Cover	✓	✓	N/A	◐	◐	○	●
St George - Accidental Damage Home Insurance	✓	✗	N/A	●	●	○	○
Westpac - Premier Care	✓	✗	N/A	●	●	○	●
★★							
Allianz - SureCoverPlus	✗	✗	10.00%	○	●	○	○
Arab Bank - Allianz Prestige Home Insurance	✓	✗	N/A	●	●	○	○
Australian Unity - Extra Care	✓	✓	10.00%	○	●	○	●
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	○	●
Australian Unity - Elite Care	✓	✗	10.00%	○	●	○	●
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	○	●
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	○	●
Citibank - Home Cover	✗	✓	N/A	◐	●	○	●
HSBC - Classic Home Insurance	✓	✗	N/A	○	●	○	○
HSBC - Vital Home Insurance	✓	✗	N/A	○	◐	○	○
HSBC - Prestige Home Insurance	✓	✗	N/A	●	●	○	○
IMB - Secure Home Extra	✓	✓	N/A	○	●	○	●
nab - National Home Insurance	✓	✗	10.00%	○	●	○	○
nab - National Home Insurance Essentials	✓	✗	10.00%	○	◐	○	○
QBE - Home Building/Home Contents	✗	✓	N/A	◐	●	○	●
RACQ - Household Insurance	✗	✓	N/A	◐	◐	○	◐

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 14

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



home & contents insurance star ratings

Home Insurance - High Sum Insured
based on a typical high set \$400,000 value house



● standard ● optional ○ not available

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

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★							
Westpac - Essential Care	✓	✗	N/A	○	○	○	●
Westpac - Quality Care	✓	✗	N/A	○	●	○	●

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 15

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



home & contents insurance star ratings

Home Insurance - High Sum Insured
based on a typical high set \$400,000 value house



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

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



outstanding value

AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	●	○
Catholic Church Insurance - Home Building & Contents Insurance	✗	✗	N/A	○	●	○	○
CommInsure - Home Insurance	✓	✓*	5.00%	●	●	●	●
RAA - Home & Contents Insurance	✓	✓	10.00%	●	●	○	●



ANZ - Home Insurance	✓	✗	N/A	●	●	●	○
IMB - Secure Home Elite	✓	✓	N/A	●	●	○	●
ING - Home Insurance	✓	✗	N/A	●	●	●	○
Real Insurance - Essential Cover	✓	✓	N/A	●	●	○	●



Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	○	●
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	○	●
CGU - Bronze Home&Content	✓	✗	N/A	○	●	○	○
CGU - Silver Home&Content	✓	✗	N/A	○	●	○	○
HSBC - Vital Home Insurance	✓	✗	N/A	○	●	○	○
nab - National Home Insurance Essentials	✓	✗	10.00%	○	●	○	○



AON - Home Plus Insurance	✓	✗	N/A	○	●	○	○
AON - Blue Ribbon Home Insurance	✓	✗	N/A	●	●	○	○
Budget Direct - Home Contents Insurance	✗	✗	N/A	●	●	○	○
CGU - Gold Home&Content	✓	✗	N/A	●	●	○	○
IMB - Secure Home Extra	✓	✓	N/A	○	●	○	●
nab - National Home Insurance	✓	✗	10.00%	○	●	○	○
Real Insurance - Top Cover	✓	✓	N/A	●	●	○	●
St George - Accidental Damage Home Insurance	✓	✗	N/A	●	●	○	○
Westpac - Premier Care	✓	✗	N/A	●	●	○	●



Allianz - SureCover Gold	✗	✗	10.00%	●	●	○	○
Allianz - SureCover	✗	✗	10.00%	○	●	○	○
Allianz - SureCoverPlus	✗	✗	10.00%	○	●	○	○
Arab Bank - Allianz Prestige Home Insurance	✓	✗	N/A	●	●	○	○
Australian Unity - Extra Care	✓	✓	10.00%	○	●	○	●
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	○	○
Australian Unity - Elite Care	✓	✗	10.00%	○	●	○	●
Citibank - Home Cover	✗	✓	N/A	●	●	○	●
HSBC - Classic Home Insurance	✓	✗	N/A	○	●	○	○
HSBC - Prestige Home Insurance	✓	✗	N/A	●	●	○	○
QBE - Home Building/Home Contents	✗	✓	N/A	●	●	○	●
St George - Listed Events Home Insurance	✓	✗	N/A	○	●	○	○
Westpac - Essential Care	✓	✗	N/A	○	○	○	●
Westpac - Quality Care	✓	✗	N/A	○	●	○	●

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 16

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



home & contents insurance star ratings

Home Insurance - High Sum Insured
based on a typical high set \$400,000 value house



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★★★★ outstanding value							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	●	○
ANZ - Home Insurance	✓	✗	N/A	●	●	●	○
ING - Home Insurance	✓	✗	N/A	◐	●	●	○
★★★★★							
AON - Home Plus Insurance	✓	✗	N/A	○	●	○	○
AON - Blue Ribbon Home Insurance	✓	✗	N/A	●	●	○	○
Catholic Church Insurance - Home Building & Contents Insurance	✗	✗	N/A	○	●	○	○
CGU - Bronze Home&Content	✓	✗	N/A	○	●	○	○
IMB - Secure Home Elite	✓	✓	N/A	●	●	○	●
Westpac - Premier Care	✓	✗	N/A	●	●	○	●
★★★★							
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	○	●
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	○	●
Budget Direct - Home Contents Insurance	✗	✗	N/A	◐	◐	○	○
CGU - Silver Home&Content	✓	✗	N/A	○	●	○	○
CGU - Gold Home&Content	✓	✗	N/A	●	●	○	○
Real Insurance - Essential Cover	✓	✓	N/A	◐	◐	○	●
St George - Listed Events Home Insurance	✓	✗	N/A	○	●	○	○
St George - Accidental Damage Home Insurance	✓	✗	N/A	●	●	○	○
★★★							
Allianz - SureCover Gold	✗	✗	10.00%	●	●	○	○
Arab Bank - Allianz Prestige Home Insurance	✓	✗	N/A	●	●	○	○
CommInsure - Home Insurance	✓	✓*	5.00%	◐	●	●	◐
HSBC - Vital Home Insurance	✓	✗	N/A	○	◐	○	○
HSBC - Prestige Home Insurance	✓	✗	N/A	●	●	○	○
IMB - Secure Home Extra	✓	✓	N/A	○	●	○	●
Real Insurance - Top Cover	✓	✓	N/A	◐	◐	○	●
Westpac - Quality Care	✓	✗	N/A	○	●	○	●
Westpac - Essential Care	✓	✗	N/A	○	○	○	●
★							
Allianz - SureCoverPlus	✗	✗	10.00%	○	●	○	○
Allianz - SureCover	✗	✗	10.00%	○	◐	○	○
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	○	●
Australian Unity - Extra Care	✓	✓	10.00%	○	●	○	●
Australian Unity - Elite Care	✓	✗	10.00%	○	●	○	●
Citibank - Home Cover	✗	✓	N/A	◐	●	○	●
HSBC - Classic Home Insurance	✓	✗	N/A	○	●	○	○
nab - National Home Insurance	✓	✗	10.00%	○	●	○	○
nab - National Home Insurance Essentials	✓	✗	10.00%	○	◐	○	○
QBE - Home Building/Home Contents	✗	✓	N/A	◐	●	○	●

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 17

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



home & contents insurance star ratings

Home Insurance - High Sum Insured
based on a typical high set \$400,000 value house



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★★★★ outstanding value							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	●	○
★★★★★							
ANZ - Home Insurance	✓	✗	N/A	●	●	●	○
CGU - Bronze Home&Content	✓	✗	N/A	○	●	○	○
CommInsure - Home Insurance	✓	✓*	5.00%	◐	●	●	◐
HBF - Home Insurance	✗	✓	N/A	○	●	○	●
ING - Home Insurance	✓	✗	N/A	◐	●	●	○
SGIO - Home Insurance	✗	✓	N/A	◐	◐	○	◐
★★★★							
AON - Home Plus Insurance	✓	✗	N/A	○	●	○	○
AON - Blue Ribbon Home Insurance	✓	✗	N/A	●	●	○	○
Catholic Church Insurance - Home Building & Contents Insurance	✗	✗	N/A	○	●	○	○
CGU - Gold Home&Content	✓	✗	N/A	●	●	○	○
GIO - Platinum with Essential Plus Cover	✗	✓	15.00%	●	●	●	●
GIO - Platinum with Essential Cover	✗	✓	15.00%	●	●	●	●
GIO - Classic Home & Contents Insurance	✗	✓	15.00%	◐	◐	●	●
Westpac - Premier Care	✓	✗	N/A	●	●	○	●
★★							
Allianz - SureCover Gold	✗	✗	10.00%	●	●	○	○
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	○	●
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	○	●
Budget Direct - Home Contents Insurance	✗	✗	N/A	◐	◐	○	○
CGU - Silver Home&Content	✓	✗	N/A	○	●	○	○
IMB - Secure Home Elite	✓	✓	N/A	●	●	○	●
RAC - Home Sweet Home	✗	✓	N/A	○	●	○	●
St George - Listed Events Home Insurance	✓	✗	N/A	○	●	○	○
St George - Accidental Damage Home Insurance	✓	✗	N/A	●	●	○	○
Westpac - Quality Care	✓	✗	N/A	○	●	○	●
★							
Allianz - SureCoverPlus	✗	✗	10.00%	○	●	○	○
Allianz - SureCover	✗	✗	10.00%	○	◐	○	○
Arab Bank - Allianz Prestige Home Insurance	✓	✗	N/A	●	●	○	○
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	○	●
Australian Unity - Extra Care	✓	✓	10.00%	○	●	○	●
Australian Unity - Elite Care	✓	✗	10.00%	○	●	○	●
Citibank - Home Cover	✗	✓	N/A	◐	●	○	●
HSBC - Vital Home Insurance	✓	✗	N/A	○	◐	○	○
HSBC - Classic Home Insurance	✓	✗	N/A	○	●	○	○
HSBC - Prestige Home Insurance	✓	✗	N/A	●	●	○	○
IMB - Secure Home Extra	✓	✓	N/A	○	●	○	●
nab - National Home Insurance Essentials	✓	✗	10.00%	○	◐	○	○
nab - National Home Insurance	✓	✗	10.00%	○	●	○	○
QBE - Home Building/Home Contents	✗	✓	N/A	◐	●	○	●

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 18

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



home & contents insurance star ratings

Home Insurance - High Sum Insured
based on a typical high set \$400,000 value house



● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Home Inclusions			
				Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
<div>★</div>							
Real Insurance - Essential Cover	✓	✓	N/A	<div></div>	<div></div>	<div></div>	<div></div>
Real Insurance - Top Cover	✓	✓	N/A	<div></div>	<div></div>	<div></div>	<div></div>
Westpac - Essential Care	✓	✗	N/A	<div></div>	<div></div>	<div></div>	<div></div>

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Report Date: September, 2009, (All information is correct as at September 2009)

home & contents insurance star ratings 2009 - page 19

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

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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



Across 12 categories



Across 12 categories



Across 12 categories

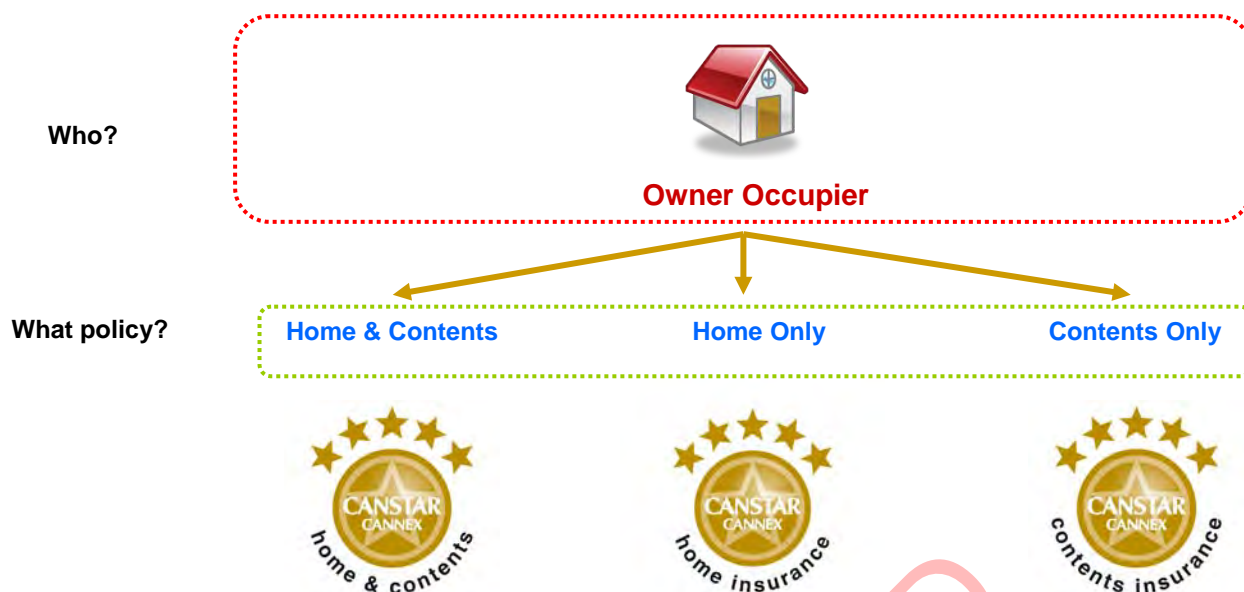
Institution-based awards are determined by product performance across the 36 star-rated categories:

- 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.

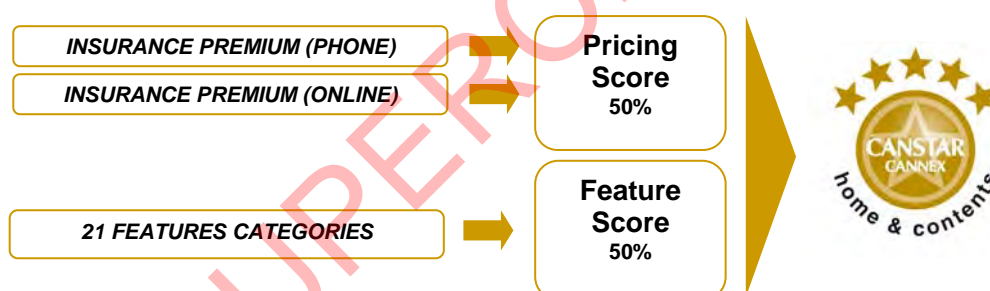
To determine the national winners (overall and per product category), each institution's product performance in each state is considered and these performances are weighted based on the population of the relevant state relative to the overall Australian population. The insurer that has the best weighted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

AWARDS TO PRODUCTS - METHODOLOGY



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

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



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

PRICING SCORE

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

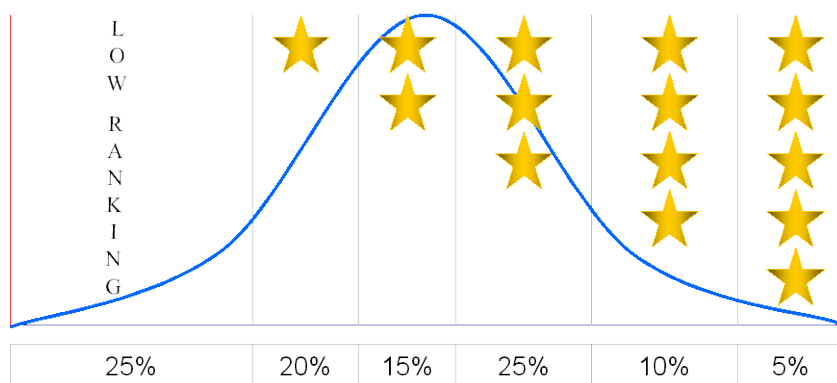
Sum Insured		
	Home	Contents
Low	\$250,000	\$50,000
High	\$400,000	\$100,000

To be eligible for Star Ratings, premium quotes have to be available both online and by phone. Some of our quoting was obtained online. In other cases quoting was by phone. The pricing score is weighted 75% to phone price score and 25% to online price score.

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.

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

The total score received for each profile ranks the products. The stars are then awarded based on the distribution of the scores according to the following guidelines. As you can see, only the products that obtain a score in the top 5% of the of the score distribution receive a 5 star rating and only the top 75% of the score range receive a star rating.



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
Car insurance
Credit cards
Deposit accounts
Direct Life Insurance
Health insurance
Home & Contents
Life Insurance
Low-doc home loans
Margin lending
Mortgages
Package banking
Personal loans
Reward programs



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