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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

ebruary'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 ourselves by on ensurina 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-todate 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?

lood 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



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

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

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

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

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

HOME SWEET HOME INSURANCE

or 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



YOUR GUIDE TO PRODUCT EXCELLENCE

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

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



Sum

Insurance Cover

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

HIGH COVER – two storey home



Insurance Cover

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

Inder-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

t 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.



- 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.

 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

aving 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

ne 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

he extensive research undertaken by CANSTAR CANNEX is a valuable resource for those serious about comparing home and contents insurers and the products they offer. We provide a full list of products rated 5 stars and under, for complete and fair comparison.

In using the CANSTAR CANNEX website to look up the best cover for you or to check out how your current insurer rates, first look for the type and level of cover you require, then go straight to your state of residence. You will then bring up our Five Star Summary of outstanding products in all three categories 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?

t's easy to see why the majority of Australians underinsure their home and its contents. Unlike those in other countries, Australian building insurance policies place 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

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

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MB - Secure Home Elite	✓		1	N/A	•	•	20% of \$	SI 2000
IRMA - Home & Contents Insurance	×		/	N/A	0	C	100	0 1000

Bank of Queensland - Vero Home Extra			/	N/A	0	•	20% of S	SI 2000
Bank West - Secure Home Extra Insurance	✓		/	N/A	0	•	20% of S	SI 2000
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Allianz - SureCoverPlus	X		1	10.00%	0	•	500	0 2000
ON - Home Plus Insurance			1	N/A	0	•	20% of S	5000
NON - Blue Ribbon Home Insurance	V		1	N/A	•	•	20% of S	SI 7500
Australian Unity - Extra Care	V		1	10.00%	0	•	25% of S	SI 2500
CGU - Silver Home&Content	V		1	N/A	0	•	20% of \$	SI 5000
MB - Secure Home Extra	V		1	N/A	0	•	20% of S	SI 2000
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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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 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

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SUPERIOR

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

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MB - Secure Home Elite	✓	\checkmark	N/A		•	20% of SI	2000	

NZ - Home Insurance	✓		N/A	•	•	SI	3000	
Bank of Queensland - Vero Home Extra	✓	1	N/A	0	•	20% of SI	2000	
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Allianz - SureCover Gold	*	✓	10.00%	•	•	5000	2000	
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MB - Secure Home Extra	✓	~	N/A	0	•	20% of SI	2000	
ab - National Home Insurance	✓	~	10.00%	0	•	7500	2000	
Real Insurance - Essential Cover	✓	x	N/A	0	0	2500	1000	
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* restriction apply ^ in the event of a single claim on home plus contents, does the insurer treat the excess as one amount or two.

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

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Bank West - Secure Home Extra Insurance	✓	\checkmark	N/A	Ó	•	20% of SI	2000
CGU - Bronze Home&Content	✓	-	N/A	0	•	2000	1000
ING - Home Insurance	✓		N/A	0	•	SI	3000
NRMA - Home & Contents Insurance	×	1	N/A	0	0	1000	1000
Suncorp - Platinum Essential	X	-	N/A	•	•	20000	5000
Suncorp - Platinum Essential Plus	× -	\mathbf{V}	N/A	•	•	40000	10000
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Allianz - SureCoverPlus	X	√	10.00%	0	•	5000	2000
Allianz - SureCover	X	~	10.00%	0	0	5000	2000
ANZ - Home Insurance		~	N/A	•	•	SI	3000
AON - Home Plus Insurance	✓	~	N/A	0	•	20% of SI	5000
AON - Blue Ribbon Home Insurance	 Image: A second s	~	N/A	•	•	20% of SI	7500
Australian Unity - Extra Care	✓	~	10.00%	0	•	25% of SI	2500
Australian Unity - Everyday Care	✓	~	10.00%	0	•	25% of SI	1000
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RACQ - Household Insurance	×	 Image: A start of the start of	N/A	0		6000	2000
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St George - Listed Events Home Insurance	 Image: A second s	 Image: A second s	N/A	0		20% of SI	5000
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AAMI - Home Contents Insurance	×	 Image: A second s	\$20.00	0	•	5000	1000
Allianz - SureCover Gold	×	\checkmark	10.00%	•	•	5000	2000
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HSBC - Vital Home Insurance	✓	✓	N/A	0	0	5000	2000
MB - Secure Home Extra	✓	\checkmark	N/A	0	•	20% of SI	2000
nab - National Home Insurance	✓	✓	10.00%	0	•	7500	2000
nab - National Home Insurance Essentials	✓	✓	10.00%	0	O	7500	2000
Real Insurance - Top Cover	✓	x	N/A	0	O	5000	1000
Suncorp - Classic Home & Contents Insurance	×	 Image: A start of the start of	N/A	0	O	4000	1000
Westpac - Premier Care	✓	x	N/A	•	•	10000	2000

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home & contents insurance star ratings 2009 - page 4 How we get paid: www.canstar.com.au/images/legals/fsg.pdf

CANSTAR	home & contents in Home & Contents Insurance - Lo based on a typical low set \$250,000 value house P R O F I L E S	ow Sum Ins	e ured ents value		●st	andard Do	optional O no	QLD t available
			<u> </u>	ŧ		Conten	ts Inclusions	
		lly a Cos	s fo ms^	ile :		_	Jewe	lery
	Product Name	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Fusion Cover	Accidental Damage	Maximum	Item Limit
*								
Westpac - Essential Car	e	√	x	N/A	0	0	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.

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

●standard ① optional ○ not available

PROFILE	S U	мм	ARY	RI	ΞΡΟ	RT		
						Conten	ts Inclusions	
		stat	,>o, stat	i ti		Conten		llony
Product Name		C C	ims 1	ble			Jewe	
		Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Fusion Cover	Accidental Damage	Maximum	Item Lim
★★★★★ outstanding value								
Catholic Church Insurance - Home Building & Contents Insurance	9	x	~	N/A	0	•	20% of SI	1000
MB - Secure Home Elite		~	~	N/A	•	•	20% of SI	2000

Bank of Queensland - Vero Home Extra		~	1	N/A	0		20% of SI	2000
Sank Of Queensiand - Vero Home Extra Bank West - Secure Home Extra Insurance		· ·	1	N/A N/A	ő		20% of SI	2000
Comminsure - Home Insurance		¥		5.00%	Ŭ		4000	1000
HSBC - Vital Home Insurance		1	1	N/A	õ	ŏ	4000 5000	2000
						•		
***				1				
Australian Unity - Everyday Care		✓	\checkmark	10.00%	0	•	25% of SI	1000
Australian Unity - Extra Care		✓	-	10.00%	0	•	25% of SI	2500
Budget Direct - Home Contents Insurance		×	×	N/A	0	0	3000	1000
CGU - Bronze Home&Content		 Image: A start of the start of		N/A	0	•	2000	1000
ab - National Home Insurance Essentials		 Image: A second s		10.00%	0	0	7500	2000
QBE - Home Building/Home Contents		*		N/A	•	•	1000	1000
**:								
ANZ - Home Insurance		1	~	N/A	•	•	SI	3000
Arab Bank - Allianz Prestige Home Insurance		 Image: A set of the set of the	~	N/A	•	•	5000	2000
CGU - Silver Home&Content		~	~	N/A	0	•	20% of SI	5000
ISBC - Classic Home Insurance		✓	~	N/A	0	•	5000	2000
ISBC - Prestige Home Insurance		✓	√	N/A	•	•	5000	2000
NG - Home Insurance		✓	√	N/A	0	•	SI	3000
nab - National Home Insurance		✓	√	10.00%	0	•	7500	2000
RAA - Home & Contents Insurance		✓	 Image: A second s	10.00%	•	•	5000	1500
AMI - Home Contents Insurance		x	\checkmark	\$20.00	0	•	5000	1000
Allianz - SureCover Gold		x	\checkmark	10.00%	•	•	5000	2000
Allianz - SureCover		x	\checkmark	10.00%	0	0	5000	2000
Allianz - SureCoverPlus		x	\checkmark	10.00%	0	•	5000	2000
ON - Home Plus Insurance		✓	\checkmark	N/A	0	•	20% of SI	5000
AON - Blue Ribbon Home Insurance		✓	\checkmark	N/A	•	•	20% of SI	7500
Australian Unity - Elite Care		✓	✓	10.00%	0	•	25% of SI	2500
Citibank - Home Cover		x	x	N/A	0	•	1000	1000
MB - Secure Home Extra		✓	\checkmark	N/A	0	•	20% of SI	2000
Real Insurance - Essential Cover		✓	x	N/A	0	0	2500	1000
Real Insurance - Top Cover		✓	x	N/A	0	0	5000	1000
St George - Accidental Damage Home Insurance		✓	 Image: A second s	N/A	•	•	20% of SI	7500
St George - Listed Events Home Insurance		✓	\checkmark	N/A	0	•	20% of SI	5000
Nestpac - Quality Care		✓	x	N/A	0	•	5000	1000
Nestpac - Essential Care		✓	x	N/A	0	0	3000	500
Nestpac - Premier Care		1	x	N/A	•	•	10000	2000

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

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SA





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	SUMM	ARY	RI	E P O	RT		
					Conten	ts Inclusions	
	/at ost	for s^	, and			Jewellery	
Product Name	a CC	ess aim:	isco able	5 5	je Je		
	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Fusion Cover	Accidental Damage	Maximum	Item Lim
** * * outstanding value							
Bank of Queensland - Vero Home Extra	 Image: A start of the start of	~	N/A	0	•	20% of SI	2000
Catholic Church Insurance - Home Building & Contents Insurance	×	~	N/A	0	•	20% of SI	1000
MB - Secure Home Elite		 Image: A start of the start of	N/A		•	20% of SI	2000

Bank West - Secure Home Extra Insurance	✓	~	N/A	0	•	20% of SI	2000
Budget Direct - Home Contents Insurance	×	×	N/A	O	O	3000	1000
CGU - Bronze Home&Content	✓	~	N/A	0	•	2000	1000
QBE - Home Building/Home Contents	×	 Image: A start of the start of	N/A	0	•	1000	1000
deded.							
AAMI - Home Contents Insurance	×	-	\$20.00	0	•	5000	1000
ANZ - Home Insurance	✓		N/A	•	•	SI	3000
AON - Home Plus Insurance	✓	1	N/A	0	•	20% of SI	5000
Australian Unity - Everyday Care			10.00%	0	•	25% of SI	1000
CGU - Silver Home&Content	~		N/A	0	•	20% of SI	5000
ING - Home Insurance	V	V	N/A	•	•	SI	3000
St George - Listed Events Home Insurance		1	N/A	0	•	20% of SI	5000
- Hereiter - Carlos -	15-						
Allianz - SureCoverPlus	×	~	10.00%	0	•	5000	2000
AON - Blue Ribbon Home Insurance		~	N/A	•	•	20% of SI	7500
Australian Unity - Extra Care	\checkmark	~	10.00%	0	•	25% of SI	2500
Citibank - Home Cover	×	x	N/A	0	•	1000	1000
HSBC - Vital Home Insurance	✓	~	N/A	0	O	5000	2000
HSBC - Classic Home Insurance	✓	~	N/A	0	•	5000	2000
MB - Secure Home Extra	✓	\checkmark	N/A	0	•	20% of SI	2000
nab - National Home Insurance Essentials	✓	\checkmark	10.00%	0	O	7500	2000
Real Insurance - Essential Cover	✓	x	N/A	O	O	2500	1000
St George - Accidental Damage Home Insurance	✓	✓	N/A	•	•	20% of SI	7500
••••••••••••••••••••••••••••••••••••							
Allianz - SureCover	×	~	10.00%	0	O	5000	2000
Allianz - SureCover Gold	X	~	10.00%	•	•	5000	2000
Arab Bank - Allianz Prestige Home Insurance	✓	~	N/A	•	•	5000	2000
Australian Unity - Elite Care	✓	\checkmark	10.00%	0	•	25% of SI	2500
Comminsure - Home Insurance	✓	✓	5.00%	O	•	4000	1000
ISBC - Prestige Home Insurance	✓	\checkmark	N/A	•	•	5000	2000
nab - National Home Insurance	✓	\checkmark	10.00%	0	•	7500	2000
Real Insurance - Top Cover	✓	x	N/A	O	O	5000	1000
Nestpac - Quality Care	✓	x	N/A	0	•	5000	1000
Westpac - Essential Care	✓	x	N/A	0	0	3000	500
Westpac - Premier Care	 Image: A start of the start of	x	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.

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

based on a typical low set \$250,000 value						optional Onc	
PROFILE	SUMM	AR	Y RI	ΕΡΟ	RT		
					ts Inclusions		
	Cos	is fo ms^	cour		_	Jewe	llery
Product Name	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Fusion Cover	Accidental Damage	Maximum	Item Limit
outstanding value							
Catholic Church Insurance - Home Building & Contents Insurance	×	✓	N/A	0	•	20% of SI	1000
GIO - Classic Home & Contents Insurance	×	\checkmark	15.00%	O	O	4000	1000

Australian Unity - Everyday Care	 Image: A start of the start of	~	10.00%	0	•	25% of SI	1000
Australian Unity - Extra Care	 ✓ 	~	10.00%	0	•	25% of SI	2500
Budget Direct - Home Contents Insurance	×	x	N/A	0	0	3000	1000
RAC - Home Sweet Home	×	\checkmark	N/A	0	•	3000	not specifi
SGIO - Home Insurance	×	\checkmark	N/A	O	O	1000	1000
skikik -							
Allianz - SureCoverPlus	×	_	10.00%	0	•	5000	2000
ANZ - Home Insurance	 Image: A start of the start of		N/A	•	•	SI	3000
Bank of Queensland - Vero Home Extra	 Image: A start of the start of	1	N/A	0	•	20% of SI	2000
CGU - Bronze Home&Content	✓		N/A	0	•	2000	1000
MB - Secure Home Elite			N/A	•	•	20% of SI	2000
ING - Home Insurance	V	1	N/A	0	•	SI	3000
QBE - Home Building/Home Contents	×	~	N/A	O	٠	1000	1000
**							
Allianz - SureCover	x	~	10.00%	0	Ð	5000	2000
Allianz - SureCover Gold	× / ×	\checkmark	10.00%	•	•	5000	2000
AON - Home Plus Insurance	✓ ✓	\checkmark	N/A	0	•	20% of SI	5000
Australian Unity - Elite Care	✓	~	10.00%	0	•	25% of SI	2500
Bank West - Secure Home Extra Insurance	✓	~	N/A	0	•	20% of SI	2000
CGU - Silver Home&Content	✓	~	N/A	0	•	20% of SI	5000
Comminsure - Home Insurance	✓	~	5.00%	O	•	4000	1000
Real Insurance - Essential Cover	✓	×	N/A	O	O	2500	1000
St George - Listed Events Home Insurance		✓	N/A	0	•	20% of SI	5000

AAMI - Home Contents Insurance	×	~	\$20.00	0	•	5000	1000
AON - Blue Ribbon Home Insurance	 Image: A start of the start of	~	N/A	•	•	20% of SI	7500
Arab Bank - Allianz Prestige Home Insurance	✓	~	N/A	•	•	5000	2000
Citibank - Home Cover	×	x	N/A	0	•	1000	1000
HBF - Home Insurance	×	~	N/A	0	•	3000	1000
HSBC - Prestige Home Insurance	✓	~	N/A	•	•	5000	2000
HSBC - Vital Home Insurance	✓	\checkmark	N/A	0	O	5000	2000
HSBC - Classic Home Insurance	✓	~	N/A	0	•	5000	2000
IMB - Secure Home Extra	✓	\checkmark	N/A	0	•	20% of SI	2000
nab - National Home Insurance Essentials	✓	\checkmark	10.00%	0	O	7500	2000
nab - National Home Insurance	✓	~	10.00%	0	•	7500	2000
Real Insurance - Top Cover	✓	x	N/A	0	O	5000	1000
St George - Accidental Damage Home Insurance	✓	~	N/A	•	•	20% of SI	7500
Westpac - Essential Care	✓	x	N/A	0	0	3000	500
Westpac - Premier Care	✓	x	N/A	•	•	10000	2000
Westpac - Quality Care	 ✓ 	x	N/A	Ō	•	5000	1000

your guide to product excellence

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

★ restriction apply

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Home & Contents Insurance - High Sum Insured

					Conten	ts Inclusions	
	y at ost	for Is^	e			Jewe	llery
Product Name	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Fusion Cover	Accidental Damage	Maximum	Item Limit

Catholic Church Insurance - Home Building & Contents Insurance	x	~	N/A	0	•	20% of SI	1000
GIO - Classic Home & Contents Insurance	×	 Image: A start of the start of	15.00%	0	0	4000	1000
NRMA - Home & Contents Insurance	×	~	N/A	0	O	1000	1000

CGU - Bronze Home&Content	 Image: A set of the set of the	~	N/A	0	•	2000	1000
Suncorp - Platinum Essential	×	 Image: A start of the start of	N/A		•	20000	5000
Suncorp - Platinum Essential Plus	×	 Image: A second s	N/A		•	40000	10000

ANZ - Home Insurance	 ✓ 	~	N/A		•	SI	3000
AON - Home Plus Insurance	· · · · · · · · · · · · · · · · · · ·	1	N/A	õ	ě	20% of SI	5000
Bank of Queensland - Vero Home Extra	 Image: A start of the start of		N/A	Õ	ē	20% of SI	2000
Budget Direct - Home Contents Insurance	×	x	N/A	0	0	3000	1000
CGU - Silver Home&Content	✓ <	1	N/A	0	•	20% of SI	5000
Comminsure - Home Insurance			5.00%	0	•	4000	1000
GIO - Platinum with Essential Plus Cover	×	V	15.00%	•	•	40000	10000
GIO - Platinum with Essential Cover	X	\checkmark	15.00%	•	•	20000	5000
HSBC - Vital Home Insurance		\checkmark	N/A	0	0	5000	2000
MB - Secure Home Elite		~	N/A	•	•	20% of SI	2000
ING - Home Insurance		 Image: A start of the start of	N/A	0	•	SI	3000
St George - Listed Events Home Insurance	· · · · ·	✓	N/A	0	•	20% of SI	5000
**							
Allianz - SureCover	×	~	10.00%	0	O	5000	2000
Allianz - SureCoverPlus	X		10.00%	0	•	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	<u>o</u>		20% of SI	2000
hab - National Home Insurance Essentials	×	🗸	10.00%	0		7500	2000
QBE - Home Building/Home Contents	X	×.	N/A	0		1000	1000
Real Insurance - Essential Cover	· · · · · · · · · · · · · · · · · · ·	×	N/A			2500	1000
St George - Accidental Damage Home Insurance	····· č		N/A			20% of SI	7500
Suncorp - Classic Home & Contents Insurance	×	~	N/A	0	0	4000	1000
	~	~	\$20.00	0		5000	1000
AAMI - Home Contents Insurance Arab Bank - Allianz Prestige Home Insurance	×		\$20.00 N/A	0		5000 5000	1000 2000
Arab Bank - Allianz Presuge Home Insurance Australian Unity - Extra Care	····· Ý		10.00%	0		25% of SI	2500
Australian Unity - Elite Care	· · · · · · · · · · · · · · · · · · ·	· ·	10.00%	ő		25% of SI	2500
Australian Unity - Everyday Care	· · · · · ·	¥	10.00%	õ		25% of SI	1000
Citibank - Home Cover	×	x	N/A	ŏ		1000	1000
ISBC - Classic Home Insurance		7	N/A	õ	Ĩ	5000	2000
HSBC - Prestige Home Insurance	· · · ·	1	N/A	ĕ	ě	5000	2000
MB - Secure Home Extra	· · · ·	1	N/A	ō	ĕ	20% of SI	2000
nab - National Home Insurance		 Image: A start of the start of	10.00%	õ	ē	7500	2000
Real Insurance - Top Cover		x	N/A	ŏ	ŏ	5000	1000

your guide to product excellence

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

★ restriction apply

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NSW

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

Standard O optional O not available

PROFILE SI	ММ	A R Y	R	ЕРО	RT		
					Conten	ts Inclusions	
	ly at Cost	s for ns^	e oun			Jewe	llery
Product Name	Pay Monthly No Extra Co	One excess both claim:	Online Discount Available	Fusion Cover	Accidental Damage	Maximum	ltem Limit
★ 1.1							
Westpac - Premier Care	✓	X	N/A	•	•	10000	2000
Westpac - Essential Care	✓	×	N/A	0	0	3000	500
Westpac - Quality Care	\checkmark	×	N/A	0	•	5000	1000

your guide to product excellence

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

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

Home & Contents Insurance - High based on a typical high set \$400,000 value house & 3	Sum Ins \$100,000 cor	sured ntents value		●st	andard 0	optional O no	t available
PROFILE SU	и м	ARY	RI	E P O	RT		
					Conten	ts Inclusions	
	y at ost	tor s^^	e			Jewe	llery
Product Name	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Fusion Cover	Accidental Damage	Maximum	Item Limit
at the standing value							
Comminsure - Home Insurance	 Image: A second s	 Image: A second s	5.00%	0	•	4000	1000
HSBC - Vital Home Insurance	√	✓	N/A	0	•	5000	2000

Catholic Church Insurance - Home Building & Contents Insurance	×	 Image: A start of the start of	N/A	0	•	20% of SI	1000
CGU - Bronze Home&Content	 Image: A second s	 Image: A second s	N/A	0		2000	1000
IMB - Secure Home Elite	✓	√	N/A		•	20% of SI	2000
RACV - Home Insurance	×	√	N/A	0	•	1000	1000

Bank of Queensland - Vero Home Extra	 Image: A set of the set of the	 Image: A start of the start of	N/A	Ó	•	20% of SI	2000
Bank West - Secure Home Extra Insurance	 Image: A start of the start of	1	N/A	0	•	20% of SI	2000
Budget Direct - Home Contents Insurance	x	x	N/A	0	0	3000	1000
HSBC - Classic Home Insurance	 Image: A start of the start of		N/A	0	•	5000	2000
ING - Home Insurance	V (N/A	Ō	ě	SI	3000
Real Insurance - Essential Cover		x	N/A	Õ	Õ	2500	1000
Westpac - Quality Care	 Image: A start of the start of	X	N/A	õ	Õ	5000	1000
	2						
Allianz - SureCover	x	~	10.00%	0	Ð	5000	2000
Allianz - SureCoverPlus	×	1	10.00%	õ	ě	5000	2000
ANZ - Home Insurance	· · · · · · · · · · · · · · · · · · ·	1	N/A	ĕ	ě	SI	3000
Australian Unity - Everyday Care		1	10.00%	ō		25% of SI	1000
CGU - Silver Home&Content		1	N/A	ŏ		20% of SI	5000
nab - National Home Insurance Essentials			10.00%	ŏ	ŏ	7500	2000
	·····	`	N/A	õ	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	20% of SI	5000
St George - Listed Events Home Insurance	· · · ·						
Westpac - Essential Care	····*	X	N/A N/A	0	ĕ	3000 10000	500 2000
Westpac - Premier Care	· · · · · · · · · · · · · · · · · · ·	~	IN/A			10000	2000
AAMI - Home Contents Insurance	×	√	\$20.00	0	•	5000	1000
Allianz - SureCover Gold	X	 Image: A start of the start of	10.00%			5000	2000
AON - Home Plus Insurance	 Image: A start of the start of	 Image: A start of the start of	N/A	0	•	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%	0	•	25% of SI	2500
Australian Unity - Elite Care	✓	\checkmark	10.00%	0	•	25% of SI	2500
Citibank - Home Cover	X	×	N/A	0	•	1000	1000
GIO - Platinum with Essential Cover	x	✓	15.00%	•	•	20000	5000
GIO - Classic Home & Contents Insurance	x	 Image: A second s	15.00%	0	0	4000	1000
GIO - Platinum with Essential Plus Cover	X	 Image: A second s	15.00%	•	•	40000	10000
HSBC - Prestige Home Insurance	✓	\checkmark	N/A	•	•	5000	2000
IMB - Secure Home Extra	~	\checkmark	N/A	0	•	20% of SI	2000
nab - National Home Insurance	1	~	10.00%	0	•	7500	2000
QBE - Home Building/Home Contents	x	~	N/A	0	•	1000	1000
Real Insurance - Top Cover	 Image: A start of the start of	x	N/A	Õ	Ō	5000	1000
Ct Caare Assidentel Demogra Llema Insurance	1	1	NI/A			200% of SI	7500

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St George - Accidental Damage Home Insurance

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

 \checkmark

~

restriction apply

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N/A

7500

20% of SI





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

●standard ① optional O not available

					Conter	ts Inclusions	
	st	s^	ţ		Conten	Jewe	llerv
Product Name	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Fusion Cover	Accidental Damage	Maximum	Item Lim
	Pay No	Dne boi	Onlir	Ϋ́ο	Acc Da		
★★★★★ outstanding value							
Catholic Church Insurance - Home Building & Contents Insurance	X	√	N/A	0	•	20% of SI	1000
Real Insurance - Essential Cover	✓	×	N/A	0	0	2500	1000
Suncorp - Platinum Essential	×	~	N/A	•	•	20000	5000
Suncorp - Platinum Essential Plus	×	√	N/A	•	•	40000	10000

CGU - Bronze Home&Content	✓	√	N/A	0	•	2000	1000
Comminsure - Home Insurance	~	\checkmark	5.00%	0	•	4000	1000
NG - Home Insurance	✓	\checkmark	N/A	O	•	SI	3000
IRMA - Home & Contents Insurance	×	\checkmark	N/A	O	O	1000	1000

NZ - Home Insurance	~	~	N/A	•	•	SI	3000
Budget Direct - Home Contents Insurance	×	x	N/A	0	0	3000	1000
CGU - Silver Home&Content	 Image: A second s	-	N/A	0	•	20% of SI	5000
St George - Listed Events Home Insurance		\checkmark	N/A	0	•	20% of SI	5000
Suncorp - Classic Home & Contents Insurance	×	\checkmark	N/A	0	0	4000	1000
**	0						
ON - Home Plus Insurance		~	N/A	0	•	20% of SI	5000
ON - Blue Ribbon Home Insurance		1	N/A	ĕ	ě	20% of SI	7500
Bank of Queensland - Vero Home Extra	/ /	1	N/A	õ	ě	20% of SI	2000
Bank West - Secure Home Extra Insurance	1	1	N/A	õ	ě	20% of SI	2000
MB - Secure Home Elite	· · · · ·	1	N/A	ĕ	ě	20% of SI	2000
QBE - Home Building/Home Contents	x	1	N/A	ŏ	ĕ	1000	1000
Real Insurance - Top Cover	 Image: A second s	x	N/A	ŏ	ŏ	5000	1000
St George - Accidental Damage Home Insurance	V	~	N/A	ĕ	ě	20% of SI	7500
AMI - Home Contents Insurance	×	~	\$20.00	0	•	5000	1000
Illianz - SureCover Gold	÷	1	\$20.00 10.00%	Ă		5000	2000
Ilianz - SureCoverPlus	÷	1	10.00%	ō		5000	2000
Allianz - SureCover lus	÷	1	10.00%	õ		5000	2000
Arab Bank - Allianz Prestige Home Insurance	· · · · ? · ·		N/A	ĕ	Ĭ	5000	2000
Australian Unity - Extra Care	· · ·		10.00%	ō		25% of SI	2500
Australian Unity - Elite Care	~	1	10.00%	õ		25% of SI	2500
ustralian Unity - Everyday Care	· · · ·	1	10.00%	õ		25% of SI	1000
Sitibank - Home Cover	x	x	N/A	ŏ		1000	1000
ISBC - Prestige Home Insurance	···· ?	2	N/A N/A	···· ¥····		5000	2000
ISBC - Vital Home Insurance	····· Ž		N/A N/A	ō	ŏ	5000	2000
ISBC - Vital Home Insurance	····· >		N/A N/A	0	ž	5000	2000
	····· >		N/A N/A				2000
MB - Secure Home Extra		×		0		20% of SI	
ab - National Home Insurance Essentials	····· 🗸 ···	×	10.00%	0		7500	2000
ab - National Home Insurance		×,	10.00%	0		7500	2000
RACQ - Household Insurance	X	 Image: A second s	N/A	•		6000	2000
Vestpac - Premier Care		×	N/A	-	-	10000	2000

your guide to product excellence

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

★ restriction apply

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

CANSTAR CANNEX	home & contents in Home & Contents Insurance - H based on a typical high set \$400,000 value hous P R O F I L E S	ligh Sum In	sured		●st	andard Do	optional O no	QLD t available
			_	ŧ		Conten	ts Inclusions	
		lly a Cos	s for ns^	ile i		_	Jewe	lery
	Product Name	Pay Monthly at No Extra Cost	One excess fc both claims^	Online Discount Available	Fusion Cover	Accidental Damage	Maximum	Item Limit
			×	NI/A	0	0	2000	500
Westpac - Essential Ca	re	v	*	N/A	0	0	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 13 How we get paid: www.canstar.com.au/images/legals/fsg.pdf



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

PROFILE	S II	мм	ARY	RE	PO	R T			
PROFILE									
		# #	5.	ŧ		Conten	ts Inclusions		
		rly a Cos	s fo ms^	ele cour		_	Jewe	ellery	
Product Name		Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Fusion Cover	Accidental Damage	Maximum	Item Lim	
**** outstanding value									
Comminsure - Home Insurance		✓	✓	5.00%	Ð	•	4000	1000	

Catholic Church Insurance - Home Building & Contents Insurance		×	√	N/A	0	•	20% of SI	1000	
ISBC - Vital Home Insurance		 Image: A start of the start of	1	N/A	Ō	0	5000	2000	
MB - Secure Home Elite		 Image: A start of the start of	 Image: A start of the start of	N/A	ē	•	20% of SI	2000	
RAA - Home & Contents Insurance		 Image: A second s	 Image: A second s	10.00%	O	•	5000	1500	

Allianz - SureCoverPlus		x	~	10.00%	0	•	5000	2000	
Bank of Queensland - Vero Home Extra		 Image: A start of the start of	 Image: A start of the start of	N/A	Ò	•	20% of SI	2000	
Bank West - Secure Home Extra Insurance		 Image: A start of the start of	1	N/A	0	•	20% of SI	2000	
nab - National Home Insurance Essentials		 Image: A start of the start of		10.00%	0	O	7500	2000	
Real Insurance - Essential Cover		 Image: A start of the start of	x	N/A	Ō	O	2500	1000	
1440 C			$\langle \rangle$						
Illianz - SureCover		×		10.00%	0	Ð	5000	2000	
NZ - Home Insurance			_	N/A	•	•	SI	3000	
rab Bank - Allianz Prestige Home Insurance			 Image: A second s	N/A	•	•	5000	2000	
Australian Unity - Everyday Care		 Image: A second s	 Image: A second s	10.00%	0	•	25% of SI	1000	
Budget Direct - Home Contents Insurance		×	×	N/A	O	0	3000	1000	
CGU - Silver Home&Content		~	~	N/A	0	•	20% of SI	5000	
CGU - Bronze Home&Content		V	\checkmark	N/A	0	•	2000	1000	
ISBC - Classic Home Insurance		 Image: A start of the start of	\checkmark	N/A	0	•	5000	2000	
ISBC - Prestige Home Insurance		 Image: A start of the start of	~	N/A	•	•	5000	2000	
NG - Home Insurance		 Image: A start of the start of	~	N/A	0	•	SI	3000	
ab - National Home Insurance		~	~	10.00%	0	•	7500	2000	
Vestpac - Quality Care		 Image: A start of the start of	x	N/A	0	•	5000	1000	
Vestpac - Premier Care		✓	X	N/A	•	•	10000	2000	
 * 									
AMI - Home Contents Insurance		x	√	\$20.00	0	•	5000	1000	
Illianz - SureCover Gold		×	\checkmark	10.00%	•	•	5000	2000	
AON - Blue Ribbon Home Insurance		✓	\checkmark	N/A	•	•	20% of SI	7500	
ON - Home Plus Insurance		✓	\checkmark	N/A	0	•	20% of SI	5000	
wstralian Unity - Elite Care		✓	\checkmark	10.00%	0	•	25% of SI	2500	
ustralian Unity - Extra Care		\checkmark	\checkmark	10.00%	0	•	25% of SI	2500	
Sitibank - Home Cover		x	x	N/A	O	•	1000	1000	
MB - Secure Home Extra		\checkmark	~	N/A	0	•	20% of SI	2000	
QBE - Home Building/Home Contents		x	\checkmark	N/A	O	•	1000	1000	
Real Insurance - Top Cover		\checkmark	x	N/A	O	0	5000	1000	
St George - Accidental Damage Home Insurance		~	\checkmark	N/A	•	•	20% of SI	7500	
St George - Listed Events Home Insurance		 Image: A start of the start of	 Image: A start of the start of	N/A	Õ	•	20% of SI	5000	
Nestpac - Essential Care		1	x	N/A	õ	õ	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.

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

●standard ① optional O not available

PROFILE S			R		R T	optional Ond	t available
	st at	5.	ŧ		Conten	ts Inclusions	
	° I I	ss fo ims'	ple		<u>.</u>	Jewe	llery
Product Name	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Fusion Cover	Accidental Damage	Maximum	Item Limit
***** outstanding value							
Budget Direct - Home Contents Insurance	x	x	N/A	0	O	3000	1000
Catholic Church Insurance - Home Building & Contents Insurance	×	\checkmark	N/A	0	•	20% of SI	1000
CGU - Bronze Home&Content	✓	~	N/A	0	•	2000	1000

ANZ - Home Insurance	✓	√	N/A	•	•	SI	3000
AON - Home Plus Insurance	✓	✓	N/A	0	•	20% of SI	5000
Bank of Queensland - Vero Home Extra	✓	✓	N/A	0	•	20% of SI	2000
IMB - Secure Home Elite	✓	 Image: A start of the start of	N/A		•	20% of SI	2000
ING - Home Insurance	✓	✓	N/A	O	•	SI	3000
***			X	1			
AAMI - Home Contents Insurance	×		\$20.00	0	•	5000	1000
Bank West - Secure Home Extra Insurance	 Image: A start of the start of		N/A	Õ	ě	20% of SI	2000
CGU - Silver Home&Content	v		N/A	Õ	ě	20% of SI	5000
HSBC - Vital Home Insurance			N/A	õ	Õ	5000	2000
St George - Listed Events Home Insurance	·····		N/A	Õ	ĕ	20% of SI	5000
Westpac - Quality Care		X	N/A	Õ	Ō	5000	1000
- **C	-						
AON - Blue Ribbon Home Insurance		~	N/A	•	•	20% of SI	7500
nab - National Home Insurance Essentials		1	10.00%	0	0	7500	2000
QBE - Home Building/Home Contents	X	1	N/A	0	•	1000	1000
Real Insurance - Essential Cover	V	x	N/A	Õ	Õ	2500	1000
St George - Accidental Damage Home Insurance	 Image: A start of the start of	 Image: A start of the start of	N/A	ě	ě	20% of SI	7500
Westpac - Essential Care	 Image: A start of the start of	x	N/A	õ	õ	3000	500
Westpac - Premier Care	 Image: A second s	x	N/A	Ŏ	Ŏ	10000	2000
Allianz - SureCover Gold	×	~	10.00%	•	•	5000	2000
Allianz - SureCoverPlus	x	1	10.00%	ō	ě	5000	2000
Allianz - SureCover	X	1	10.00%	õ	ŏ	5000	2000
Arab Bank - Allianz Prestige Home Insurance	V	1	N/A	•	ě	5000	2000
Australian Unity - Elite Care	V	1	10.00%	õ	ē	25% of SI	2500
Australian Unity - Everyday Care	 Image: A start of the start of	 Image: A start of the start of	10.00%	õ	Ō	25% of SI	1000
Australian Unity - Extra Care	 Image: A start of the start of	 Image: A start of the start of	10.00%	õ	Ō	25% of SI	2500
Citibank - Home Cover	X	x	N/A	Õ	Ō	1000	1000
Comminsure - Home Insurance	V	 Image: A second s	5.00%	Õ	Ō	4000	1000
HSBC - Prestige Home Insurance	V	1	N/A	Ĩ	ě	5000	2000
HSBC - Classic Home Insurance	· ·	1	N/A	õ	ě	5000	2000
IMB - Secure Home Extra	· ·	1	N/A	õ	ě	20% of SI	2000
nab - National Home Insurance	V	1	10.00%	ŏ	ě	7500	2000
Real Insurance - Top Cover	· ·	x	N/A	ŏ	ŏ	5000	

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



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

●standard ● optional O not available

WA

		ARY	RE	E P O	RT		
					Conter	nts Inclusions	
	y at tost	is^	e			Jewe	llery
Product Name	nthl ra C	ess: laim	lisco	5 5	ntal ge		
	Pay Monthly at No Extra Cost	One excess for both claims^	Online Discount Available	Fusion Cover	Accidental Damage	Maximum	Item Limit
★★★★★★ outstanding value							
CGU - Bronze Home&Content	 Image: A set of the set of the	~	N/A	0	•	2000	1000
Comminsure - Home Insurance	 Image: A start of the start of	~	5.00%	0	•	4000	1000
HBF - Home Insurance	×	~	N/A	0	•	3000	1000
SGIO - Home Insurance	X	\checkmark	N/A	O	O	1000	1000

Catholic Church Insurance - Home Building & Contents Insurance	×	~	N/A	0	•	20% of SI	1000
GIO - Classic Home & Contents Insurance	×	1	15.00%	Õ	ŏ	4000	1000
NG - Home Insurance	 Image: A start of the start of	~	N/A	Ŏ	ě	SI	3000

AAMI - Home Contents Insurance	×		\$20.00	0	•	5000	1000
ANZ - Home Insurance	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	1	N/A	Ě	····	SI	3000
AON - Home Plus Insurance	 ✓ 	1	N/A	ō	ě	20% of SI	5000
Bank of Queensland - Vero Home Extra	· · · · · · · · · · · · · · · · · · ·		N/A	ŏ		20% of SI	2000
Bank West - Secure Home Extra Insurance	· · · ·		N/A	ŏ		20% of SI	2000
CGU - Silver Home&Content	·····		N/A	ŏ		20% of SI	5000
GIO - Platinum with Essential Cover	×	1	15.00%	ĕ		20000	5000
GIO - Platinum with Essential Plus Cover		1	15.00%		ě	40000	10000
MB - Secure Home Elite		1	N/A			20% of SI	2000
RAC - Home Sweet Home	×	1	N/A	ō		3000	not specif
St George - Listed Events Home Insurance	 ✓ 	1	N/A	ŏ		20% of SI	5000
Nestpac - Quality Care	· · ·	x	N/A	ŏ		5000	1000
Nestpac - Premier Care		x	N/A	ĕ	ě	10000	2000
**							
AON - Blue Ribbon Home Insurance		~	N/A	•	•	20% of SI	7500
Australian Unity - Everyday Care	· · · ·	1	10.00%	ō		25% of SI	1000
Australian Unity - Extra Care	· · ·	¥	10.00%	ŏ		25% of SI	2500
Budget Direct - Home Contents Insurance	×	x	N/A	ŏ	ŏ	3000	1000
ISBC - Vital Home Insurance	~	7	N/A	ŏ	ŏ	5000	2000
St George - Accidental Damage Home Insurance	`	~	N/A	ĕ	ě	20% of SI	7500
Vestpac - Essential Care	·····	x	N/A	ō	ō	3000	500
 							
Allianz - SureCover	×	~	10.00%	0	O	5000	2000
Allianz - SureCover Gold	x	1	10.00%	ĕ	ě	5000	2000
Allianz - SureCoverPlus	x	1	10.00%	ō	ě	5000	2000
Arab Bank - Allianz Prestige Home Insurance		1	N/A	ĕ	ĕ	5000	2000
Australian Unity - Elite Care	~	1	10.00%	ō	ē	25% of SI	2500
Sitibank - Home Cover	×	x	N/A	ŏ	ě	1000	1000
ISBC - Classic Home Insurance		7	N/A	õ	ě	5000	2000
ISBC - Prestige Home Insurance		1	N/A	ĕ	ě	5000	2000
MB - Secure Home Extra	· · · ·	1	N/A	õ	ē	20% of SI	2000
hab - National Home Insurance	· · ·	1	10.00%	ŏ	ě	7500	2000
ab - National Home Insurance Essentials	· · ·	1	10.00%	ŏ	ŏ	7500	2000
	× ×		N/A	ŏ		1000	1000

your guide to product excellence

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

★ restriction apply ^ in the event of a single claim on home plus conte 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 - High Sum Insured based on a typical high set \$400,000 value house & \$100,000 contents value

Onot available

WA

PROFILE SU	И М	ARY	RI	ЕРО	RT			
		L.	÷	Contents Inclusions				
	ly at Cost	s foi ns^	onn e			Jewe	llery	
Product Name	Pay Monthly No Extra C	One excess both claim	Online Discount Available	Fusion Cover	Accidental Damage	Maximum	Item Limit	
Real Insurance - Essential Cover	✓	X	N/A	•	O	2500	1000	
Real Insurance - Top Cover	\checkmark	×	N/A	0	0	5000	1000	

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

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home & contents insurance star ratings 2009 - page 17 How we get paid: www.canstar.com.au/images/legals/fsg.pdf SUPERSON

your guide to product excellence

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

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home & contents insurance star ratings 2009 - page 18 How we get paid: www.canstar.com.au/images/legals/fsg.pdf



Contents Insurance - Low Sum Insured



Contents Insurance - Low Sul based on \$50,000 contents sum insured				standard 0 optional Onot available					
PROFILE	S U M M	AR)	(RI	ΡΟ	RT				
		ai	ŧ		Conte	nts Inclusions			
	Cos	, Av	Discount iilable	-		Jew	ellery		
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Disco Available	Accidental Damage	Fusion Cover	Maximum	Item Lim		
★★★★★ outstanding value									
Bank of Queensland - Vero Home Extra	✓	\checkmark	N/A	0	•	20% of SI	2000		
Budget Direct - Home Contents Insurance	×	x	N/A	0	0	3000	1000		
Catholic Church Insurance - Home Building & Contents Insurance	×	x	N/A	0	•	20% of SI	1000		
MB - Secure Home Elite		 Image: A second s	N/A	•	•	20% of SI	2000		
QBE - Home Building/Home Contents	×	 Image: A second s	N/A	•	••••	1000	1000		

Sank West - Secure Home Extra Insurance		~	N/A	0	•	20% of SI	2000		
GIO - Classic Home & Contents Insurance	×	 Image: A start of the start of	15.00%	0	0	4000	1000		
NRMA - Home & Contents Insurance	×		N/A	0	•	1000	1000		

Allianz - SureCover	×	×	10.00%	0	0	5000	2000		
Australian Unity - Extra Care	 Image: A start of the start of	1	10.00%	0	٠	25% of SI	2500		
Australian Unity - Everyday Care			10.00%	0	•	25% of SI	1000		
GU - Bronze Home&Content	~	x	N/A	0	•	2000	1000		
Citibank - Home Cover	×		N/A	0	•	1000	1000		
Suncorp - Platinum Essential Plus	×	X	N/A	•	٠	40000	10000		
**									
Allianz - SureCoverPlus	×	×	10.00%	0	•	5000	2000		
AON - Home Plus Insurance		x	N/A	0	•	20% of SI	5000		
AON - Blue Ribbon Home Insurance	\checkmark	x	N/A	•	•	20% of SI	7500		
CGU - Silver Home&Content	 Image: A start of the start of	x	N/A	0	•	20% of SI	5000		
Comminsure - Home Insurance	 Image: A set of the set of the	*	5.00%	0	•	4000	1000		
ISBC - Vital Home Insurance	 Image: A start of the start of	×	N/A	0	0	5000	2000		
NG - Home Insurance	 Image: A second s	x	N/A	0	•	SI	3000		
nab - National Home Insurance Essentials	 Image: A start of the start of	x	10.00%	0	0	7500	2000		
Real Insurance - Essential Cover	 Image: A start of the start of	1	N/A	O	0	2500	1000		
St George - Listed Events Home Insurance	 Image: A start of the start of	x	N/A	0	•	20% of SI	5000		
St George - Accidental Damage Home Insurance	 Image: A start of the start of	x	N/A	•	•	20% of SI	7500		
Suncorp - Platinum Essential	×	x	N/A	•	•	20000	5000		
••••									
AAMI - Home Contents Insurance	x	~	\$20.00	0	•	5000	1000		
Allianz - SureCover Gold	×	x	10.00%	•	•	5000	2000		
NZ - Home Insurance	✓	×	N/A	•	•	SI	3000		
Arab Bank - Allianz Prestige Home Insurance	✓	x	N/A	•	•	5000	2000		
Australian Unity - Elite Care	✓	x	10.00%	0	•	25% of SI	2500		
ISBC - Prestige Home Insurance	✓	x	N/A	•	•	5000	2000		
ISBC - Classic Home Insurance	✓	x	N/A	0	•	5000	2000		
MB - Secure Home Extra	✓	\checkmark	N/A	0	•	20% of SI	2000		
nab - National Home Insurance	✓	x	10.00%	0	•	7500	2000		
Real Insurance - Top Cover	✓	~	N/A	0	0	5000	1000		
Suncorp - Classic Home & Contents Insurance	×	 Image: A start of the start of	N/A	O	0	4000	1000		
Westpac - Premier Care	✓	x	N/A	•	•	10000	2000		
		x		0					

your guide to product excellence

* restriction apply

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



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

NSW

	based on \$50,000 contents sum insured					🛡 st	tandard 0	optional One	ot available
	PROFILE	S U	мм	ARY	R	ЕРО	RT		
					ŧ		Conter	nts Inclusions	
			lly at Cost	Avail	Discount ilable	_		Jew	ellery
	Product Name		Pay Monthly No Extra Co	Nil Excess	Online Discou Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
Westpac - Essential C	Care		✓	X	N/A	0	0	3000	500

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





standard O optional Onot available

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

PROFILE S	UMM	ARY	'R		R T		
					Conte	nts Inclusions	
	y at ost	۸vail	e ount				ellery
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
***** outstanding value							
Australian Unity - Everyday Care	✓	\checkmark	10.00%	0	•	25% of SI	1000
Australian Unity - Extra Care	✓	\checkmark	10.00%	0	•	25% of SI	2500
Catholic Church Insurance - Home Building & Contents Insurance	×	x	N/A	0	•	20% of SI	1000
IMB - Secure Home Elite	✓	 Image: A start of the start of	N/A	• • • • • • • • • • • • • • • • • • • •		20% of SI	2000

Bank of Queensland - Vero Home Extra	 Image: A set of the set of the	~	N/A	0	•	20% of SI	2000
Bank West - Secure Home Extra Insurance	 Image: A start of the start of	 Image: A start of the start of	N/A	0	•	20% of SI	2000
Budget Direct - Home Contents Insurance	×	×	N/A	0	0	3000	1000
GIO - Classic Home & Contents Insurance	×	 Image: A start of the start of	15.00%	0	0	4000	1000
QBE - Home Building/Home Contents	×	\checkmark	N/A	O	•	1000	1000

AON - Home Plus Insurance	~	×.	N/A	0	•	20% of SI	5000
CGU - Bronze Home&Content		x	N/A	0	•	2000	1000
CGU - Silver Home&Content	~	x	N/A	0	•	20% of SI	5000
HSBC - Vital Home Insurance		x	N/A	0	•	5000	2000
ING - Home Insurance		X	N/A	0	•	SI	3000
RACV - Home Insurance	X	~	N/A	0	0	1000	1000
St George - Listed Events Home Insurance		x	N/A	0	•	20% of SI	5000
Allianz - SureCover	×	×	10.00%	0	0	5000	2000
Allianz - SureCoverPlus	X	x	10.00%	0	•	5000	2000
ANZ - Home Insurance	 Image: A start of the start of	x	N/A	•	•	SI	3000
AON - Blue Ribbon Home Insurance	 Image: A start of the start of	x	N/A	•	•	20% of SI	7500
Australian Unity - Elite Care	✓	x	10.00%	0	•	25% of SI	2500
Citibank - Home Cover	×	1	N/A	O	•	1000	1000
HSBC - Classic Home Insurance	✓	x	N/A	0	•	5000	2000
nab - National Home Insurance Essentials	 Image: A set of the set of the	×	10.00%	0	0	7500	2000
nab - National Home Insurance	✓	x	10.00%	0	•	7500	2000
Real Insurance - Essential Cover	✓	\checkmark	N/A	0	•	2500	1000
St George - Accidental Damage Home Insurance	✓	×	N/A	•	•	20% of SI	7500
Westpac - Quality Care	✓	×	N/A	0	•	5000	1000
Westpac - Essential Care	✓	×	N/A	0	0	3000	500
•							
AAMI - Home Contents Insurance	×	~	\$20.00	0	•	5000	1000
Allianz - SureCover Gold	X	x	10.00%	•	Ō	5000	2000
Arab Bank - Allianz Prestige Home Insurance	 Image: A start of the start of	x	N/A	•	•	5000	2000
Comminsure - Home Insurance	 Image: A start of the start of	*	5.00%	Õ	•	4000	1000
HSBC - Prestige Home Insurance	 Image: A start of the start of	x	N/A	•	•	5000	2000
IMB - Secure Home Extra	 Image: A start of the start of	~	N/A	0	•	20% of SI	2000
Real Insurance - Top Cover	 Image: A start of the start of	~	N/A	0	0	5000	1000
Westpac - Premier Care	✓	x	N/A	•	•	10000	2000

your guide to product excellence

* restriction apply

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home & contents insurance star ratings 2009 - page 3

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



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



	UMM			PO	RT		
		_			Conte	nts Inclusions	
	y at	٩vai	e			Jew	ellery
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Accidental Damage	Fusion Cover	Maximum	Item Limi
***** outstanding value							
Bank of Queensland - Vero Home Extra	 Image: A second s	~	N/A	0	•	20% of SI	2000
Catholic Church Insurance - Home Building & Contents Insurance	×	x	N/A	0	•	20% of SI	1000
MB - Secure Home Elite	 Image: A start of the start of	~	N/A	•	•	20% of SI	2000

ustralian Unity - Everyday Care	~	~	10.00%	0	•	25% of SI	1000
ustralian Unity - Extra Care	 ✓ 	1	10.00%	õ	ě	25% of SI	2500
Bank West - Secure Home Extra Insurance	 Image: A start of the start of	1	N/A	0	•	20% of SI	2000
Comminsure - Home Insurance	 Image: A start of the start of	×*	5.00%	ŏ	ě	4000	1000
QBE - Home Building/Home Contents	×	~	N/A	Õ	ě	1000	1000

Illianz - SureCoverPlus	×	x	10.00%	0	•	5000	2000
Illianz - SureCover	X	x	10.00%	ŏ	ŏ	5000	2000
Budget Direct - Home Contents Insurance	x	X	N/A	ŏ	ŏ	3000	1000
GU - Bronze Home&Content	· · · · · · · · · · · · · · · · · · ·	x	N/A	õ	ě	2000	1000
itibank - Home Cover	×		N/A	ŏ	ě	1000	1000
ACQ - Household Insurance	X	1	N/A	õ	ŏ	6000	2000
Suncorp - Platinum Essential	X	x	N/A	ĕ	ě	20000	5000
Suncorp - Platinum Essential Plus	x	x	N/A	•	•	40000	10000
Illianz - SureCover Gold	×	x	10.00%	•	•	5000	2000
ON - Home Plus Insurance	✓	×	N/A	0	•	20% of SI	5000
ON - Blue Ribbon Home Insurance	✓	×	N/A	•	•	20% of SI	7500
GU - Silver Home&Content	✓	x	N/A	0	•	20% of SI	5000
ISBC - Vital Home Insurance	✓	×	N/A	0	•	5000	2000
MB - Secure Home Extra	· · · · · · · · · · · · · · · · · · ·	 Image: A second s	N/A	0	•	20% of SI	2000
ab - National Home Insurance Essentials	· · · · · · · · · · · · · · · · · · ·	×	10.00%	0	0	7500	2000
IRMA - Home & Contents Insurance	×	 Image: A start of the start of	N/A	0	•	1000	1000
Real Insurance - Essential Cover	· · · · · ·	 Image: A second s	N/A	0	0	2500	1000
t George - Listed Events Home Insurance		×	N/A	0		20% of SI	5000
t George - Accidental Damage Home Insurance	·····	x	N/A	•••••	• • • • •	20% of SI	7500
* · · · · · · · · · · · · · · · · · · ·	4.5						
AMI - Home Contents Insurance	×	×	\$20.00	0		5000	1000
NZ - Home Insurance	· · · · · • / . · · ·	×	N/A			SI	3000
Arab Bank - Allianz Prestige Home Insurance		. <u>X</u>	N/A			5000	2000
Australian Unity - Elite Care	· · · · · · · · · · · · · · · · · · ·	×.	10.00%	0		25% of SI	2500
ISBC - Classic Home Insurance	· · · · · · · · · · · · · · · · · · ·	×	N/A	0		5000	2000
ISBC - Prestige Home Insurance	· · · · · · · · · · · · · · · · · · ·	×	N/A			5000	2000
NG - Home Insurance	· · · · · · · · · · · · · · · · · · ·	×	N/A			SI	3000
ab - National Home Insurance	····· •	×	10.00%	0		7500	2000
Real Insurance - Top Cover	\checkmark	√	N/A	0	0	5000	1000
	4.0	/		_	<u> </u>	4000	4000
Suncorp - Classic Home & Contents Insurance Vestpac - Quality Care	*	×	N/A N/A	0		4000 5000	1000 1000

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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



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



standard ① optional

PROFILE SU	MM	A R Y	R	ЕРО	RT		
		-	÷		ts Inclusions	ins	
	ly at Cost	Avail	le oun			Jew	ellery
Product Name	Pay Monthly No Extra Cc	Nil Excess	Online Discount Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
Westpac - Essential Care	~	X	N/A	0	0	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



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



based on \$50,000 contents sum insured standard ① optional Onot available A R ROF S U Μ Μ R E Ρ 0 R Т Ρ **Contents Inclusions** Nil Excess Avail Discount Monthly at No Extra Cost Jewellery Available Accidental **Product Name** Damage Cover ⁻usion Item Limit Maximum Online Pay **** outstanding value ~ 10.00% Ο Australian Unity - Everyday Care 25% of SI 1000 ~ 1 Ο 20% of SI 2000 Bank of Queensland - Vero Home Extra N/A x Ο Catholic Church Insurance - Home Building & Contents Insurance x N/A 20% of SI 1000 x Ο HSBC - Vital Home Insurance ~ N/A O 5000 2000 IMB - Secure Home Elite N/A 20% of SI 2000 **** Allianz - SureCover × x 10.00% 0 O 5000 2000 1 1 Ο 10 00% 25% of SI 2500 Australian Unity - Extra Care 0 ~ N/A Bank West - Secure Home Extra Insurance 20% of SI 2000 Ō 10.00% 2000 nab - National Home Insurance Essentials ~ x O 7500 *** 10.00% 0 5000 2000 Allianz - SureCoverPlus x x x x O N/A 3000 1000 Budget Direct - Home Contents Insurance O HSBC - Classic Home Insurance N/A Ο 5000 2000 x 10.00% Ο 7500 2000 nab - National Home Insurance O 1000 1000 QBE - Home Building/Home Contents N/A 11 Allianz - SureCover Gold x 10.00% 5000 2000 x • x AON - Home Plus Insurance Ο 20% of SI 5000 N/A Arab Bank - Allianz Prestige Home Insurance N/A • 5000 2000 0 CGU - Bronze Home&Content N/A 2000 1000 N/A Ο CGU - Silver Home&Content 20% of SI 5000 N/A • 5000 HSBC - Prestige Home Insurance 2000 O ~ 10.00% RAA - Home & Contents Insurance 5000 1500 Real Insurance - Essential Cover N/A 0 O 2500 1000 St George - Listed Events Home Insurance x N/A Ο 20% of SI 5000 ۵ AAMI - Home Contents Insurance x \$20.00 Ο 5000 1000 1 1 x N/A SI 3000 ANZ - Home Insurance • 1 20% of SI x AON - Blue Ribbon Home Insurance N/A 7500 8 1 x 10.00% Ο 25% of SI 2500 Australian Unity - Elite Care x O Citibank - Home Cover N/A 1000 1000 1 5.00% O 4000 1000 Comminsure - Home Insurance Ο IMB - Secure Home Extra ~ N/A 20% of SI 2000 x 0 N/A 3000 **ING** - Home Insurance SI Real Insurance - Top Cover N/A O O 5000 1000 x N/A 20% of SI 7500 St George - Accidental Damage Home Insurance V • x Westpac - Essential Care 1 N/A Ο 0 3000 500 x N/A • 2000 Westpac - Premier Care 10000

x

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Westpac - Quality Care

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

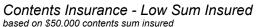
5000

1000

Ο

N/A







	SUMM.	A R Y	Y RE	ΕΡΟ	RT			
PROFILE	3 0 W W .	AK		0				
		i	ŧ		Conte	ents Inclusions		
	lly a Cos	Ava	ile	_		Jew	ellery	
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Accidental Damage	Fusion Cover	Maximum	Item Lim	
★★★★★★ outstanding value								
Australian Unity - Everyday Care	 Image: A start of the start of	~	10.00%	0	•	25% of SI	1000	
CGU - Bronze Home&Content	✓	x	N/A	0	•	2000	1000	
MB - Secure Home Elite	✓	~	N/A	•	•	20% of SI	2000	

Australian Unity - Extra Care	 Image: A second s	~	10.00%	0	•	25% of SI	2500	
Bank of Queensland - Vero Home Extra	· · ·	1	N/A	õ	· · · · · · · · · · · · · · · · · · ·	20% of SI	2000	
Bank West - Secure Home Extra Insurance	· · · ·	1	N/A	Õ	···· .	20% of SI	2000	
Catholic Church Insurance - Home Building & Contents Insurance	×	x	N/A	Ő	····	20% of SI	1000	
QBE - Home Building/Home Contents	x	~	N/A	Ŭ,	ě	1000	1000	

Allianz - SureCover	×	x	10.00%	0	Ð	5000	2000	
AON - Home Plus Insurance	2	x	N/A	õ	Ĭ	20% of SI	5000	
Budget Direct - Home Contents Insurance	x (Ŷ	N/A	ŏ	ŏ	3000	1000	
CGU - Silver Home&Content	· · · · · · · · · · · · · · · · · · ·	Ŷ.	N/A	õ	Ĭ	20% of SI	5000	
ISBC - Vital Home Insurance		x	N/A	ŏ	ŏ	5000	2000	
NG - Home Insurance		x	N/A	ŏ	Ĭ	SI	3000	
St George - Listed Events Home Insurance		x	N/A	õ		20% of SI	5000	
**								
Allianz - SureCoverPlus	×	x	10.00%	0	•	5000	2000	
Allianz - SureCover Gold	v x	x	10.00%	ĕ		5000	2000	
AON - Blue Ribbon Home Insurance	· · · · · · · · · · · · · · · · · · ·	x	N/A			20% of SI	7500	
Sitibank - Home Cover	×	7	N/A	ŏ		1000	1000	
ISBC - Classic Home Insurance	7	x	N/A	õ		5000	2000	
hab - National Home Insurance Essentials	· · · · ·	×	10.00%	ŏ	ŏ	7500	2000	
ab - National Home Insurance	· · · · · · · · · · · · · · · · · · ·	x	10.00%	ŏ	ě	7500	2000	
t George - Accidental Damage Home Insurance	 Image: A start of the start of	x	N/A	Ŏ	Ō	20% of SI	7500	
· •								
AMI - Home Contents Insurance	×	~	\$20.00	0	•	5000	1000	
NZ - Home Insurance	✓	x	N/A	•	•	SI	3000	
rab Bank - Allianz Prestige Home Insurance	✓	x	N/A	•	•	5000	2000	
Australian Unity - Elite Care	✓	x	10.00%	0	•	25% of SI	2500	
comminsure - Home Insurance	✓	✓*	5.00%	0	•	4000	1000	
ISBC - Prestige Home Insurance	✓	x	N/A	•	•	5000	2000	
MB - Secure Home Extra	✓	\checkmark	N/A	0	•	20% of SI	2000	
Real Insurance - Top Cover	· · · · · · · · · · · · · · · · · · ·	~	N/A	0	0	5000	1000	
Real Insurance - Essential Cover	✓	\checkmark	N/A	O	O	2500	1000	
Vestpac - Quality Care	✓	x	N/A	0	•	5000	1000	
Vestpac - Premier Care	✓	x	N/A	•	•	10000	2000	
Nestpac - Essential Care	 Image: A set of the set of the	x	N/A	0	0	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 7 How we get paid: www.canstar.com.au/images/legals/fsg.pdf



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

WA

A A ai A A ai	Contents					
Discount ailable age ailable dentai		Contents Inclusions				
oj age ental Disco S A Contraction and analisis C C Contraction and a contraction an		Jewellery				
Pay Monthl No Extra O Availabl Fusion Fusion	Cover	Maximum	Item Limit			
★★★★★ outstanding value						
Australian Unity - Everyday Care 🗸 🖌 10.00% 🔘	• 2	25% of SI	1000			
Bank of Queensland - Vero Home Extra 🗸 🗸 N/A 🔿	2'	20% of SI	2000			
Bank West - Secure Home Extra Insurance V V N/A O	• 2'	20% of SI	2000			
IMB - Secure Home Elite V V N/A	2	20% of SI	2000			

Australian Unity - Extra Care 🗸 🗸 10.00% 🔘	• 2	25% of SI	2500			
Catholic Church Insurance - Home Building & Contents Insurance 🗴 🗴 N/A	• 2	20% of SI	1000			
CGU - Bronze Home&Content V X N/A O	• 2	2000	1000			
GIO - Classic Home & Contents Insurance 15.00%	• 4	4000	1000			
SGIO - Home Insurance X VA D	O 1	1000	1000			

Allianz - SureCover X 10.00%	0 5	5000	2000			
Allianz - SureCoverPlus X 10.00%	• 5	5000	2000			
AON - Home Plus Insurance N/A O	• 2	20% of SI	5000			
CGU - Silver Home&Content V/A O	• 2	20% of SI	5000			
QBE - Home Building/Home Contents	• 1	1000	1000			
St George - Listed Events Home Insurance V X N/A O	• 2	20% of SI	5000			
Westpac - Quality Care N/A O	• 5 ⁴	5000	1000			
Allianz - SureCover Gold X 10.00%	• 5	5000	2000			
AON - Blue Ribbon Home Insurance V X N/A	• 2	20% of SI	7500			
Australian Unity - Elite Care V 10.00%	• 2	25% of SI	2500			
Budget Direct - Home Contents Insurance X N/A	0 3	3000	1000			
Comminsure - Home Insurance V V* 5.00%	• 4	4000	1000			
HSBC - Vital Home Insurance V X N/A O	1 5	5000	2000			
IMB - Secure Home Extra	• 2	20% of SI	2000			
ING - Home Insurance V X N/A D	• s	SI	3000			
Real Insurance - Essential Cover 🗸 🗸 N/A 🕕	0 2	2500	1000			
St George - Accidental Damage Home Insurance V X N/A 🔍	• 2	20% of SI	7500			
Westpac - Essential Care 🗸 🗴 N/A 🔿	О 3	3000	500			
Westpac - Premier Care 🗸 🗴 N/A 🔍	• 1	10000	2000			
AAMI - Home Contents Insurance 🗴 🗸 \$20.00 🔘	• 5	5000	1000			
ANZ - Home Insurance V X N/A •	• s	SI	3000			
Arab Bank - Allianz Prestige Home Insurance V X N/A •	• 5	5000	2000			
Citibank - Home Cover 🗶 🗸 N/A 🕕	• 1	1000	1000			
HBF - Home Insurance X V/A O	• 3 ⁴	3000	1000			
HSBC - Prestige Home Insurance V X N/A	• 5	5000	2000			
HSBC - Classic Home Insurance V X N/A O	• 5	5000	2000			
nab - National Home Insurance 🗸 🗴 10.00% 🔘	• 7	7500	2000			
nab - National Home Insurance Essentials V 10.00% O	0 7	7500	2000			
		3000	not specifie			
RAC - Home Sweet Home X N/A	• 3	,000				

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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



Contents Insurance - High Sum Insured



PROFILE	SUMMA	A R Y	Y R	E P O	RT		
		=	÷		Conte	nts Inclusions	
	Cost	Ava	le oun	_		Jewellery	
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Accidental Damage	Fusion Cover	Maximum	Item Lim
★★★★★★ outstanding value							
Catholic Church Insurance - Home Building & Contents Insurance	×	x	N/A	0	•	20% of SI	1000
GIO - Classic Home & Contents Insurance	×	~	15.00%	0	0	4000	1000
IRMA - Home & Contents Insurance	×	1	N/A	0	0	1000	1000

Budget Direct - Home Contents Insurance	×	x	N/A	O	O	3000	1000
CGU - Bronze Home&Content	✓	x	N/A	0	•	2000	1000
Comminsure - Home Insurance	 ✓ 	✓*	5.00%	0	•	4000	1000

CGU - Silver Home&Content	✓	x	N/A	0	•	20% of SI	5000
GIO - Platinum with Essential Cover	×	V	15.00%	ē	ě	20000	5000
GIO - Platinum with Essential Plus Cover	×		15.00%	ĕ	Ĭ	40000	10000
QBE - Home Building/Home Contents	×	1	N/A	Ō	Ĭ	1000	1000
St George - Listed Events Home Insurance		X	N/A	0	•	20% of SI	5000
Suncorp - Platinum Essential Plus	*	x	N/A	•	•	40000	10000
Suncorp - Platinum Essential	×	X	N/A	•	٠	20000	5000
**:	2						
Allianz - SureCover	×	x	10.00%	0	O	5000	2000
Allianz - SureCoverPlus	× ×	x	10.00%	0	•	5000	2000
ON - Home Plus Insurance	\checkmark	x	N/A	0	•	20% of SI	5000
Bank of Queensland - Vero Home Extra	 	~	N/A	0	•	20% of SI	2000
Bank West - Secure Home Extra Insurance	✓	~	N/A	0	•	20% of SI	2000
ISBC - Vital Home Insurance	✓	×	N/A	0	0	5000	2000
MB - Secure Home Elite	✓	~	N/A	•	•	20% of SI	2000
NG - Home Insurance	✓	×	N/A	0	•	SI	3000
ab - National Home Insurance Essentials	✓	×	10.00%	0	0	7500	2000
hab - National Home Insurance	✓	×	10.00%	0	•	7500	2000
Real Insurance - Essential Cover		~	N/A	0	0	2500	1000
St George - Accidental Damage Home Insurance	· · · · · · · · · · · · · · · · · · ·	x	N/A	•	•	20% of SI	7500
 * 							
AAMI - Home Contents Insurance	×	√	\$20.00	0	•	5000	1000
Illianz - SureCover Gold	*	x	10.00%	•	•	5000	2000
NZ - Home Insurance	✓	x	N/A	•	•	SI	3000
		x	N/A	•	•	20% of SI	7500
					•	5000	2000
ON - Blue Ribbon Home Insurance	✓	x	N/A				
NON - Blue Ribbon Home Insurance Arab Bank - Allianz Prestige Home Insurance Australian Unity - Everyday Care	<i>.</i>	~	10.00%	ō	Ŏ	25% of SI	1000
AON - Blue Ribbon Home Insurance Arab Bank - Allianz Prestige Home Insurance Australian Unity - Everyday Care Australian Unity - Extra Care	4	1	10.00% 10.00%	0	•	25% of SI 25% of SI	1000 2500
AON - Blue Ribbon Home Insurance Arab Bank - Allianz Prestige Home Insurance Australian Unity - Everyday Care Australian Unity - Extra Care	, , ,	~	10.00% 10.00% 10.00%	0	•	25% of SI 25% of SI 25% of SI	1000 2500 2500
NON - Blue Ribbon Home Insurance Arab Bank - Allianz Prestige Home Insurance Australian Unity - Everyday Care Australian Unity - Extra Care Australian Unity - Elite Care Citibank - Home Cover		✓ ✓ ✓	10.00% 10.00% 10.00% N/A	0		25% of SI 25% of SI 25% of SI 1000	1000 2500 2500 1000
NON - Blue Ribbon Home Insurance Arab Bank - Allianz Prestige Home Insurance Australian Unity - Everyday Care Australian Unity - Extra Care Australian Unity - Elite Care Sitibank - Home Cover ISBC - Prestige Home Insurance	× × × ×	✓ ✓ ✓ × ×	10.00% 10.00% 10.00% N/A N/A	0 0 0		25% of SI 25% of SI 25% of SI 1000 5000	1000 2500 2500 1000 2000
NON - Blue Ribbon Home Insurance Arab Bank - Allianz Prestige Home Insurance Australian Unity - Everyday Care Australian Unity - Extra Care Australian Unity - Elite Care Citibank - Home Cover HSBC - Prestige Home Insurance HSBC - Classic Home Insurance	× × ×	✓ × ✓ × ×	10.00% 10.00% 10.00% N/A N/A N/A			25% of SI 25% of SI 25% of SI 1000 5000 5000	1000 2500 2500 1000 2000 2000
AON - Blue Ribbon Home Insurance Arab Bank - Allianz Prestige Home Insurance Australian Unity - Everyday Care Australian Unity - Extra Care Australian Unity - Elite Care Citibank - Home Cover HSBC - Prestige Home Insurance HSBC - Classic Home Insurance MB - Secure Home Extra Real Insurance - Top Cover	× × × ×	✓ ✓ ✓ × ×	10.00% 10.00% 10.00% N/A N/A	0 0 0		25% of SI 25% of SI 25% of SI 1000 5000	1000 2500 2500 1000 2000

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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



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

NSW

	based on \$100,000 contents sum insured							standard ① optional Onot available			
	PROFIL	E S L	MM	ARY	R	ЕРО	RT				
		=		Contents Inclusions							
			ly at Cost	Avail	onn e			Jewellery			
Product Name			Pay Monthly a No Extra Cos	Nil Excess	Online Discount Available	Accidental Damage	Fusion Cover	Maximum	Item Limit		
Nestpac - Premier Care			~	x	N/A	•	•	10000	2000		
Nestpac - Quality Care			\checkmark	x	N/A	0	•	5000	1000		
Westpac - Essential Care	8		1	x	N/A	0	0	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 10 How we get paid: www.canstar.com.au/images/legals/fsg.pdf





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

based on \$100,000 contents sum insured		standard Optional Onot available						
PROFILE	SUMM	AR'	YR	Ε Ρ Ο	RT			
	at	ai	ŧ	Contents Inclusions				
Product Name	a Co	ss Av	scou able	e al		Jew	ellery	
	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Accidental Damage	Fusion Cover	Maximum	Item Lim	
★★★★★ outstanding value								
Bank of Queensland - Vero Home Extra	 Image: A start of the start of	✓	N/A	0	•	20% of SI	2000	
MB - Secure Home Elite		~	N/A		•	20% of SI	2000	
Real Insurance - Essential Cover	· · · · · · · · · · · · · · · · · · ·	 Image: A start of the start of	N/A	O	O	2500	1000	

Sank West - Secure Home Extra Insurance	 Image: A start of the start of	✓	N/A	0	•	20% of SI	2000	
HSBC - Vital Home Insurance	✓	x	N/A	0	O	5000	2000	

Allianz - SureCoverPlus	×	x	10.00%	0	•	5000	2000	
Australian Unity - Everyday Care	✓	~	10.00%	Ŏ	•	25% of SI	1000	
Catholic Church Insurance - Home Building & Contents Insurance	×	x	N/A	0	•	20% of SI	1000	
CGU - Bronze Home&Content	✓	x	N/A	0	•	2000	1000	
Nestpac - Essential Care	✓	X	N/A	0	0	3000	500	
Nestpac - Quality Care	~	X	N/A	0	•	5000	1000	
**:								
Allianz - SureCover	X	X	10.00%	0	O	5000	2000	
AON - Home Plus Insurance		x	N/A	0	•	20% of SI	5000	
Australian Unity - Extra Care		 Image: A start of the start of	10.00%	0	•	25% of SI	2500	
CGU - Silver Home&Content		×	N/A	0	•	20% of SI	5000	
Comminsure - Home Insurance	· · · · · ·	✓*	5.00%	•	•	4000	1000	
ISBC - Classic Home Insurance	 	×	N/A	0	•	5000	2000	
nab - National Home Insurance	✓	×	10.00%	0	•	7500	2000	
nab - National Home Insurance Essentials	✓	x	10.00%	0	0	7500	2000	
QBE - Home Building/Home Contents	×	✓	N/A	0	•	1000	1000	
St George - Listed Events Home Insurance	✓	x	N/A	0	•	20% of SI	5000	
•								
AMI - Home Contents Insurance	×	✓	\$20.00	0	•	5000	1000	
Allianz - SureCover Gold	×	x	10.00%		•	5000	2000	
NZ - Home Insurance		×	N/A	•	•	SI	3000	
ON - 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%	0	•	25% of SI	2500	
Budget Direct - Home Contents Insurance	X	×	N/A	0	0	3000	1000	
Citibank - Home Cover	X	 Image: A start of the start of	N/A	0	•	1000	1000	
GIO - Classic Home & Contents Insurance	<u>×</u>	~	15.00%	0	0	4000	1000	
GIO - Platinum with Essential Cover	<u>×</u>	 Image: A start of the start of	15.00%			20000	5000	
GIO - Platinum with Essential Plus Cover	X	 Image: A start of the start of	15.00%			40000	10000	
ISBC - Prestige Home Insurance		×	N/A			5000	2000	
MB - Secure Home Extra		 Image: A start of the start of	N/A	0		20% of SI	2000	
NG - Home Insurance	· · · · · · · · · · · · · · · · · · ·	×	N/A	0		SI	3000	
RACV - Home Insurance	<u>×</u>	~	N/A	0	0	1000	1000	
Real Insurance - Top Cover	· · · · · · · · · · · · · · · · · · ·	~	N/A	0	0	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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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



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



			-					
	st at	ail	ŧ		Conte	nts Inclusions		
	Cộ c	ÅV	ple	Accidental Damage	Fusion Cover	Jew	ellery	
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available			Maximum	Item Limit	
★★★★★ outstanding value								
atholic Church Insurance - Home Building & Contents Insurance	X	x	N/A	0	•	20% of SI	1000	
comminsure - Home Insurance	✓	✓*	5.00%	0	••••	4000	1000	

teal Insurance - Essential Cover	 Image: A set of the set of the	~	N/A	O	O	2500	1000	
uncorp - Platinum Essential	×	×	N/A	•	•	20000	5000	
uncorp - Platinum Essential Plus	×	x	N/A	•	•	40000	10000	

:GU - Bronze Home&Content	~	x	N/A	0	•	2000	1000	
MB - Secure Home Elite	· · · ·	~	N/A	Ă	ĕ	20% of SI	2000	
IRMA - Home & Contents Insurance	X	1	N/A	0	0	1000	1000	
BE - Home Building/Home Contents	×	\checkmark	N/A	O	٠	1000	1000	
**								
ON - Home Plus Insurance		x	N/A	0	•	20% of SI	5000	
Bank of Queensland - Vero Home Extra	· · · · · · · · · · · · · · · · · · ·		N/A	Õ	•	20% of SI	2000	
ank West - Secure Home Extra Insurance		1	N/A	0	•	20% of SI	2000	
Budget Direct - Home Contents Insurance	Z	x	N/A	0	0	3000	1000	
GU - Silver Home&Content		×	N/A	0	•	20% of SI	5000	
NG - Home Insurance		x	N/A	O	•	SI	3000	
ACQ - Household Insurance	×	~	N/A	O	•	6000	2000	
teal Insurance - Top Cover	\[\] \[\[\] \[\] \[\] \[\[\] \[\] \[\] \[\] \[\] \[\[\] \[\[\] \[\[\] \[\[\] \[\[\] \[\[\] \[\[\] \[\[\] \[\[\] \[\[\] \[\[\] \[\[\] \[\[\[\] \[\[\[\[\checkmark	N/A	O	•	5000	1000	
t George - Listed Events Home Insurance	✓	×	N/A	0	•	20% of SI	5000	
t George - Accidental Damage Home Insurance	✓	×	N/A	•	•	20% of SI	7500	
uncorp - Classic Home & Contents Insurance	×	\checkmark	N/A	O	0	4000	1000	
Vestpac - Quality Care	 Image: A second s	×	N/A	0	•	5000	1000	
AMI - Home Contents Insurance	×	✓	\$20.00	0	•	5000	1000	
Ilianz - SureCover Gold	×	×	10.00%	•	•	5000	2000	
Illianz - SureCoverPlus	X	×	10.00%	0	•	5000	2000	
Illianz - SureCover	×	×	10.00%	0	0	5000	2000	
NZ - Home Insurance		×	N/A			SI	3000	
ON - Blue Ribbon Home Insurance		×	N/A			20% of SI	7500	
arab Bank - Allianz Prestige Home Insurance	· · · · · · · · · · · · · · · · · · ·	×	N/A			5000	2000	
ustralian Unity - Extra Care	· · · · · · · · · · · · · · · · · · ·	×,	10.00%	0		25% of SI	2500	
ustralian Unity - Everyday Care	· · · · ·	1	10.00%	0		25% of SI	1000 2500	
ustralian Unity - Elite Care	~	X	10.00% N/A	0		25% of SI 1000	2500 1000	
Sitibank - Home Cover	× ×	x	N/A N/A	ž		5000	2000	
ISBC - Prestige Home Insurance ISBC - Classic Home Insurance	····· ¥	x	N/A N/A	ō		5000	2000	
ISBC - Classic Home Insurance	····· ¥	x	N/A N/A	0	ŏ	5000	2000	
MB - Secure Home Extra	····· ¥	2	N/A N/A	ő	ž	20% of SI	2000	
ab - National Home Insurance	····· ¥	x	10.00%	ő		7500	2000	
ab - National Home Insurance	····· ¥	Ŷ	10.00%	ő	ŏ	7500	2000	
Vestpac - Premier Care	· · · · ·	÷.	N/A	ĭ	ž	10000	2000	

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



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



standard ① optional

PROFILE SU	MM	A R Y	R	ЕРО	RT		
		÷	Ŧ		Conten	ts Inclusions	
	ly at Cost	Avail	le iour			Jew	ellery
Product Name	Pay Monthly No Extra Co	Nil Excess	Online Discount Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
•							
Westpac - Essential Care	✓	X	N/A	0	0	3000	500

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PROFILE	5 U M M	ARY	(RE	P O	RT		
					Conte	nts Inclusions	
	st	vail	, the second				ellery
Product Name	C C C	s À	ble			Jew	
Flouter Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★ outstanding value							
Allianz - SureCoverPlus	x	x	10.00%	0	•	5000	2000
Comminsure - Home Insurance	✓	✓*	5.00%	0	•	4000	1000

Bank of Queensland - Vero Home Extra	✓	~	N/A	0	•	20% of SI	2000
HSBC - Vital Home Insurance	 Image: A start of the start of	×	N/A	0	0	5000	2000
MB - Secure Home Elite	✓	✓	N/A	•	•	20% of SI	2000

Allianz - SureCover	×	x	10.00%	0	0	5000	2000
Australian Unity - Everyday Care	✓	~	10.00%	0	•	25% of SI	1000
Bank West - Secure Home Extra Insurance	 Image: A start of the start of		N/A	Ō	•	20% of SI	2000
Catholic Church Insurance - Home Building & Contents Insurance	×	x	N/A	õ	Ĭ	20% of SI	1000
CGU - Silver Home&Content	 Image: A start of the start of	x	N/A	õ	Ĭ	20% of SI	5000
ISBC - Classic Home Insurance	✓	X	N/A	Õ	ě	5000	2000
nab - National Home Insurance		×	10.00%	Õ	Ĭ	7500	2000
hab - National Home Insurance Essentials	· · · · · · · · · · · · · · · · · · ·	X	10.00%	Õ	Õ	7500	2000
RAA - Home & Contents Insurance		1	10.00%	Õ	Ĭ	5000	1500
Real Insurance - Essential Cover	\frown	~	N/A	0	0	2500	1000
**							
Arab Bank - Allianz Prestige Home Insurance		×	N/A	•	•	5000	2000
Australian Unity - Extra Care		1	10.00%	õ	ě	25% of SI	2500
Budget Direct - Home Contents Insurance	×	x	N/A	ŏ	Õ	3000	1000
CGU - Bronze Home&Content	····· 7	×	N/A	õ	ě	2000	1000
ISBC - Prestige Home Insurance	· · · · ·	x	N/A	ĕ	ě	5000	2000
QBE - Home Building/Home Contents	×	1	N/A	Õ	ě	1000	1000
St George - Listed Events Home Insurance	~	x	N/A	õ	ě	20% of SI	5000
Nestpac - Quality Care	 Image: A start of the start of	×	N/A	õ	ě	5000	1000
* · · ·							
AAMI - Home Contents Insurance	×	~	\$20.00	0	•	5000	1000
Allianz - SureCover Gold	X	x	10.00%	•	•	5000	2000
ANZ - Home Insurance	✓	x	N/A	•	•	SI	3000
AON - Blue Ribbon Home Insurance	✓	x	N/A	•	•	20% of SI	7500
AON - Home Plus Insurance	✓	×	N/A	0	•	20% of SI	5000
Australian Unity - Elite Care	✓	x	10.00%	0	•	25% of SI	2500
Sitibank - Home Cover	×	✓	N/A	O	•	1000	1000
MB - Secure Home Extra	✓	✓	N/A	0	•	20% of SI	2000
NG - Home Insurance	✓	×	N/A	0	•	SI	3000
Real Insurance - Top Cover	✓	\checkmark	N/A	O	O	5000	1000
St George - Accidental Damage Home Insurance	✓	x	N/A	•	•	20% of SI	7500
Vestpac - Premier Care	✓	x	N/A	•	•	10000	2000
Nestpac - Essential Care	✓	x	N/A	0	0	3000	500

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PROFILE S	SUMM.	A R Y	Y RE	ΕΡΟ	RT		
		i.	ŧ		Conte	nts Inclusions	
	lly a Cos	Ava	le	_		Jew	ellery
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Accidental Damage	Fusion Cover	Maximum	Item Limi
autstanding value							
Budget Direct - Home Contents Insurance	X	X	N/A	O	O	3000	1000
Catholic Church Insurance - Home Building & Contents Insurance	×	x	N/A	0	•	20% of SI	1000
CGU - Bronze Home&Content	✓	x	N/A	0	٠	2000	1000

Australian Unity - Everyday Care	~	1	10.00%	0	•	25% of SI	1000
CGU - Silver Home&Content	· · · · ·	x	N/A	õ		20% of SI	5000
MB - Secure Home Elite	· · · · ·	2	N/A N/A	Ĭ		20% of SI	2000
St George - Listed Events Home Insurance	· · · ·	x	N/A	Ō		20% of SI	5000
	· · · · · · · · · · · · · · · · · · ·						
AON - Home Plus Insurance	 Image: A second s	×	N/A	0		20% of SI	5000
Australian Unity - Extra Care	· · · · ·	- ? (10.00%	õ		25% of SI	2500
Bank of Queensland - Vero Home Extra	· · · ·	1	N/A	0		20% of SI	2000
Bank West - Secure Home Extra Insurance			N/A	õ		20% of SI	2000
ISBC - Vital Home Insurance		V	N/A	õ	ŏ	5000	2000
**							
Allianz - SureCoverPlus	X	×	10.00%	0	•	5000	2000
Allianz - SureCover	×	x	10.00%	0	0	5000	2000
HSBC - Classic Home Insurance		x	N/A	0	•	5000	2000
NG - Home Insurance		x	N/A	0	•	SI	3000
nab - National Home Insurance Essentials	 Image: A second s	x	10.00%	0	0	7500	2000
nab - National Home Insurance	✓	x	10.00%	0	•	7500	2000
QBE - Home Building/Home Contents	×	1	N/A	0	•	1000	1000
Real Insurance - Essential Cover	✓	✓	N/A	O	O	2500	1000
*							
AMI - Home Contents Insurance	x	~	\$20.00	0	•	5000	1000
Allianz - SureCover Gold	×	x	10.00%	•	•	5000	2000
NZ - Home Insurance	✓	×	N/A	•	۲	SI	3000
ON - Blue Ribbon Home Insurance	✓	x	N/A	•	•	20% of SI	7500
Arab Bank - Allianz Prestige Home Insurance	✓	×	N/A	•	•	5000	2000
Australian Unity - Elite Care	✓	×	10.00%	0	•	25% of SI	2500
Citibank - Home Cover	×	\checkmark	N/A	O	•	1000	1000
comminsure - Home Insurance	✓	✓*	5.00%	O	•	4000	1000
ISBC - Prestige Home Insurance		×	N/A		•	5000	2000
MB - Secure Home Extra		 Image: A second s	N/A	0	•	20% of SI	2000
Real Insurance - Top Cover		-	N/A	0		5000	1000
St George - Accidental Damage Home Insurance		×	N/A	•	•	20% of SI	7500
Vestpac - Premier Care		×	N/A		•	10000	2000
Vestpac - Essential Care		×	N/A	0	0	3000	500
Nestpac - Quality Care	~	×	N/A	0	•	5000	1000

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home & contents insurance star ratings 2009 - page 15 How we get paid: www.canstar.com.au/images/legals/fsg.pdf



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

WA

PROFILE S	UMM	AR	YRE	ΡΟ	RT		
		_			Conte	nts Inclusions	
	y at ost	Avai	e onu			Jew	ellery
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
**** outstanding value							
Bank of Queensland - Vero Home Extra	✓	√	N/A	0	•	20% of SI	2000
CGU - Bronze Home&Content	✓	x	N/A	0	•	2000	1000
GIO - Classic Home & Contents Insurance	×	~	15.00%	0	•	4000	1000
MB - Secure Home Elite	✓	~	N/A	•	•	20% of SI	2000

Bank West - Secure Home Extra Insurance	✓	~	N/A	0	•	20% of SI	2000
Catholic Church Insurance - Home Building & Contents Insurance	×	×	N/A	0	•	20% of SI	1000
comminsure - Home Insurance	✓	✓*	5.00%	O	•	4000	1000
IBF - Home Insurance	×	✓	N/A	0	•	3000	1000

AON - Home Plus Insurance	✓	X	N/A	0	•	20% of SI	5000
Australian Unity - Everyday Care	✓	1	10.00%	0	•	25% of SI	1000
CGU - Silver Home&Content	✓	x	N/A	0	•	20% of SI	5000
GIO - Home Insurance	*		N/A	0	0	1000	1000
St George - Listed Events Home Insurance		x	N/A	0	•	20% of SI	5000
Nestpac - Quality Care		X	N/A	0		5000	1000
**							
Allianz - SureCoverPlus	X	X	10.00%	0	•	5000	2000
Australian Unity - Extra Care	/	-	10.00%	0	•	25% of SI	2500
GIO - Platinum with Essential Cover	×	~	15.00%	•	•	20000	5000
GIO - Platinum with Essential Plus Cover	×	~	15.00%	•	•	40000	10000
ISBC - Vital Home Insurance	✓	×	N/A	0	•	5000	2000
NG - Home Insurance	✓	×	N/A	0	•	SI	3000
QBE - Home Building/Home Contents	×	~	N/A	0	•	1000	1000
RAC - Home Sweet Home	×	 Image: A start of the start of	N/A	0	•	3000	not specifi
St George - Accidental Damage Home Insurance	✓	×	N/A	•	•	20% of SI	7500
Nestpac - Essential Care	· · · · · · · · · · · · · · · · · · ·	x	N/A	0	0	3000	500

AAMI - Home Contents Insurance	X	\checkmark	\$20.00	0	•	5000	1000
Allianz - SureCover Gold	X	x	10.00%	•	•	5000	2000
Allianz - SureCover	x	×	10.00%	0	0	5000	2000
NZ - Home Insurance	✓	x	N/A	•	•	SI	3000
ON - Blue Ribbon Home Insurance	✓	x	N/A	•	•	20% of SI	7500
arab Bank - Allianz Prestige Home Insurance	✓	x	N/A	•	•	5000	2000
ustralian Unity - Elite Care	✓	×	10.00%	0	•	25% of SI	2500
Budget Direct - Home Contents Insurance	×	×	N/A	•	•	3000	1000
Citibank - Home Cover	X	~	N/A	O	•	1000	1000
ISBC - Prestige Home Insurance	✓	×	N/A	•	•	5000	2000
ISBC - Classic Home Insurance	✓	x	N/A	0	•	5000	2000
MB - Secure Home Extra	✓	~	N/A	0	•	20% of SI	2000
nab - National Home Insurance	✓	×	10.00%	0	•	7500	2000
nab - National Home Insurance Essentials	✓	×	10.00%	0	•	7500	2000
Real Insurance - Top Cover	~	~	N/A	0	0	5000	1000

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home & contents insurance star ratings 2009 - page 16



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

standard
 O optional Onot available

WA

PROFILE S	U М М	ARY	R	EPO	RT		
		=	÷		Conten	ts Inclusions	
	ly at Cost	Avail	Discount iilable			Jew	ellery
Product Name	Pay Monthly No Extra Co	Nil Excess	Online Disco Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
*C1							
Real Insurance - Essential Cover	 Image: A second s	\checkmark	N/A	O	0	2500	1000
Westpac - Premier Care	~	x	N/A	•	•	10000	2000

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home & contents insurance star ratings 2009 - page 17 How we get paid: www.canstar.com.au/images/legals/fsg.pdf SUPERSON

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



NSW

based on a typical low set \$250,000 value house				• 3			available
PROFILE S	UMM	AR Y	(RI	Ε Ρ Ο	RT		
		_			Home	Inclusions	
	ly at cost	Avai	e				<u> </u>
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	ntal ge	er D	Under Insurance Protection	Flood cover
	Mo Ext	Exce	ine I Avai	Accidental Damage	Fusion Cover	Under Insurance Protection	o po
	Pay No	E.	Onli	A C	L C	L S L	Flo
★★★★★ outstanding value							
AAMI - Home Contents Insurance	X	√	\$20.00	0	•	•	0
Catholic Church Insurance - Home Building & Contents Insurance	×	×	N/A	0	•	0	0
NRMA - Home & Contents Insurance	×	~	N/A	•	•	0	•

ANZ - Home Insurance	~	x	N/A	•	•	•	0
GIO - Classic Home & Contents Insurance	x	V	15.00%	Ŏ	ŏ	ě	ĕ
IMB - Secure Home Elite	 Image: A second s	1	N/A		ĕ	õ	ĕ
ING - Home Insurance	 Image: A second s	x	N/A	Ō	•	Ŏ	Ō

Australian Unity - Everyday Care	_		10.00%	0	•	0	•
Bank of Queensland - Vero Home Extra	 Image: A start of the start of	V	N/A	õ	ě	õ	ě
Bank West - Secure Home Extra Insurance	 Image: A start of the start of	1	N/A	0	•	0	•
CGU - Bronze Home&Content	 Image: A start of the start of	X	N/A	0	•	0	0
Comminsure - Home Insurance		*	5.00%	0	•	•	•
HSBC - Vital Home Insurance		X	N/A	0	0	0	0
Real Insurance - Essential Cover		1	N/A	0	0	0	•
Suncorp - Platinum Essential Plus	X	x	N/A	٠	•	O	•
Suncorp - Platinum Essential	X	x	N/A	•	•	O	•
**							
Allianz - SureCoverPlus	x	x	10.00%	0	•	0	0
Allianz - SureCover Gold	X	x	10.00%	•	•	0	0
Allianz - SureCover	×	x	10.00%	0	0	0	0
AON - Blue Ribbon Home Insurance	✓	x	N/A	•	•	0	0
AON - Home Plus Insurance	✓	x	N/A	0	•	0	0
Australian Unity - Extra Care	✓	~	10.00%	0	•	0	•
Budget Direct - Home Contents Insurance	×	x	N/A	0	0	0	0
CGU - Silver Home&Content	✓	x	N/A	0	•	0	0
CGU - Gold Home&Content	✓	x	N/A	•	•	0	0
IMB - Secure Home Extra	✓	\checkmark	N/A	0	•	0	•
nab - National Home Insurance Essentials	✓	x	10.00%	0	0	0	0
St George - Listed Events Home Insurance	✓	x	N/A	0	•	0	0
St George - Accidental Damage Home Insurance	✓	×	N/A	•	•	0	0
 * 							
Arab Bank - Allianz Prestige Home Insurance	✓	×	N/A	•	•	0	0
Australian Unity - Elite Care	✓	×	10.00%	0	•	0	•
Citibank - Home Cover	×	~	N/A	O	•	0	•
HSBC - Classic Home Insurance		×	N/A	0	•	0	0
HSBC - Prestige Home Insurance		×	N/A	•		0	0
nab - National Home Insurance		×	10.00%	0	•	0	0
QBE - Home Building/Home Contents	×	· · · · ·	N/A	0	•	0	•
Real Insurance - Top Cover			N/A	0	0	0	
Suncorp - Classic Home & Contents Insurance	×	V	N/A	0	Q	Q	0
Westpac - Essential Care		×	N/A	0	0	0	

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home & contents insurance star ratings 2009 - page 1



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

standard
 O optional
 O not available

NSW

PROFIL	ESUM	MAR	Y R	E P O	RT		
		. =			Home	Inclusions	
Product Name	Pay Monthly a		Online Discount Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
*							
Westpac - Quality Care	✓	×	N/A	0	•	0	•
Westpac - Premier Care		×	N/A	•	•	0	•

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home & contents insurance star ratings 2009 - page 2 How we get paid: www.canstar.com.au/images/legals/fsg.pdf





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

standard O optional O not available

							t available
PROFILE S	UMM	ARY	' R I	E P O	RT		
		=	÷		Home	Inclusions	
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
outstanding value							
AAMI - Home Contents Insurance	X	~	\$20.00	0	•	•	0
GIO - Classic Home & Contents Insurance	X	 Image: A state of the state of	15.00%	•	0	•	•
RACV - Home Insurance	×	√	N/A	O	Ð	0	0

ANZ - Home Insurance		×	N/A	•	•	•	0
Catholic Church Insurance - Home Building & Contents Insurance	×	×	N/A	0		<u>o</u>	õ
CGU - Bronze Home&Content	· · · · · · · · · · · · · · · · · · ·	×	N/A	0		0	0
IMB - Secure Home Elite ING - Home Insurance	····· •	x	N/A N/A			0	ō
	· · · · · ·	~	INIA				0
Allianz - SureCover Gold	×	×	10.00%			0	0
Australian Unity - Everyday Care		1	10.00%	ō		õ	ĕ
Australian Unity - Extra Care	· · · · ·		10.00%	ŏ	ĕ	ŏ	
Bank of Queensland - Vero Home Extra			N/A	ŏ	ĕ	ŏ	ĕ
Bank West - Secure Home Extra Insurance	· · · · · · · · · · · · · · · · · · ·	V	N/A	õ	ē	Õ	•
Budget Direct - Home Contents Insurance	×	X	N/A	O	0	0	0
CGU - Gold Home&Content	$\langle \rangle \langle$	x	N/A	•	•	0	0
HSBC - Vital Home Insurance		X	N/A	0	O	0	0
nab - National Home Insurance Essentials	· · · · · · · · · · · · · · · · · · ·	×	10.00%	0	0	0	0
Westpac - Premier Care		×	N/A	•	•	0	•
**							
Allianz - SureCoverPlus	<u>×</u>	×	10.00%	0	•	0	0
AON - Home Plus Insurance	· · · · ·	×	N/A	0		õ	õ
AON - Blue Ribbon Home Insurance		×	N/A			0	0
Arab Bank - Allianz Prestige Home Insurance	*	ž	N/A N/A			0	0
CGU - Silver Home&Content HSBC - Prestige Home Insurance	·····*	x	N/A N/A			0	0
nab - National Home Insurance	······	x .	10.00%	ō		ŏ	ŏ
Real Insurance - Essential Cover	· · · ·	7	N/A	ŏ	ŏ	ŏ	ĕ
St George - Accidental Damage Home Insurance	 Image: A start of the start of	x	N/A	ĕ	ĕ	õ	õ
St George - Listed Events Home Insurance	✓	x	N/A	0	•	0	0
Westpac - Quality Care	✓	×	N/A	0	•	0	•
• • • • • • • • • • • • • • • • • • •							
Allianz - SureCover	×	x	10.00%	0	Ð	0	0
Australian Unity - Elite Care		×	10.00%	0	•	Q	•
Citibank - Home Cover	×	V	N/A	0		0	
Comminsure - Home Insurance			5.00%	0			
HSBC - Classic Home Insurance	· · · · · · · · · · · · · · · · · · ·	*	N/A	0		0	0
IMB - Secure Home Extra	×	×	N/A	0		0	
QBE - Home Building/Home Contents Real Insurance - Top Cover	····?	1	N/A N/A	0	ŏ	0	
Westpac - Essential Care	·····•	ž	N/A N/A	õ	õ	õ	
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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



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



P R 0 F I L L E S U M M A R Y R E P 0 R T Product Name Way by you you you you you you you you you yo	based on a typical low set \$250,000 valu	ie house				● st	andard 🛈	optional O not	available
Product Name understanding value Aum - Home Contents Insurance X S20.00 • Aum - Home Contents Insurance X S20.00 • Aum - Home Contents Insurance X NA • Comminance - Home Insurance X NA • Comminance - Home Insurance X NA • Comminance - Home Insurance X NA • Non - Home Insurance X NA • Budget Direct - Home Contents Insurance X NA • Suncorp - Platinum Essential Plus X NA • Suncorp - Platinum Essential Plus X NA • Aura- Blance - Home Exerctal Insurance I 0.00% • Aura- Blance - Home Exerctal Insurance X NA • • Budget Direct - Home Contents Insurance X NA • • Budget Direct - Home Contents Insurance X NA • • Budget Direct - Home Contents Insurance X NA • • <	PROFILE	S U	M M	ARY	(RE	ΡΟ	RT		
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XAM - Home Contents Insurance X \$20.00 • Statholic Church Insurance - Home Building & Contents Insurance N/A • NXZ - Home Insurance - Home Building & Contents Insurance X N/A • Summisure - Home Insurance - Home Building & Contents Insurance X N/A • • NXA - Home Insurance - Home Ensurance - Home Acontents Insurance - X N/A • • • Sudget Direct - Home Contents Insurance - X N/A • • • • Sudget Direct - Home Contents Insurance - X N/A • • • • • • • Sudget Direct - Home Contents Insurance - X N/A •	Product Name		Pay Monthly at No Extra Cost	Nil Excess Avai	Online Discoun Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
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St George - Listed Events Home Insurance Image: N/A AON - Home Plus Insurance Image: N/A AArab Bank - Allianz Prestige Home Insurance Image: N/A Australian Unity - Extra Care Image: N/A HSBC - Prestige Home Insurance Image: N/A HSBC - Classic Home Insurance Image: N/A HSBC - Classic Home Insurance Image: N/A HSBC - Vital Home Insurance Image: N/A Image: National Home Insurance Image: N/A<			X	. .		<u>Q</u>			
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IMB - Secure Home ExtraVN/AOOOnab - National Home Insurance EssentialsVX10.00%OOnab - National Home InsuranceVX10.00%OORACQ - Household InsuranceXN/AOOOReal Insurance - Top CoverVN/AOOO			×,						S S
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Westpac - Premier Care V/A N/A			2	· · · ·		~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	- -		Ĭ

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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 4



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

standard
 O optional
 O not available

QLD

PROFILE SU	и м м	A R Y	R	ЕРО	RT		
		=	ц.		Home	Inclusions	
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
Westpac - Essential Care	~	×	N/A	0	0	0	•
Westpac - Quality Care	\checkmark	x	N/A	0	•	0	•

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home & contents insurance star ratings 2009 - page 5 How we get paid: www.canstar.com.au/images/legals/fsg.pdf



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



SA

based on a typical low set \$250,000 value house							t available
PROFILE S	S U M M	ARY	R	E P O	RT		
		=	÷		Home	Inclusions	
	uly at Cost	Аvа	coun	_		a 5	r
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★★★★ outstanding value							
Catholic Church Insurance - Home Building & Contents Insurance	X	x	N/A	0	•	0	0
Comminsure - Home Insurance		✓*	5.00%	•			•

AAMI - Home Contents Insurance	×	~	\$20.00	0	•	•	0
ANZ - Home Insurance	✓	x	N/A	•	•	•	0
Bank of Queensland - Vero Home Extra	✓	1	N/A	0	•	0	•
IMB - Secure Home Elite	✓	1	N/A		•	0	•
ING - Home Insurance	✓	x	N/A	O	•	•	0

AON - Blue Ribbon Home Insurance	 Image: A second s	x	N/A	•	•	0	0
Bank West - Secure Home Extra Insurance	✓	 Image: A second s	N/A	0	•	0	•
CGU - Silver Home&Content	✓	X	N/A	0	•	0	0
CGU - Bronze Home&Content	 Image: A second s	X	N/A	0	•	0	0
CGU - Gold Home&Content		x	N/A	•	•	0	0
IMB - Secure Home Extra	Image: A state of the state	V	N/A	0	•	0	•
Real Insurance - Essential Cover		-	N/A	O	0	0	•
Westpac - Premier Care		X	N/A	•	•	0	•

AON - Home Plus Insurance	 Image: A second s	x	N/A	0	•	0	0
Australian Unity - Everyday Care	 Image: A start of the start of	\checkmark	10.00%	0	•	0	•
Budget Direct - Home Contents Insurance	×	x	N/A	•	•	0	0
HSBC - Vital Home Insurance	✓	x	N/A	0	0	0	0
nab - National Home Insurance Essentials	✓	x	10.00%	0	0	0	0
St George - Listed Events Home Insurance	✓	x	N/A	0	•	0	0
St George - Accidental Damage Home Insurance	 Image: A second s	X	N/A	•	•	0	0
Allianz - SureCover Gold	×	x	10.00%	•	•	0	0
Allianz - SureCover	×	x	10.00%	0	0	0	0
Allianz - SureCoverPlus	×	x	10.00%	0	•	0	0
Arab Bank - Allianz Prestige Home Insurance	✓	x	N/A	•	•	0	0
Australian Unity - Extra Care	✓	\checkmark	10.00%	0	•	0	●
Australian Unity - Elite Care	✓	×	10.00%	0	•	0	•
Citibank - Home Cover	×	~	N/A	O	•	0	•
HSBC - Prestige Home Insurance	✓	x	N/A	•	•	0	0
HSBC - Classic Home Insurance	 Image: A second s	×	N/A	0		0	0
nab - National Home Insurance	✓	×	10.00%	0		0	0
QBE - Home Building/Home Contents	×		N/A	0	•	0	•
RAA - Home & Contents Insurance		 Image: A second s	10.00%	•	•	0	•
Real Insurance - Top Cover	· · · · · · · · · · · · · · · · · · ·	√	N/A	0	0	Q	•
Westpac - Essential Care	· · · · · · · · · · · · · · · · · · ·	×	N/A	0	0	0	
Westpac - Quality Care	· · · · · · · · · · · · · · · · · · ·	×	N/A	0	•	0	

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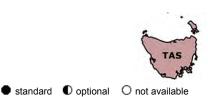
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home & contents insurance star ratings 2009 - page 6



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



based on a typical low set \$250,000 value house							t available
PROFILE S	5 U M M	ARY	R I	EPO	RT		
		Ē	¥		Home	Inclusions	
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
outstanding value							
AAMI - Home Contents Insurance	X	√	\$20.00	0	•	•	0

ANZ - Home Insurance	 Image: A second s	x	N/A	•	•	•	0
Catholic Church Insurance - Home Building & Contents Insurance	x	x	N/A	õ		ō	ŏ
IMB - Secure Home Elite	7	V	N/A	ĕ	ĕ	ŏ	ĕ
ING - Home Insurance	v	x	N/A	Ŏ	ĕ	ĕ	õ
							~

AON - Home Plus Insurance	· · · · · · · · · · · · · · · · · · ·	×	N/A	0		0	0
AON - Blue Ribbon Home Insurance		×	N/A	•		õ	0
Bank of Queensland - Vero Home Extra	· · · · · ·		N/A	Q		õ	
Bank West - Secure Home Extra Insurance			N/A	0		õ	
Budget Direct - Home Contents Insurance	X	X	N/A	Q		õ	õ
CGU - Bronze Home&Content	× _	×	N/A	0		õ	õ
CGU - Gold Home&Content		. x	N/A			<u> </u>	0
IMB - Secure Home Extra			N/A	0		0	
Real Insurance - Essential Cover			N/A	0	0	0	•••••
**:							
Australian Unity - Everyday Care		~	10.00%	0		0	•
Australian Unity - Extra Care		✓	10.00%	0	•	0	•
CGU - Silver Home&Content	 Image: A second s	×	N/A	0	•	0	0
QBE - Home Building/Home Contents	X	 Image: A second s	N/A	0	•	0	•
Real Insurance - Top Cover	· · · · · · · · · · · · · · · · · · ·		N/A	Q	0	õ	
St George - Listed Events Home Insurance	· · · · · · · · · · · · · · · · · · ·	×	N/A	0		õ	0
St George - Accidental Damage Home Insurance		×	N/A			õ	0
Westpac - Premier Care	· · · · · · · · · · · · · · · · · · ·	X	N/A	•	•••••••••••••••••••••••••••••••••••••••	0	••••
•							
Allianz - SureCover Gold	×	x	10.00%	•	•	0	0
Allianz - SureCover	X	x	10.00%	0	•	0	0
Allianz - SureCoverPlus	×	x	10.00%	0	•	0	0
Arab Bank - Allianz Prestige Home Insurance	✓	×	N/A	•	•	0	0
Australian Unity - Elite Care	✓	x	10.00%	0	•	0	•
Citibank - Home Cover	×	\checkmark	N/A	0	•	0	•
Comminsure - Home Insurance	✓	✓*	5.00%	O	•	•	O
HSBC - Vital Home Insurance	✓	×	N/A	0	O	0	0
HSBC - Classic Home Insurance		×	N/A	0		0	0
HSBC - Prestige Home Insurance	· · · · · · · · · · · · · · · · · · ·	×	N/A	•	•	0	0
nab - National Home Insurance	✓	×	10.00%	0	•	õ	0
nab - National Home Insurance Essentials	· · · · · · · · · · · · · · · · · · ·	×	10.00%	0	0	<u>o</u>	0
Westpac - Essential Care		×	N/A	O O	0	õ	
Westpac - Quality Care	· · · · · · · · · · · · · · · · · · ·	×	N/A	0		0	

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home & contents insurance star ratings 2009 - page 7 How we get paid: www.canstar.com.au/images/legals/fsg.pdf



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

• standard • optional • ont available

WA

based on a typical low set \$250,000 value house				U SI		optional O no	t available
PROFILE S	UMM	A R Y	R	E P O	RT		
					Home	Inclusions	
	y at ost	Vail	ount				
Product Name	Pay Monthly at No Extra Cost	Excess Avail	Online Discount Available	ntal ge	5 5	r nce tion	cover
	/ Mo	Exce	ne [Avai	Accidental Damage	Fusion Cover	Under Insurance Protection	oqc
	Pay No	Nil N	Onli	ΡĞ	Ľ	Pre L	Flood
★★★★★ outstanding value							
AAMI - Home Contents Insurance	×	~	\$20.00	0	•	•	0
Catholic Church Insurance - Home Building & Contents Insurance	×	x	N/A	0	•	0	0

ANZ - Home Insurance	_	x	N/A				0
Australian Unity - Everyday Care	····· Ž	· • • • • • • • • • • • • • • • • • • •	10.00%	ō		ō	·····
Australian Unity - Extra Care	· ·	1	10.00%	ŏ		ŏ	
Budget Direct - Home Contents Insurance	x	x	N/A	Ŭ	ŏ	ŏ	ē
GIO - Classic Home & Contents Insurance	x	7	15.00%	ŏ	ŏ	ĕ	ĕ
ING - Home Insurance	- 7	x	N/A	O	Ĭ		ē
RAC - Home Sweet Home	x	7	N/A	ŏ		ō	ĕ
						<u> </u>	
***				_		_	
Allianz - SureCoverPlus	×	X	10.00%	0		õ	<u>o</u>
Allianz - SureCover Gold	×	×	10.00%			õ	0
Australian Unity - Elite Care		x	10.00%	0		õ	
CGU - Bronze Home&Content		x	N/A	0		õ	0
Real Insurance - Essential Cover		×	N/A	0	0	õ	
SGIO - Home Insurance	X	√	N/A	Ð	•	0	O
**							
Allianz - SureCover	X	x	10.00%	0	O	0	0
AON - Home Plus Insurance	✓	x	N/A	0	•	0	0
AON - Blue Ribbon Home Insurance	✓	x	N/A	•	•	0	0
CGU - Gold Home&Content	✓	x	N/A	•	•	0	0
CGU - Silver Home&Content	✓	x	N/A	0	•	0	0
Comminsure - Home Insurance	✓	✓*	5.00%	O	•	•	•
HBF - Home Insurance	X	~	N/A	0		0	•
IMB - Secure Home Elite	 Image: A second s	~	N/A			0	•
Real Insurance - Top Cover	✓	 Image: A second s	N/A	•	•	0	•
St George - Accidental Damage Home Insurance	 Image: A second s	X	N/A	• • • • • • • • • • • • • • • • • • • •		0	0
St George - Listed Events Home Insurance	· · · · · ·	x	N/A	0	•	0	0
• * 1							
Arab Bank - Allianz Prestige Home Insurance	· · · · · · · · ·	×	N/A	•	•	0	0
Bank of Queensland - Vero Home Extra	· · · · · · · · · · · · · · · · · · ·	×	N/A	0	•	0	•
Bank West - Secure Home Extra Insurance		×	N/A	0	•	õ	•
Citibank - Home Cover	×	√	N/A	0	•	õ	•
HSBC - Vital Home Insurance	· · · · · ·	×	N/A	0	0	õ	0
HSBC - Prestige Home Insurance	· · · · · ·	×	N/A			õ	0
HSBC - Classic Home Insurance	· · · · · ·	×	N/A	0		<u>o</u>	0
IMB - Secure Home Extra	· · · · · · · · ·	1	N/A	0		<u>o</u>	
nab - National Home Insurance	· · · · · · · · ·	×	10.00%	0		<u>o</u>	0
nab - National Home Insurance Essentials	· · · · · · · ·	×	10.00%	0		0	0
QBE - Home Building/Home Contents	×	. <u>.</u>	N/A			0	
Westpac - Quality Care		×	N/A	0		0	
Westpac - Essential Care	× .	×	N/A	0	0	0	

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home & contents insurance star ratings 2009 - page 8

CANSTAR CANNEX	home & contents i Home Insurance - Low Sum Ir based on a typical low set \$250,000 value ho	nsured		e sta	r ratii	•	andard 0	optional O no	WA t available
	PROFILE	S U	MM	A R Y	R	ЕРО	RT		
				=	÷		Home	Inclusions	
	Product Name		Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
Westpac - Premier Care			~	x	N/A	•	•	0	•

SUPERIOR

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home & contents insurance star ratings 2009 - page 9 How we get paid: www.canstar.com.au/images/legals/fsg.pdf



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



NSW

h set \$400,000 value house • standard • optional • or availabl		based on a typical high set \$400,000 value house
FILE SUMMARY REPORT	UMMA	PROFILE S
Home Inclusions		
Pay Monthly at No Extra Cost No Extra Cost Nil Excess Avail Available Available Damage Damage Protection Flood cover	Cost	
Pay Monthly Pay Monthly No Extra Co Nil Excess Ay Available Available Available Available Branage Lasion Cover Insurance Protection	tra (Product Name
Pay Month No Extra t No Extra t Nil Excess Availab Availab Availab Protection Protection Flood cove	Х Х С	
	Z a	
e		★★★★★ outstanding value
	✓	ANZ - Home Insurance
🗸 🗶 N/A O 🗨 O O		CGU - Bronze Home&Content
🗶 🗸 15.00% D D 🛡 🛡		GIO - Classic Home & Contents Insurance
🖌 🗶 N/A 🛈 🔍 🔍 🔿		ING - Home Insurance
🗶 🗸 N/A D D O 🛡	<u>×</u>	NRMA - Home & Contents Insurance

🗴 🗸 \$20.00 🔘 🔍 🔘	X	AAMI - Home Contents Insurance
· · · · · · · · · · · · · · · · · · ·		Catholic Church Insurance - Home Building & Contents Insurance
🗶 🗸 15.00% 🌑 🔵 🗨		GIO - Platinum with Essential Cover
🗶 🖌 15.00% 🕒 🕒 🕒	X	GIO - Platinum with Essential Plus Cover
	✓	MB - Secure Home Elite

	~	AON - Home Plus Insurance
🔨 🗴 N/A 🔍 🔍 O O		AON - Blue Ribbon Home Insurance
🖌 🚺 N/A O 🗉 O 🔍		Bank of Queensland - Vero Home Extra
		Bank West - Secure Home Extra Insurance
	1	CGU - Silver Home&Content
		CGU - Gold Home&Content
	\checkmark	St George - Listed Events Home Insurance
	×	Suncorp - Platinum Essential Plus
	×	Suncorp - Platinum Essential

X X 10.00% O O	x	Allianz - SureCover Gold
X X 10.00% O O O	×	Allianz - SureCover
	✓	Australian Unity - Everyday Care
🖌 🗶 N/A 🛈 O O O	×	Budget Direct - Home Contents Insurance
✓ ✓ [*] 5.00% ● ● ●	✓	Comminsure - Home Insurance
🗸 🗶 N/A O O O	✓	HSBC - Vital Home Insurance
	✓	IMB - Secure Home Extra
🖌 🗶 10.00% 🔿 💽 🔿	✓	nab - National Home Insurance Essentials
	✓	Real Insurance - Essential Cover
✓ X N/A ● ● ○ ○	✓	St George - Accidental Damage Home Insurance
		 • • • • • • • • • • • • • • • • • • •
X X 10.00% O O O		Allianz - SureCoverPlus
🖌 🗶 N/A 🔍 🔍 O		Arab Bank - Allianz Prestige Home Insurance
		Australian Unity - Extra Care
✓ ¥ 10.00% ○ ● ○ ●		Australian Unity - Elite Care
🗶 🗸 N/A D 🔍 O 🌒		Citibank - Home Cover
🖌 🗶 N/A O 🔍 O O		HSBC - Classic Home Insurance
		HSBC - Prestige Home Insurance
		nab - National Home Insurance
🗶 🗸 N/A D 🔍 O 🌒	×	QBE - Home Building/Home Contents
	x	nab - National Home Insurance QBE - Home Building/Home Contents Real Insurance - Top Cover

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Westpac - Premier Care

home & contents insurance star ratings

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

standard
 optional
 optional

Ο

NSW

PROFILE SI	и м и	A R Y	R	ЕРО	RT		
		=			Home	Inclusions	
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
							<u> </u>
Suncorp - Classic Home & Contents Insurance	×	✓	N/A	•	•	•	•
Westpac - Essential Care	✓	X	N/A	0	0	0	• • • • • • • • • • • • • • • • • • • •
Westpac - Quality Care		×	N/A	0	•	0	•

N/A

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home & contents insurance star ratings 2009 - page 11 How we get paid: www.canstar.com.au/images/legals/fsg.pdf





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

standard O optional O not available

based on a typical high set \$400,000 value hous	e			• 5		optional O no	l avaliable
PROFILE S	UMM	A R Y	RI	ΕΡΟ	RT		
					Home	Inclusions	
	/ at ost	wail	e unt		Tieffie		
Product Name	r Monthly at Extra Cost	ss A	ine Disco Available	ntal ge	5 5	r rce tion	over
	/ Mo	Excess Avail	Online Discount Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
	Pay No		Onli	A D A	ш	L si r	Flo
at the second se							
GIO - Platinum with Essential Plus Cover	X	√	15.00%	•	•	•	•
GIO - Platinum with Essential Cover	×	~	15.00%	•	•	•	•
RACV - Home Insurance	×	√	N/A	O	Ð	0	0

AAMI - Home Contents Insurance	X	√	\$20.00	0	•	•	0
ANZ - Home Insurance	✓	x	N/A		•	•	0
Catholic Church Insurance - Home Building & Contents Insurance	×	x	N/A	0		0	0
CGU - Bronze Home&Content		x	N/A	0	•	0	0
Comminsure - Home Insurance		✓*	5.00%	•			0
GIO - Classic Home & Contents Insurance	× ×	×	15.00%	0			
ING - Home Insurance	×	X	N/A	O		•	0

Budget Direct - Home Contents Insurance	X	x	N/A	O	0	0	0
CGU - Silver Home&Content		x	N/A	0	•	0	õ
CGU - Gold Home&Content		X	N/A			õ	õ
HSBC - Vital Home Insurance		x	N/A	0		<u>o</u>	0
IMB - Secure Home Elite		¥.	N/A			0	
nab - National Home Insurance Essentials		×	10.00% N/A	0	0	0	0
Real Insurance - Essential Cover St George - Listed Events Home Insurance	· · · ·	ž	N/A N/A	õ		0	ō
St George - Accidental Damage Home Insurance	······	- x	N/A	ĕ		õ	õ
Westpac - Premier Care	· · ·	x	N/A	ĕ	ĕ	ŏ	ĕ
**							
Allianz - SureCover	×	x	10.00%	0	Ð	0	0
Allianz - SureCover Gold		x	10.00%	ĕ	Ĭ	ŏ	ŏ
AON - Home Plus Insurance	7	x	N/A	ō	ě	ŏ	ŏ
AON - Blue Ribbon Home Insurance	V	x	N/A	ĕ	ĕ	õ	õ
Arab Bank - Allianz Prestige Home Insurance	✓	x	N/A	•	•	0	0
Bank of Queensland - Vero Home Extra	✓	1	N/A	0	•	0	•
Bank West - Secure Home Extra Insurance	✓	\checkmark	N/A	0	•	0	•
HSBC - Prestige Home Insurance	 Image: A second s	x	N/A	•	•	0	0
· ·							
Allianz - SureCoverPlus	×	×	10.00%	0	•	0	0
Australian Unity - Extra Care	✓	✓	10.00%	0	•	0	•
Australian Unity - Everyday Care	✓	\checkmark	10.00%	0	•	0	•
Australian Unity - Elite Care		×	10.00%	0	•	Q	•
Citibank - Home Cover	X	V	N/A	Q		õ	
HSBC - Classic Home Insurance	· · · · · · · · · · · · · · · · · · ·	×	N/A	0		0	0
IMB - Secure Home Extra	· · · · · · · · · · · · · · · · · · ·	. <u>(</u>	N/A	0		0	
nab - National Home Insurance	×	× _	10.00% N/A	0		0	0
QBE - Home Building/Home Contents Real Insurance - Top Cover	· · · · ?	×	N/A N/A	ŏ	ŏ	0	
Westpac - Essential Care	······	×	N/A N/A	ŏ	õ	õ	
mosipuo - Loochilai Oare				\sim	<u> </u>	\sim	

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

standard O optional O not available

PROFILE SU	MM	A R Y	R	ЕРО	RT		
		=			Home	Inclusions	
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
	,			ç			
Westpac - Quality Care	· · · •	×	N/A	0		0	• • • • • • • • • • • •

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

• standard • optional • ont available

QLD

PROFILE S	UMM	A R Y	R	ЕРО	RT		
		_			Home	Inclusions	
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
★★★★ outstanding value							
Catholic Church Insurance - Home Building & Contents Insurance	X	x	N/A	0	•	0	0
Real Insurance - Essential Cover	 Image: A second s	 Image: A second s	N/A	0		<u>o</u>	•••••
Suncorp - Platinum Essential	×	×	N/A			Q	
Suncorp - Platinum Essential Plus	×	×	N/A	•	•	0	•

ANZ - Home Insurance	✓	X	N/A		•	•	0
CGU - Bronze Home&Content	✓	x	N/A	0	•	0	0
Comminsure - Home Insurance	✓	✓*	5.00%	O	•	•	0
ING - Home Insurance	 Image: A second s	×	N/A	0	•	•	0
NRMA - Home & Contents Insurance	×	~	N/A	O	0	0	•

Budget Direct - Home Contents Insurance	x	x	N/A	O	0	0	0
CGU - Gold Home&Content		X	N/A	ě	ě	0	Õ
CGU - Silver Home&Content		x	N/A	õ	ě	0	Õ
St George - Listed Events Home Insurance	····· 🗸	X	N/A	Õ	ě	0	Õ
Suncorp - Classic Home & Contents Insurance	×	1	N/A	0	0	0	0
**:							
AAMI - Home Contents Insurance	x	~	\$20.00	0	•	•	0
Allianz - SureCover Gold	X	x	10.00%	•	•	0	0
Allianz - SureCover	×	x	10.00%	0	0	0	0
AON - Blue Ribbon Home Insurance	✓	x	N/A	•	•	0	0
AON - Home Plus Insurance	✓	x	N/A	0	•	0	0
IMB - Secure Home Elite	✓	~	N/A	•	•	0	•
Real Insurance - Top Cover	✓	\checkmark	N/A	•	0	0	•
St George - Accidental Damage Home Insurance	✓	x	N/A	•	•	0	0
Westpac - Premier Care	✓	×	N/A	•	•	0	•

Allianz - SureCoverPlus	x	x	10.00%	0	•	0	0
Arab Bank - Allianz Prestige Home Insurance	✓	×	N/A	•	•	0	0
Australian Unity - Extra Care	✓	~	10.00%	0	•	0	•
Australian Unity - Everyday Care	✓	~	10.00%	0	•	0	•
Australian Unity - Elite Care	· · · · ·	×	10.00%	0	•	0	•
Bank of Queensland - Vero Home Extra	✓	 Image: A start of the start of	N/A	0	•	Q	•
Bank West - Secure Home Extra Insurance	· · · · · ·	×,	N/A	0		õ	
Citibank - Home Cover	×	· · · · ·	N/A	0		<u>o</u>	
HSBC - Classic Home Insurance		×	N/A	0		0	0
HSBC - Vital Home Insurance	· · · · · · · · · · · · · · · · · · ·	ž	N/A	0	2	0	0
HSBC - Prestige Home Insurance	····· •	×	N/A			0	0
IMB - Secure Home Extra	·····*	. <u>v</u>	N/A	0		0	
nab - National Home Insurance	····· •	X X	10.00%	0		0	0
nab - National Home Insurance Essentials	ž	2	10.00% N/A	0		0	Ĕ
QBE - Home Building/Home Contents	÷ 2	×	N/A N/A	ĕ	ŏ	0	ŏ
RACQ - Household Insurance	•••••		IN/A		•	0	•

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

standard O optional O not available

QLD

PROFILE S	UMM	A R Y	R	ЕРО	RT		
		=	+-		Home	Inclusions	
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
	,			_	_		
Westpac - Essential Care	✓	X	N/A	0	0	0	•
Westpac - Quality Care	~	x	N/A	0	•	0	•

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



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J.

PROFILE S	U M M	A R Y	R		RT		
					Home	Inclusions	
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
outstanding value							
AAMI - Home Contents Insurance Catholic Church Insurance - Home Building & Contents Insurance CommInsure - Home Insurance RAA - Home & Contents Insurance	× × ~ ~	√ ★ √* √	\$20.00 N/A 5.00% 10.00%	0 0 0 0	•	• 0 • 0	0 0 0

ANZ - Home Insurance IMB - Secure Home Elite ING - Home Insurance Real Insurance - Essential Cover		× × ×	N/A N/A N/A N/A		• • • •	• • •	0 • 0

Bank of Queensland - Vero Home Extra Bank West - Secure Home Extra Insurance CGU - Bronze Home&Content CGU - Silver Home&Content HSBC - Vital Home Insurance	<i></i>	× × × ×	N/A N/A N/A N/A N/A		• • • •	0 0 0 0 0	
nab - National Home Insurance Essentials		x	10.00%	0	O	0	0
AON - Home Plus Insurance AON - Blue Ribbon Home Insurance Budget Direct - Home Contents Insurance CGU - Gold Home&Content IMB - Secure Home Extra nab - National Home Insurance Real Insurance - Top Cover St George - Accidental Damage Home Insurance Westpac - Premier Care		× × × × × × × × ×	N/A N/A N/A N/A N/A N/A N/A N/A		• • • • • •		
Allianz - SureCover Gold Allianz - SureCover Allianz - SureCoverPlus Arab Bank - Allianz Prestige Home Insurance Australian Unity - Extra Care Australian Unity - Everyday Care Australian Unity - Elite Care Citibank - Home Cover	× × × ×	× × × × × × × × × × × × × × × × × × ×	10.00% 10.00% N/A 10.00% 10.00% 10.00% N/A		0	000000000000000000000000000000000000000	
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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 16 How we get paid: www.canstar.com.au/images/legals/fsg.pdf



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



Home Insurance - High Sum Insu				● st	andard 0	optional Onc	ot available
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Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
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AON - Home Plus Insurance AON - Blue Ribbon Home Insurance Catholic Church Insurance - Home Building & Contents Insurance CGU - Bronze Home&Content IMB - Secure Home Elite Westpac - Premier Care	× × ×	× × × × × ×	N/A N/A N/A N/A N/A			0 0 0 0 0	

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home & contents insurance star ratings 2009 - page 17



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

standard O optional O not available

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AM AM <td< th=""><th>based on a typical high set \$400,000 value house</th><th></th><th></th><th></th><th>• 3</th><th></th><th>optional O no</th><th>avaliable</th></td<>	based on a typical high set \$400,000 value house				• 3		optional O no	avaliable
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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 Insurance - High Sum Insured based on a typical high set \$400,000 value house

• standard • optional • ont available

WA

PROFILE SI	ЈММ	A R Y	R	ЕРО	RT		
		=			Home	Inclusions	
Product Name	Pay Monthly at No Extra Cost	Nil Excess Avail	Online Discount Available	Accidental Damage	Fusion Cover	Under Insurance Protection	Flood cover
Real Insurance - Essential Cover	✓	~	N/A	O	O	0	•
Real Insurance - Top Cover	\checkmark	\checkmark	N/A	•	•	0	•
Westpac - Essential Care	\checkmark	x	N/A	0	0	0	•

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home & contents insurance star ratings 2009 - page 19 How we get paid: www.canstar.com.au/images/legals/fsg.pdf SUPERSON

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home & contents insurance star ratings 2009 - page 20 How we get paid: www.canstar.com.au/images/legals/fsg.pdf

METHODOLOGY

HOME & CONTENTS STAR RATINGS

AWARDS TO INSTITUTIONS



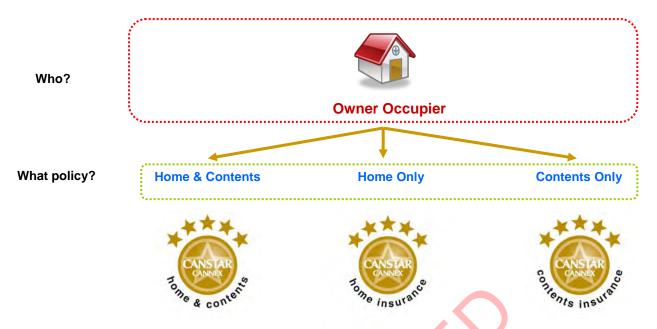
Institution-based awards are determined by product performance across the 36 star-rated categories:

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

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

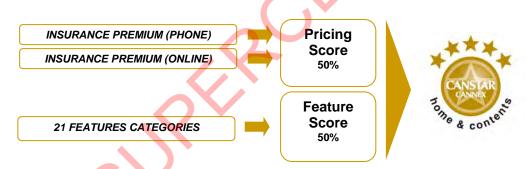
To determine the national winners (overall and per product category), each institution's product performance in each state is considered and these performances are weighted based on the population of the relevant state relative to the overall Australian population. The insurer that has the best weighted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

AWARDS TO PRODUCTS - METHODOLOGY



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

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



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

PRICING SCORE

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

Sum Insured		
	Home	Contents
Low	\$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.



FEATURE SCORE – HOME INSURANCE

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

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

HOW ARE THE STARS AWARDED?

The total score received for each profile ranks the products. The stars are then awarded based on the distribution of the scores 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.

L O W R A N K I N G	*	*	*	***	$ \overset{\star}{\star} \overset}{\star} \overset{\star}{\star} \star} \overset{\star}{\star} \star} \overset{\star}{\star} \star} \overset{\star}$
25%	20%	15%	25%	10%	5%

The results are reflected in a consumer-friendly 5-star concept, with 5-star products denoting outstanding value.



Does CANSTAR CANNEX rate other product areas?

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



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