2014 *** STAR RATINGS CANSTAR REPORT

Home & contents



IN THIS REPORT

We research and rate 120 home and contents insurance products from 49 providers, to see which offer customers outstanding value.

Premiums on the way down

It's great news for home owners! Reversing a trend of overall cost-of-living increases, CANSTAR's analysis has found that in almost every state and territory, premiums for home insurance and contents insurance have been on the decline.

To a certain extent these falls mitigate some of the sharp increases in cost experienced over the past two years; increases that resulted from several recent and highly-publicised natural disasters.

Those increases reflected the increased cost of

reinsurance and claims loss suffered by many insurers.

With a new report issued this month by the Climate Council (Counting the Costs: Climate Change and Coastal Flooding) estimating a significant future increase in "1 in 100-year" events over the coming decades, it will be interesting to track general insurance prices over that time.

In the meantime though, average costs in 2014 as calculated by CANSTAR are as follows:

Premiums for building – sum insured \$300,000

State	2014	2013 Difference Perce		Percentage
NSW	\$787.31	\$879.93	-\$92.62	-10.53%
Qld	\$819.93	\$830.62	-\$10.69	-1.29%
Vic	\$491.33	\$489.42	\$1.91	0.39%
SA	\$527.80	\$565.02	-\$37.23	-6.59%
WA	\$582.37	\$601.66	-\$19.30	-3.21%
Tas	\$533.88	\$626.12	-\$92.23	-14.73%
Nth Qld	\$3,485.74	\$3,845.95	-\$360.22	-9.37%

Premiums for building - sum insured \$500,000

State	2014	2013	Difference	Percentage	
NSW	\$1,027.30	\$1,100.46	-\$73.16	-6.65%	
Qld	\$1,061.69	\$1,129.39	-\$67.70	-5.99%	
Vic	\$713.81	\$713.39 \$0.42		0.06%	
SA	\$717.24	\$749.74 -\$32.50		-4.34%	
WA	\$783.67	\$826.13	-\$42.46	-5.14%	
Tas	\$708.30	\$847.16	-\$138.86	-16.39%	
Nth Qld	\$3,757.59	\$3,621.90	\$135.68	3.75%	

Premiums for contents – sum insured \$75,000

State	2014	2013	Difference	Percentage
NSW	\$574.74	\$665.48	-\$90.74	-13.64%
Qld	\$590.53	\$592.04	-\$1.51	0.25%
Vic	\$405.64	\$410.25	-\$4.61	-1.12%
SA	\$416.52	\$452.93	-\$36.42	-8.04%
WA	\$449.70	\$444.12	\$5.58	1.26%
Tas	\$372.57	\$476.59	-\$104.02	-21.83%
Nth Qld	\$1,352.46	\$2,322.16	-\$969.70	-41.76%

Premiums for contents – sum insured \$150,000

State	2014	2013 Difference Perc		Percentage
NSW	\$728.00	\$793.08	-\$65.08	-8.21%
Qld	\$704.20	\$728.86	-\$24.65	-3.38%
Vic	\$562.81	\$577.80	-\$14.98	-2.59%
SA	\$540.85	\$572.77	-\$31.92	-5.57%
WA	\$580.22	\$577.75	\$2.47	0.43%
Tas	\$466.79	\$608.21	-\$141.42	-23.25%
Nth Qld	\$1,230.39	\$1,407.02	-\$176.63	-12.55%

Source: CANSTAR 2014 Home & Contents Insurance Star Ratings research. Based on 14,902 quotes across selected addresses in each state and territory.



Never rains but it pours

We all saw the devastation wreaked by the Queensland floods of 2011, with thousands of homes destroyed by water damage or even swept away – and that's not counting mountains of possessions that were ruined.

In the chaos that ensued, there was much controversy over the differing definitions of a "flood" in various insurance policies, leading the Australian Government to issue a renewed definition of flood regulations, in order to eliminate any confusion about what exactly constitutes a flood.

The new definition describes a flood as meaning:

"The covering of normally dry land by water that has escaped or been released from the normal confines of:

- Any lake, or any river, creek or other natural watercourse, whether or not altered or modified; or
- Any reservoir, canal or dam."



This standard flood definition now applies to home building and contents, small business and strata-title insurance contracts across Australia.

What should you be covered for?

When picking the right home and contents insurance policy for you, there are certain elements you should make sure

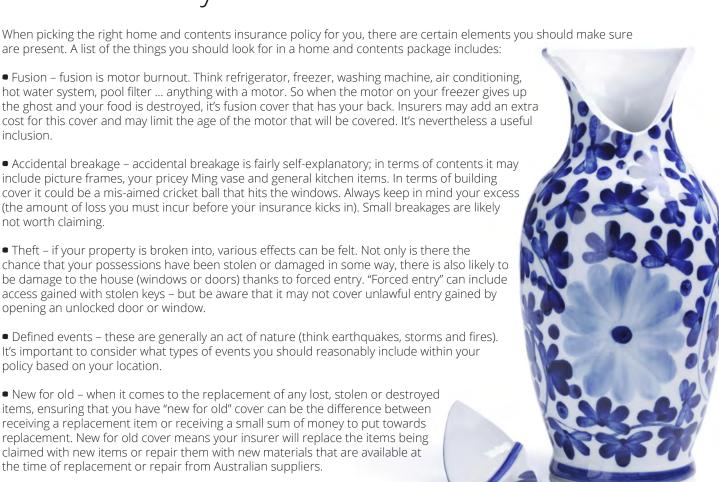
• Fusion – fusion is motor burnout. Think refrigerator, freezer, washing machine, air conditioning, hot water system, pool filter ... anything with a motor. So when the motor on your freezer gives up the ghost and your food is destroyed, it's fusion cover that has your back. Insurers may add an extra cost for this cover and may limit the age of the motor that will be covered. It's nevertheless a useful inclusion.

 Accidental breakage – accidental breakage is fairly self-explanatory; in terms of contents it may include picture frames, your pricey Ming vase and general kitchen items. In terms of building cover it could be a mis-aimed cricket ball that hits the windows. Always keep in mind your excess (the amount of loss you must incur before your insurance kicks in). Small breakages are likely not worth claiming.

• Theft – if your property is broken into, various effects can be felt. Not only is there the chance that your possessions have been stolen or damaged in some way, there is also likely to be damage to the house (windows or doors) thanks to forced entry. "Forced entry" can include access gained with stolen keys – but be aware that it may not cover unlawful entry gained by

• Defined events – these are generally an act of nature (think earthquakes, storms and fires). It's important to consider what types of events you should reasonably include within your policy based on your location.

• New for old – when it comes to the replacement of any lost, stolen or destroyed items, ensuring that you have "new for old" cover can be the difference between receiving a replacement item or receiving a small sum of money to put towards replacement. New for old cover means your insurer will replace the items being claimed with new items or repair them with new materials that are available at the time of replacement or repair from Australian suppliers.





Accidental damage – do you need it?

A potential inclusion in your cover is accidental damage, but before you go ahead and include it, you need to think about whether or not you really need it.

Accidental damage is an optional extra that can cover a wide range of mishaps, from red wine spilt all over your beautiful cream carpet, to leaving your laptop behind on the train (but does not cover wear and tear damage to your belongings).

The definition of accidental damage can vary widely from provider to provider, so you always need to check the product disclosure statement (PDS) of each individual policy closely to see exactly what is covered—and whether

that matches your personal needs. For example, one company might cover the breakage of your television in an accident moving it, but not cover a paint spillage all over the couch.

Other examples of accidental breakage that can be included, but aren't always, include glass light fittings or mirror glass, losing your camera while on holiday or chipping your kitchen tiles after dropping something heavy on them.

Accidents that happen during DIY projects can sometimes be covered, but one thing that usually isn't is any of the damage caused in the cleanup afterwards, so go careful with that bleach!



Here are some average premium costs, to give you an idea of what you can expect to pay for the option of accidental damage on a contents policy at a low level of sum insured \$75,000):

State	Average with accidental damage	Average with no accidental damage	Difference
NSW	\$709.37	\$473.16	+ \$236.21
North Queensland	\$1221.67	\$900.55	+ \$321.12
Queensland	\$677.14	\$456.86	+ \$220.28
South Australia	\$478.89	\$342.65	+ \$136.24
Tasmania	\$478.95	\$311.30	+ \$167.65
Victoria	\$513.48	\$334.24	+ \$179.24
Western Australia	\$576.95	\$372.98	+ \$203.97

When it comes to getting great value...

A "great value" policy means the right combination of price and features to suit your needs. On page 2 we mentioned some policy inclusions that we believe are a must for anybody and there are plenty of other inclusions that may suit your needs. Once you know what features you want, what are some ways to find a competitive price?

Emphasise your loyalty.

Bundling all your general insurances (such as home, contents and vehicles) with one insurance provider may entitle you to a discount.

Even a discount of 5% or 10% can save you a respectable amount of money.

Increase your excess.

In terms of an insurance policy, the "excess" is the amount of loss that you will need to cover from your own pocket before the insurance kicks in.

As an example, an excess of \$500 and a loss of \$3,000 would see you receive insurance compensation of \$2,500. Opting for a higher excess

will generally lower the cost of your insurance premiums. It's important, though, not to nominate a higher excess than you could comfortably afford.

Be safe.

Taking action to protect your property against burglary or destruction can help to reduce the cost of your home and

contents insurance. As an example, this year CANSTAR found the cost of contents insurance significantly reduced by some insurance providers if the property in question had a security alarm.

Similarly deadlocks and security lighting could make a difference – and smoke alarms are a must.

Don't just pay your renewal.

With differences in premium increase of more than 100% in some states, it's as important as ever to shop around for a better deal. In addition to the national and state winners

outlined on the following pages, make sure you peruse all of CANSTAR's five-star rated products.



Which insurers came out on top?

The importance of having home and contents insurance is undeniable.

This year, CANSTAR looked at 120 home and contents insurance products from 49 providers and obtained more

than 14,900 individual quotes across the seven Australian regions (including northern Oueensland) to determine the insurers that we consider offer outstanding value nationally and at a state level for all three home insurance categories - home or building insurance, contents insurance, and home and contents package.

The winners in each category are as

National awards











For building-only insurance, ANZ has repeated its success of last year, offering a consistently good-value combination of price and features across each state. In addition to scooping the national award, ANZ topped our score for home insurance in both south-east Oueensland and northern Oueensland as well. **OnePath** is our other national winner for home insurance, also with a winning combination of competitive price and outstanding features. Budget-conscious home owners should note that OnePath offers accidental cover as optional for those wishing to reduce their premium.

When it comes to insuring contents only, Comminsure and **OnePath** have both repeated last year's success. Both insurers offer an outstanding combination of price and features. Comminsure has taken out the state awards in south Queensland, South Australia and Tasmania and OnePath has scooped the pool in northern Queensland and Victoria. Both providers placed highly in each other state as well. A standout feature of both is the generous item limits available on things such as jewellery, laptops and electrical items.

For households looking for a package deal, **Comminsure** has triumphed again, sharing the honours with AAMI. The features offered by Comminsure clinched its win and the availability of a multi-policy discount is a welcome addition. It's a combined package that finds a balance between price and features. AAMI is strongly competitive on price, reducing its premiums by between 30% and 50% over the past 12 months. This competitive price is offered along with acceptable features that will suit budget-conscious households and has seen AAMI scoop four state home and contents awards.



Australia



Contents Insurance Australia



Home & Contents Australia

State awards

The three national winners also dominate the state awards – but there are some other notable inclusions. CGU, GIO and Suncorp have all taken state awards. The full summary of state award winners is as follows:

Location	Home	Contents	Home & Contents		
New South Wales	CGU	GIO	GIO		
Northern Queensland	ANZ	OnePath	OnePath		
(South) Queensland	ANZ	Comminsure	OnePath		
South Australia	AAMI	Comminsure	AAMI		
Tasmania	AAMI	Comminsure	AAMI		
Victoria	GIO	OnePath	GIO		
Western Australia	AAMI	Suncorp	AAMI		

CANSTAR would like to congratulate all the award winners for 2014!





What is the CANSTAR Home & Contents Star Ratings?

CANSTAR Home & Contents Star Ratings use a sophisticated rating methodology, unique to CANSTAR, which compares home and contents insurance policies from across Australia and presents the results in a simple, user-friendly format. Our rating methodology is transparent and extensive, aiming to provide consumers with as much of a market comparison as possible. The methodology compares home, contents and combined home & contents insurance in Australia and accounts for an array of characteristics such as:

- Accidental damage
- Accidental breakage
- Fusion cover

- Open air coverage
- Gap cover

Item limits

The results are reflected in a consumer-friendly five-star concept, with five stars denoting a product offering outstanding value.



Home Insurance Australia



Contents Insurance Australia



Home & Contents Australia

How is the CANSTAR Home & Contents Star Ratings structured?

The Home & Contents Insurance Star Ratings consist of three 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 star ratings.



Home & contents insurance products are rated across seven regions and two sums insured so that consumers will be able to identify their demographic and create a shortlist of products that may be suitable for their needs.



How does it work?

How are the 'stars' calculated?

Each Home & Contents policy reviewed is awarded points for its comparative Pricing and for the array of positive Features attached to the account. Points are aggregated to achieve a Pricing score (P) and a Features score (F).

To arrive at the total score, CANSTAR applies a weight (w) against the P and F. This weight will vary for each policy type and will reflect the relative importance of either costs or features in determining the best home & contents policy. This method can be summarised as:

TOTAL SCORE (T) = PRICING (P) + FEATURES SCORE (F)



Pricing score

The insurance premium for home & contents 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 and all other peer products are awarded a relative score in comparison to the lowest cost product. An excess of \$500 is used in the quoting process so as to keep comparability between insurers.

Sum insured level	Home	Contents	Package
Low	\$300,000	\$75,000	\$300,000 Home & \$75,000 Contents
High	\$500,000	\$150,000	\$500,000 Home & \$150,000 Contents

To be eligible for star ratings, premium quotes have to be available both online and by phone and the provider must provide quotes for all addresses quoted for the specific policy and sum insured level.

Feature score

More than 100 different features are assessed from 22 different feature categories. Peer products are compared and the product with the most comprehensive features is awarded the highest feature score.

		Weights				
Feature categories	Descriptions	Home	Contents	Home &		
Policy terms		only 50%	only 50%	Contents 50%		
Policy conditions	List flexibilities in taking the policies (e.g. cooling off period, different excess amounts)	15%	15%	15%		
Claim process	Different flexibilities in making claims (e.g. online, phone, 24-hour service)	15%	15%	15%		
Defined events	List all events and maximum cover (e.g. earthquake, explosions, lightning cover)	10%	10%	10%		
Accidental damage	Specific conditions for accidental cover event	25%	25%	25%		
Flood	Specific conditions on flood-related cover	15%	15%	15%		



Accidental breakage	Specific cover for glass and other breakable items	5%	5%	5%
Storm	Specific conditions on storm-related cover	10%	10%	10%
Helpline	Flexibilities in assisting policy holders post-event (trauma counselling)	5%	5%	5%
Building cover	(trauma counselling)	50%		25%
Building inclusions	Definitions of buildings	5%		5%
Building policy	Flexibilities to rebuild (e.g. choice of builders, option to rebuild)	20%		20%
Underinsurance protection	Specific features to prevent underinsurance	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 questions in relation to building cover	15%		15%
Contents cover			50%	25%
Contents inclusions	Definitions of contents		5%	5%
Contents policy	Flexibilities on contents term (e.g. 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 belongings)		15%	15%
Scenario questions (Contents)	Specific scenario questions in relation to content cover		10%	10%
Maximum item benefits (Unlisted items)	Maximum benefits for unlisted items		20%	20%
Specified portable items	Specific conditions on specified portable items		5%	5%

Awards





Awards are determined by product performance across the 42 star-rated categories:

- Three policy types (Home, Contents, Home & Contents)
- Seven regions (NSW, Vic, South Qld, North Qld, WA, SA, Tas)
- Two levels of sum insured High (Home \$500k and Contents \$150k) and low (Home \$300k and Contents \$75k)

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.

Minimum requirements:

- Must quote in all specific postcodes within the profile to be rated in the star ratings
- Must quote in all profiles within a state to be eligible for a state award
- Must quote in all states to be eligible for a national award
- Must be available to customers of all ages
- To determine the state winners, the contribution of the best product results from each of the categories is
- 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.
- To be eligible for an award, the institution should underwrite its own insurance or be a wholly owned subsidiary of a general insurer. To win a national award, it should be present nationally.

Does CANSTAR rate all products available in the market?

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. However, this process is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

How often are all the products reviewed for rating purposes?

All ratings are fully recalculated every six months based on the latest features offered by each institution. All awards are recalculated every year based on the latest ratings. CANSTAR also monitors rate changes on an ongoing basis.

Does CANSTAR rate other product areas?

CANSTAR 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 website at www.canstar.com.au if you would like to view the latest star ratings reports of interest.



- Account based pensions
- Business life insurance
- Deposit accounts
- Health insurance
- Landlord insurance
- Margin lending
- Package banking
- Reward programs
- Travel insurance

- Agribusiness
- Car insurance
- Direct life insurance
- Home & contentsLife insurance
- Online banking
- Personal loans
- Superannuation
- Travel money cards
- Business banking
- Credit cards
- First home buyer
- Home loans
- Managed investments
- Online share trading
- Pet insurance
- Term deposits
- Youth banking



DISCLAIMER:

To the extent that the information in this report constitutes general advice, this advice has been prepared by CANSTAR Research Pty Ltd A.C.N. 114 422 909 AFSL and ACL 437917 ("CANSTAR"). The information has been prepared without taking into account your individual investment objectives, financial circumstances or needs. Before you decide whether or not to acquire a particular financial product you should assess whether it is appropriate for you in the light of your own personal circumstances, having regard to your own objectives, financial situation and needs. You may wish to obtain financial advice from a suitably qualified adviser before making any decision to acquire a financial product. CANSTAR provides information about credit products. It is not a credit provider and in giving you information it is not making any suggestion or recommendation to you about a particular credit product. Please refer to CANSTAR'S ESG for more information.

The information in this report must not be copied or otherwise reproduced, repackaged, further transmitted, transferred, disseminated, redistributed or resold, or stored for subsequent use for any purpose, in whole or in part, in any form or manner or by means whatsoever, by any person without CANSTAR's prior written consent. All information obtained by CANSTAR from external sources is believed to be accurate and reliable. Under no circumstances shall CANSTAR have any liability to any person or entity due to error (negligence or otherwise) or other circumstances or contingency within or outside the control of CANSTAR or any of its directors, officers, employees or agents in connection with the procurement, collection, compilation, analysis, interpretation, communication, publication, or delivery of any such information. Copyright 2014 CANSTAR Research Pty Ltd A.C.N. 114 422 909

The word "CANSTAR", the gold star in a circle logo (with or without surmounting stars), are trademarks or registered trademarks of CANSTAR Pty Ltd. Reference to third party products, services or other information by trade name, trademark or otherwise does not constitute or imply endorsement, sponsorship or recommendation of CANSTAR by the respective trademark owner.





Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home Insurance - High Sum Insured Based on \$500,000 Home Sum Insured

New South Wales

AON Acciden AON Home P	nsurance ntal Damage (Blue Ribbon)	Online Discount#	at No Extra Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
ANZ Home Ir AON Acciden AON Home P		0%	<u>.</u>					
AON Acciden AON Home P		0%	-					
AON Home P	ntal Damage (Blue Ribbon)		✓	X	•	•	•	•
		20%	✓	X	•	•	0	•
ABIA	Plus	20%	√	X	0	•	0	•
APIA Home &	& Contents Extra	5%	✓	√	•	•	0	•
CGU Acciden	ntal Damage	0%	✓	X	•	•	•	•
GIO Classic	Extras Home & Contents	20%	X	✓	•	•	0	•
OnePath Home &	& Contents	0%	√	X	•	•	•	•
OnePath Home &	& Contents + Accidental damage	0%	√	X	•	•	•	•

BUPA Listed E	Events	0%	✓	X	0	•	0	•
CGU Fundam	nentals	0%	√	X	•	•	•	•
GIO Platinun	m Home & Contents	20%	X	✓	•	•	0	•
HBF Acciden	ntal Damage	0%	√	X	•	•	•	•
People's Choice CU First Ch	noice Accidental Damage	0%	√	X	•	•	0	•
St.George Bank Premier	r Care	10%	√	X	•	•	0	•
Suncorp Classic	Advantages Home & Contents	\$50	X	✓	•	•	0	•
Suncorp Classic	Extras Home & Contents	\$50	X	✓	•	•	0	•
Westpac Premier	r Care	10%		X	•	•	0	•
Woolworths Standar	rd Home & Contents	10%		X	Ō	•	Ö	•
Woolworths Standar	rd Home & Contents + Motor Burnout	10%	/	X	0	•	Ö	•
Youi Home &	& Contents	0%	X	X	•	•	Ŏ	•
Youi Home &	& Contents + Fusion	0%	X	X	•	•	Ŏ	•

your guide to product excellence



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home Insurance - High Sum Insured Based on \$500,000 Home Sum Insured

New South Wales

		Online	Pay Monthly at No Extra	Nil Excess Available	Home Inclusions			
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

1300 Insurance	Home & Contents	10%	X	X	•	•	0	0
1Cover Direct	Home & Contents	10%	X	X	•	•	0	0
AAMI	Home & Contents	10%	X	X	0	•	•	•
Allianz	SureCover	10%	X	X	0	•	0	•
Allianz	SureCover Gold	10%	X	X	•	•	0	•
APIA	Home & Contents	5%	√	√	0	•	0	•
Aussie	Home & Contents	10%	X	X	•	•	0	0
Australian Seniors Insurance Agency	Essential Home & Contents	0%	√	X	0	•	0	•
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	0%	√	X	0	•	0	•
Australian Seniors Insurance Agency	Top Home & Contents	0%	√	X	•	•	0	•
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	0%	√	X	•	•	0	•
Bendigo Bank	Basic Bronze	0%	✓	X	0		0	•
Bendigo Bank	Gold	0%	√	X	•	•	0	•
Bendigo Bank	Silver	0%	√	X	0	•	0	•
Budget Direct	Home & Contents	15%	X	X	•	•	0	0
BUPA	Accidental Damage	0%	√	X	•	•	0	•
BUPA	Fundamentals	0%	√	X	0	0	0	•
CGU	Listed Events	0%	√	X	•	•	•	•
Coles	Home	10%	X	X	•	•	0	•
Coles	Home + Fusion	10%	X	X	•	•	0	•
Comminsure	Home	10%	√	✓	•	•	0	•
Comminsure	Home + Accidental Damage	10%	√	√	•	•	0	•
CUA	First Choice - Accidental Damage	0%	√	X	•	•	•	•
CUA	First Choice - Listed Events	0%	√	X	0	•	•	•



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home Insurance - High Sum Insured Based on \$500,000 Home Sum Insured

New South Wales

		Online	Pay Monthly at No Extra	Nil Excess Available	Home Inclus		Inclusions	
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

GIO	Classic	20%	Х	✓	•	•	0	•
HBF	Fundamentals	0%	✓	X	0	•	•	•
HBF	Listed Events	0%	√	X	0	•	•	•
IMB	Secure Home Elite	0%	✓	✓	•	•	0	•
NRMA	Home & Contents Plus	\$25	X	X	•	•	0	•
People's Choice CU	First Choice Listed Events	0%	√	X	0	•	0	•
Real Insurance	Essential + Fusion	20%	✓	X	•	•	0	•
Real Insurance	Essential Cover	20%	√	X	•	•	0	•
Real Insurance	Top Cover	20%	√	X	•	•	0	•
Real Insurance	Top Cover + Fusion	20%	✓	X	•	•	0	•
Shannons	Home & Contents	0%	~	X	0	•	0	•
Shannons	Home & Contents +Accidental Damage	0%	√	X	•	•	0	•
St.George Bank	Essential Care	10%	✓	X	0		0	•
St.George Bank	Quality Care	10%	~	X	0	•	0	•
Suncorp	Classic Home & Contents	\$50	X	✓	•	•	0	•
Westpac	Essential Care	10%	✓	X	0		0	•
Westpac	Quality Care	10%	~	X	0	•	0	•
Woolworths	Comprehensive Home & Contents	10%	√	X	•	•	0	•
Woolworths	Comprehensive Home & Contents + Motor Burnout	10%	√	X	•	•	0	•
Youi	Home & Contents + Accidental Damage	0%	X	X	•	0	O	•
**								
Allianz	SureCover Plus	10%	Х	X	0	•	0	•
Bankwest	Secure Home Extra	0%	√	√	-	•	Ö	• • • • • • • • • • • • • • • • • • • •



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

onot available

Home Insurance - High Sum Insured Based on \$500,000 Home Sum Insured

New South Wales

		Online	Pay Monthly at No Extra	Nil Excess Available		Home	Inclusions	
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
**								
BOQ	Secure Home Elite	0%	✓	✓	•	•	0	•
BOQ	Secure Home Extra	0%	√	✓	0	•	0	•
Catholic Church Insurance	Classic Home Building & Contents	10%	✓	X	0	•	0	•
Catholic Church Insurance	Prestige Home Building & Contents	10%	✓	X	•	•	0	•
Catholic Church Insurance	Vital Home Building & Contents	10%	√	X	0	0	0	•
Citibank	Prestige Home Building & Contents	10%	✓	X	•	•	0	•
HSBC	Prestige Home Building & Contents	10%	✓	X	•	•	0	•
HSBC	Vital Home Building & Contents	10%	√	X	0	0	0	•
IMB	Secure Home Extra	0%	✓	✓	0	•	0	•
nab	Home	10%	✓	X	0	•	0	•
nab	Home Essentials	10%	√	X	0	0	0	•
National Seniors Insurance Agency	Classic Home + Fusion	10%	X	X	0	•	0	•
National Seniors Insurance Agency	Prestige Home	10%	X	X	•	•	0	•
QBE	Home Cover	10%	X	X	0	•	0	•
QBE	Home Cover + Accidental Damage	10%	X	X	•	•	0	•
*								
Citibank	Classic Home Building & Contents	10%	✓	X	•	•	0	•
Citibank	Vital Home Building & Contents	10%	√	X	•	•	0	•
HSBC	Classic Home Building & Contents	10%	√	X	O	•		•
National Seniors Insurance Agency	Classic Home	10%	X	X	0	•		•
NRMA	Home & Contents	\$25	X	X	•	•	0	•



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

onot available

Home Insurance - Low Sum Insured Based on \$300,000 Home Sum Insured

New South Wales

		Online	Pay Monthly at No Extra	Nil Excess Available		Home	Inclusions	
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

AAMI	Home & Contents	10%	Х	X	0	•	•	•
ANZ	Home Insurance	0%	√	X	•	•	•	•
AON	Accidental Damage (Blue Ribbon)	20%	✓	X	•	•	0	•
APIA	Home & Contents Extra	5%	√	✓	•	•	0	•
CGU	Accidental Damage	0%	√	X	•	•	•	•
GIO	Classic Extras Home & Contents	20%	X	✓	•	•	0	•
OnePath	Home & Contents + Accidental damage	0%	✓	X	•	•	•	•
Suncorp	Classic Extras Home & Contents	\$50	X	√	•	•	0	•

AON	Home Plus	20%	✓	X	0	•	0	•
APIA	Home & Contents	5%	√	✓		•	0	•
BUPA	Listed Events	0%	√	X		•	0	•
CGU	Fundamentals	0%	√	X	•	•	•	•
GIO	Platinum Home & Contents	20%	X	✓	•	•	0	•
HBF	Accidental Damage	0%	√	X	•	•	•	•
People's Choice CU	First Choice Accidental Damage	0%	√	X	•	•	O	•
St.George Bank	Premier Care	10%	√	X	•	•	O	•
Suncorp	Classic Advantages Home & Contents	\$50	X	√	•	•	0	•
Westpac	Premier Care	10%	✓	X	•	•	0	•
Woolworths	Comprehensive Home & Contents + Motor Burnout	10%	√	X	•	•	0	•
Woolworths	Standard Home & Contents	10%	√	X	Ö	•	Ö	•
Woolworths	Standard Home & Contents + Motor Burnout	10%	√	X	O	•	Ö	•
Youi	Home & Contents + Fusion	0%	X	X	•	•	Ö	-
								_



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

onot available

Home Insurance - Low Sum Insured Based on \$300,000 Home Sum Insured

New South Wales

		Online	Pay Monthly at No Extra	Nil Excess Available	Home Inclusions			
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

1300 Insurance	Home & Contents	10%	X	X	•	•	0	0
Allianz	SureCover	10%	X	X	0	•	0	•
Allianz	SureCover Gold	10%	X	X	•	•	0	•
Allianz	SureCover Plus	10%	X	X	0	•	0	•
Aussie	Home & Contents	10%	X	X	•	•	0	0
Australian Seniors Insurance Agency	Essential Home & Contents	0%	√	X	0	•	0	•
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	0%	√	X	0	•	0	•
Australian Seniors Insurance Agency	Top Home & Contents	0%	√	X	•	•	0	•
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	0%	√	X	•	•	0	•
Bendigo Bank	Basic Bronze	0%	√	X	0	0	0	•
Bendigo Bank	Gold	0%	√	X	•	•	0	•
Bendigo Bank	Silver	0%	√	X	0	•		•
BOQ	Secure Home Elite	0%	√	√	•	•	0	•
Budget Direct	Home & Contents	15%	X	X	•	$lackbox{}$	0	0
BUPA	Accidental Damage	0%	√	X	•	•		•
BUPA	Fundamentals	0%	√	X	0	0	0	•
Catholic Church Insurance	Classic Home Building & Contents	10%	√	X	0	•	0	•
Catholic Church Insurance	Prestige Home Building & Contents	10%	√	X	•	•		•
CGU	Listed Events	0%	√	X	•	•	•	•
Comminsure	Home	10%	√	√	•	•	0	•
Comminsure	Home + Accidental Damage	10%	✓	✓	•	•	0	•
CUA	First Choice - Accidental Damage	0%	√	X	•	•	•	•
CUA	First Choice - Listed Events	0%	√	X	0	•	•	•
GIO	Classic	20%	X	✓	•	•	Ō	•



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home Insurance - Low Sum Insured Based on \$300,000 Home Sum Insured

New South Wales

		Online	Pay Monthly at No Extra	Nil Excess Available		Home	Inclusions	
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

НВГ	Fundamentals	0%	✓	X	0	•	•	•
IMB	Secure Home Elite	0%	√	✓	•	•	0	•
NRMA	Home & Contents Plus	\$25	X	X	•	•	0	•
OnePath	Home & Contents	0%	✓	X	•	•	•	•
People's Choice CU	First Choice Listed Events	0%	√	X		•	0	•
Real Insurance	Essential + Fusion	20%	√	X	•	•	0	•
Real Insurance	Essential Cover	20%	√	X	$lackbox{lack}$	•	O	•
Real Insurance	Top Cover	20%	√	X	•	•	0	•
Real Insurance	Top Cover + Fusion	20%	√	X	•	•	0	•
Shannons	Home & Contents	0%	✓	X	0	•	0	•
Shannons	Home & Contents +Accidental Damage	0%	√	X	•	•	0	•
St.George Bank	Essential Care	10%	√	X			0	•
St.George Bank	Quality Care	10%	√	X		•	O	•
Suncorp	Classic Home & Contents	\$50	X	√	•	•	O	•
Westpac	Essential Care	10%	√	X			0	•
Westpac	Quality Care	10%	-	X		•	O	•
Woolworths	Comprehensive Home & Contents	10%	-	X	•	•	O	•
Youi	Home & Contents	0%	X	X	•	•	O	•
Youi	Home & Contents + Accidental Damage	0%	X	X	•	•	O	•
**								
1Cover Direct	Home & Contents	10%	X	X	•	•	0	0
BOQ	Secure Home Extra	0%	√	√	Ö	•	Ö	•
Catholic Church Insurance	Vital Home Building & Contents	10%	√	X	Ö	O	Ö	• • • • • • • • • • • • • • • • • • •



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home Insurance - Low Sum Insured Based on \$300,000 Home Sum Insured

New South Wales

		Online	Pay Monthly at No Extra	Nil Excess Available		Home	Inclusions	
Company Name	Product Name	Discount#	Cost	Available .	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
**								
Citibank	Prestige Home Building & Contents	10%	✓	X	•	•	0	•
Coles	Home	10%	X	X	•	•	0	•
Coles	Home + Fusion	10%	X	X	•	•	0	•
HBF	Listed Events	0%	✓	X	0	•	•	•
HSBC	Classic Home Building & Contents	10%	-	X		•	0	•
HSBC	Prestige Home Building & Contents	10%	√	X	•	•	0	•
HSBC	Vital Home Building & Contents	10%	√	X		0	0	•
IMB	Secure Home Extra	0%	-	√		•	0	•
nab	Home	10%	√	X		•	0	•
nab	Home Essentials	10%	√	X	0		0	•
National Seniors Insurance Agency	Classic Home + Fusion	10%	X	X		•	0	•
National Seniors Insurance Agency	Prestige Home	10%	X	X	•	•	0	•
NRMA	Home & Contents	\$25	X	X	•	•		•
QBE	Home Cover + Accidental Damage	10%	X	X	•	•	0	•
*								
Bankwest	Secure Home Extra	0%	✓	✓	0	•	0	•
Citibank	Classic Home Building & Contents	10%	√	X	•	•	0	•
Citibank	Vital Home Building & Contents	10%	√	X	•	•	O	•
National Seniors Insurance Agency	Classic Home	10%	X	X	Ö	•	Ŏ	•
QBE	Home Cover	10%	X	X		•	0	•



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home Insurance - High Sum Insured Based on \$500,000 Home Sum Insured

North Queensland

		Online	Pay Monthly at No Extra	Nil Excess Available		Home	Inclusions	
Company Name	Product Name	Discount#	Cost	Available .	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

ANZ	Home Insurance	0%	✓	X	•	•	•	•
APIA	Home & Contents Extra	5%	√	✓	•	•	0	•
BOQ	Secure Home Elite	0%	√	✓	•	•	0	•
CGU	Accidental Damage	0%	√	X	•	•	•	•
OnePath	Home & Contents	0%	√	X	•	•	•	•
OnePath	Home & Contents + Accidental damage	0%	✓	X	•	•	•	•

AON	Accidental Damage (Blue Ribbon)	20%	✓	X	•	•	0	•
APIA	Home & Contents	5%	√	√	0	•	0	•
BOQ	Secure Home Extra	0%	✓	√	Ö	•	O	•
HBF	Accidental Damage	0%	√	X	•	•	•	•
IMB	Secure Home Elite	0%	√	✓	•	•	0	•
Shannons	Home & Contents +Accidental Damage	0%	✓	X	•	•	0	•
St.George Bank	Premier Care	10%	✓	X	•	•	0	•
Suncorp	Classic Extras Home & Contents	\$50	X	✓	•	•	0	•
Westpac	Premier Care	10%	√	X	•	•	0	•

AAMI	Home & Contents	10%	Х	X	0	•	•	•
AON	Home Plus	20%	√	X	<u>-</u>	•	Ö	• • • • • • • • • • • • • • • • • • • •
Bankwest	Secure Home Extra	0%	✓	√	-	•	Ō	•
Bendigo Bank	Basic Bronze	0%	√	X	Ŏ	Ō	0	•
Bendigo Bank	Gold	0%	√	X	•	•	O	•
Bendigo Bank	Silver	0%	√	X	0	•	0	•



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home Insurance - High Sum Insured Based on \$500,000 Home Sum Insured

North Queensland

		Online	Pay Monthly at No Extra	Nil Excess Available		Home Inclusions		
Company Name	Product Name	Discount#	Cost	Available .	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

BUPA	Accidental Damage	0%	✓	X	•	•	0	•
BUPA	Fundamentals	0%	√	X		0	0	•
BUPA	Listed Events	0%	√	X	0	•	0	•
CGU	Fundamentals	0%	✓	X	•	$lackbox{}$	•	•
CGU	Listed Events	0%	√	X	•	•	•	•
Comminsure	Home	10%	√	✓	•	•	0	•
Comminsure	Home + Accidental Damage	10%	√	✓	•	•	0	•
CUA	First Choice - Accidental Damage	0%	√	X	•	•	•	•
CUA	First Choice - Listed Events	0%	√	X	0	•	•	•
HBF	Fundamentals	0%	√	X	0	•	•	•
HBF	Listed Events	0%	√	X	0	•	•	•
IMB	Secure Home Extra	0%	√	✓	0	•	0	•
People's Choice CU	First Choice Accidental Damage	0%	√	X	•	•	0	•
People's Choice CU	First Choice Listed Events	0%	✓	X	0	•	0	•
RACQ	Home & Contents	0%	X	✓	•	•	0	•
RACQ	Home & Contents + Fusion	0%	X	✓	•	•	0	•
RACQ	Home & Contents + Fusion + Accidental Damage	0%	X	√	•	•	0	•
Shannons	Home & Contents	0%	√	X	0	•	0	•
St.George Bank	Essential Care	10%	√	X	0	0		•
St.George Bank	Quality Care	10%	√	X	0	•	0	•
Suncorp	Classic Advantages Home & Contents	\$50	X	✓	•	•	0	•
Suncorp	Classic Home & Contents	\$50	X	✓	•	lacktriangle	0	•
Westpac	Essential Care	10%	√	X	0	0	0	•
Westpac	Quality Care	10%	✓	X	0		0	•



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

onot available

Home Insurance - High Sum Insured Based on \$500,000 Home Sum Insured

North Queensland

		Online	Pay Monthly at No Extra	Nil Excess Available	Home Inclusions			
Company Name	Product Name	Discount#	Cost	Available .	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

**								
Catholic Church Insurance	Classic Home Building & Contents	10%	✓	X	0	•	0	•
Catholic Church Insurance	Prestige Home Building & Contents	10%	√	X	•	•	0	•
Catholic Church Insurance	Vital Home Building & Contents	10%	√	X	0	0	0	•
Citibank	Prestige Home Building & Contents	10%	✓	X	•	•	0	•
HSBC	Classic Home Building & Contents	10%	✓	X	0	•	0	•
HSBC	Prestige Home Building & Contents	10%	√	X	•	•	0	•
HSBC	Vital Home Building & Contents	10%	✓	X	0	0	0	•
nab	Home	10%	✓	X	0	•	0	•
nab	Home Essentials	10%	√	X	0	0	0	•
National Seniors Insurance Agency	Prestige Home	10%	X	X	•	•	0	•
NRMA QLD	Home & Contents	\$25	X	X	•	•	0	•
NRMA QLD	Home & Contents Plus	\$25	X	X	•	•	0	•
*								
Citibank	Classic Home Building & Contents	10%	✓	X	•	•	0	0
Citibank	Vital Home Building & Contents	10%	√	X	$lackbox{}$	•	O	•
National Seniors Insurance Agency	Classic Home	10%	X	X		•	O	•
National Seniors Insurance Agency	Classic Home + Fusion	10%	X	X	0	•	0	•



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home Insurance - Low Sum Insured Based on \$300,000 Home Sum Insured

North Queensland

		Online	Pay Monthly at No Extra	Nil Excess Available		Home	e Inclusions	
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

ANZ	Home Insurance	0%	✓	X	•	•	•	•
APIA	Home & Contents Extra	5%	√	√	•	•	0	•
BOQ	Secure Home Elite	0%	√	√	•	•	0	•
IMB	Secure Home Elite	0%	√	√	•	•	0	•
IMB	Secure Home Extra	0%	√	√	0	•	0	•

APIA	Home & Contents	5%	✓	✓	0	•	0	•
Bankwest	Secure Home Extra	0%	√	√	Ŏ	•	0	• • • • • • • • • • • • • • • • • • • •
BOQ	Secure Home Extra	0%	√	√	Ö	•	Ö	• • • • • • • • • • • • • • • • • • • •
OnePath	Home & Contents + Accidental damage	0%	✓	X	•	•	•	•
Shannons	Home & Contents +Accidental Damage	0%	√	X	•	•	Ō	•
Suncorp	Classic Advantages Home & Contents	\$50	X	√	•	•	O	•
Suncorp	Classic Extras Home & Contents	\$50	X	✓	•	•	0	•

AAMI	Home & Contents	10%	X	X	0	•	•	•
AON	Accidental Damage (Blue Ribbon)	20%	√	X	<u>-</u>	•	Ö	• • • • • • • • • • • • • • • • • • • •
AON	Home Plus	20%	✓	X	Ö	•	Ö	•
Bendigo Bank	Gold	0%	√	X	•	•	Ö	•
Bendigo Bank	Silver	0%	√	X	0	•	O	•
BUPA	Accidental Damage	0%	√	X	•	•	0	•
BUPA	Fundamentals	0%	√	X	0	0	0	•
BUPA	Listed Events	0%	√	X	0	•	0	•
Catholic Church Insurance	Classic Home Building & Contents	10%	✓	X	0	•	0	•



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

onot available

Home Insurance - Low Sum Insured Based on \$300,000 Home Sum Insured

North Queensland

	Online	Pay Monthly	y Nil Excess Available	Home Inclusions					
Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover		
Prestige Home Building & Contents	10%	✓	X	•	•	0	•		
Accidental Damage	0%		X	•	•	•	•		
Fundamentals	0%	√	X	•	•	•	•		
Listed Events	0%	-	X	•	•	•	•		
Home	10%	√	✓	•	•	0	•		
Home + Accidental Damage	10%	√	✓	•	•	0	•		
First Choice - Accidental Damage	0%	✓	X	•	•	•	•		
First Choice - Listed Events	0%	√	X	0	•	•	•		
Accidental Damage	0%	√	X	•	•	•	•		
Listed Events	0%		X	0	•	•	•		
Prestige Home Building & Contents	10%		X	•	•	0	•		
Home & Contents	0%	√	X	•	•	•	•		
First Choice Accidental Damage	0%		X	•	•	0	•		
First Choice Listed Events	0%		X	0	•	0	•		
Home & Contents	0%	√	X	0	•	0	•		
Classic Home & Contents	\$50	X	✓	•	lacktriangle	0	•		
Basic Bronze	0%	✓	X	0	0	0	0		
Vital Home Building & Contents	10%	-	X	O	0	O	•		
Prestige Home Building & Contents	10%		X	•	•	0	•		
Fundamentals	0%		X	O	•	•	•		
Classic Home Building & Contents	10%		X	O	•		•		
Vital Home Building & Contents	10%	√	X	O	0	0	•		
	Fundamentals Listed Events Home Home + Accidental Damage First Choice - Accidental Damage First Choice - Listed Events Accidental Damage Listed Events Prestige Home Building & Contents Home & Contents First Choice Accidental Damage First Choice Accidental Damage First Choice Accidental Damage First Choice Listed Events Home & Contents Classic Home & Contents Basic Bronze Vital Home Building & Contents Fundamentals Classic Home Building & Contents	Prestige Home Building & Contents Accidental Damage O% Fundamentals O% Listed Events O% Home 10% First Choice - Accidental Damage First Choice - Listed Events O% Accidental Damage O% First Choice - Listed Events O% Accidental Damage O% First Choice - Listed Events O% First Choice Accidental Damage O% First Choice Home Building & Contents O% First Choice Accidental Damage O% First Choice Listed Events O% Classic Home & Contents O% Classic Home & Contents O% Classic Home Building & Contents O% Frestige Home Building & Contents O% Classic Home Building & Contents O% Classic Home Building & Contents O% Classic Home Building & Contents	Prestige Home Building & Contents Accidental Damage Fundamentals Listed Events Home Home + Accidental Damage First Choice - Accidental Damage First Choice - Listed Events Accidental Damage First Choice - Listed Events O% First Choice - Listed Events O% First Choice - Accidental Damage O% First Choice - Listed Events O% Frestige Home Building & Contents O% First Choice Accidental Damage O% First Choice Listed Events O% First Choice Liste	Prestige Home Building & Contents Accidental Damage Fundamentals Listed Events Home Home + Accidental Damage First Choice - Accidental Damage Listed Events Accidental Damage First Choice - Listed Events Accidental Damage Listed Events Accidental Damage Brifts Choice - Listed Events Accidental Damage Brifts Choice - Listed Events Accidental Damage Brifts Choice - Listed Events Accidental Damage Brifts Choice Listed Events Accidental Damage Brifts Choice Listed Events Accidental Damage Brifts Choice Accidental Damage Brifts Choice Accidental Damage Brifts Choice Accidental Damage Brifts Choice Listed Events Brifts Choice Listed	Prestige Home Building & Contents Accidental Damage Prestige Home Building & Contents Accidental Damage Fundamentals Listed Events O% First Choice - Accidental Damage Cisted Events O% First Choice - Listed Events O% Cisted Events O% First Choice - Listed Events O% First Choice Events O% First Choice Accidental Damage First Choice Accidental Damage O% First Choice	Product Name Online Discount# at No Extra Cost Available Accidental Damage Fusion Damage Prestige Home Building & Contents 10% ✓ X ● ● Accidental Damage 0% ✓ X ● ● Fundamentals 0% ✓ X ● ● Listed Events 0% ✓ X ● ● Home 10% ✓ ✓ ● ● Home + Accidental Damage 10% ✓ ✓ ● ● First Choice - Listed Events 0% ✓ X ● ● First Choice - Listed Events 0% ✓ X ● ● Accidental Damage 0% ✓ X ● ● Listed Events 0% ✓ X ● ● Prestige Home Building & Contents 0% ✓ X ● ● First Choice Listed Events 0% ✓ X ● ●	Product Name		



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

not available

Home Insurance - Low Sum Insured Based on \$300,000 Home Sum Insured

North Queensland

Company Namo		Online	Pay Monthly at No Extra	Nil Excess Available	Home Inclusions				
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover	
**									
nab	Home	10%	✓	X	0	•	0	•	
nab	Home Essentials	10%	√	X	0	0	0	•	
National Seniors Insurance Agency	Classic Home + Fusion	10%	X	X	0	•	0	•	
National Seniors Insurance Agency	Prestige Home	10%	X	X	•	•	0	•	
*									
Citibank	Classic Home Building & Contents	10%	✓	X	•	•	0	•	
Citibank	Vital Home Building & Contents	10%	√	X	$lackbox{}$	•		•	
National Seniors Insurance Agency	Classic Home	10%	X	X	0	•	0	•	



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

O optional

onot available

Home Insurance - High Sum Insured Based on \$500,000 Home Sum Insured

Queensland

		Online	Pay Monthly at No Extra	Nil Excess Available		Home	e Inclusions	
Company Name	Product Name	Discount#	Cost	Available .	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

ANZ	Home Insurance	0%	✓	X	•	•	•	•
APIA	Home & Contents Extra	5%	√	✓	•	•	0	•
CGU	Accidental Damage	0%	√	X	•	•	•	•
OnePath	Home & Contents	0%	✓	X	•	•	•	•
OnePath	Home & Contents + Accidental damage	0%	√	X	•	•	•	•
St.George Bank	Premier Care	10%	√	X	•	•	0	•
Westpac	Premier Care	10%	✓	X	•	•	0	•
Youi	Home & Contents + Fusion	0%	X	X	•	•	0	•

AAMI	Home & Contents	10%	X	X	0	•	•	•
AON	Accidental Damage (Blue Ribbon)	20%	✓	X	•	•	0	•
AON	Home Plus	20%	√	X	0	•	0	•
APIA	Home & Contents	5%	√	√	0	•	0	•
CGU	Fundamentals	0%	√	X	•	•	•	•
HBF	Accidental Damage	0%	√	X	•	•	•	•
IMB	Secure Home Elite	0%	√	✓	•	•	0	•
St.George Bank	Essential Care	10%	✓	X	0		0	•
St.George Bank	Quality Care	10%	√	X	0	•	0	•
Westpac	Essential Care	10%	✓	X	0	0	0	•
Westpac	Quality Care	10%	✓	X	0	•	0	•
Youi	Home & Contents	0%	X	X	•	•	0	•
Youi	Home & Contents + Accidental Damage	0%	X	X	•	0	0	•

your guide to product excellence



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home Insurance - High Sum Insured Based on \$500,000 Home Sum Insured

Queensland

		Online	Pay Monthly at No Extra	Nil Excess Available		Home	Inclusions	
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

1300 Insurance	Home & Contents	10%	X	X	•	•	0	0
1Cover Direct	Home & Contents	10%	X	X	•	•	0	0
Allianz	SureCover Gold	10%	X	X	•	•	0	•
Aussie	Home & Contents	10%	X	X	•	•	0	0
Australian Seniors Insurance Agency	Essential Home & Contents	0%	✓	X	0	•	0	•
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	0%	✓	X	0	•	0	•
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	0%	✓	X	•	•	0	•
Bankwest	Secure Home Extra	0%	√	✓	0	•	0	•
Bendigo Bank	Basic Bronze	0%	√	X	0	0	0	•
Bendigo Bank	Gold	0%	√	X	•	•	0	•
Bendigo Bank	Silver	0%	√	X	0	•	0	•
BOQ	Secure Home Elite	0%	√	✓	•	•	0	•
BOQ	Secure Home Extra	0%	✓	✓	0	•	0	•
Budget Direct	Home & Contents	15%	X	X	•	•	0	0
BUPA	Accidental Damage	0%	√	X	•	•	0	•
BUPA	Fundamentals	0%	√	X	0	0	0	•
BUPA	Listed Events	0%	√	X	0	•	0	•
CGU	Listed Events	0%	✓	X	•	•	•	•
Comminsure	Home	10%	√	✓	•	•	0	•
Comminsure	Home + Accidental Damage	10%	√	✓	•	•	0	•
CUA	First Choice - Accidental Damage	0%	✓	X	•	•	•	•
CUA	First Choice - Listed Events	0%	√	X	0	•	•	•
HBF	Fundamentals	0%	√	X	0	•	•	•
HBF	Listed Events	0%	✓	X	0	•	•	•



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

al onot available

Home Insurance - High Sum Insured Based on \$500,000 Home Sum Insured

Queensland

		Online	Pay Monthly at No Extra	Nil Excess Available		Home	Inclusions	
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

IMB	Secure Home Extra	0%	✓	✓	0	•	0	•
NRMA QLD	Home & Contents	\$25	X	X	•	•	0	•
NRMA QLD	Home & Contents Plus	\$25	X	X	•	•	0	•
People's Choice CU	First Choice Accidental Damage	0%	-	X	•	•	0	•
People's Choice CU	First Choice Listed Events	0%		X	0	•	0	•
QBE	Home Cover	10%	X	X	0	•	0	•
QBE	Home Cover + Accidental Damage	10%	X	X	•	•		•
RACQ	Home & Contents + Fusion + Accidental Damage	0%	X	✓	•	•	0	•
Real Insurance	Essential + Fusion	20%	√	X	•	•	0	•
Real Insurance	Essential Cover	20%	√	X	•	•		•
Real Insurance	Top Cover + Fusion	20%		X	•	•	0	•
Shannons	Home & Contents	0%	√	X	0	•	0	•
Shannons	Home & Contents +Accidental Damage	0%	√	X	•	•		•
Suncorp	Classic Advantages Home & Contents	\$50	X	✓	•	•	0	•
Suncorp	Classic Extras Home & Contents	\$50	X	✓	•	•	0	•
Suncorp	Classic Home & Contents	\$50	X	✓	•	•		•
Woolworths	Comprehensive Home & Contents	10%		X	•	•	0	•
Woolworths	Comprehensive Home & Contents + Motor Burnout	10%	√	X	•	•		•
Woolworths	Standard Home & Contents	10%		X	0	•	0	•
Woolworths	Standard Home & Contents + Motor Burnout	10%	√	X	0	•	0	•
**								
Allianz	SureCover	10%	X	Х	0	•	0	0
Allianz	SureCover Plus	10%	X	X	0	•	0	•



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

nal O not available

Home Insurance - High Sum Insured Based on \$500,000 Home Sum Insured

Queensland

		Online	Pay Monthly at No Extra	Nil Excess Available		Home	Inclusions	
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
**								
Australian Seniors Insurance Agency	Top Home & Contents	0%	✓	X	•	•	0	•
Catholic Church Insurance	Classic Home Building & Contents	10%	√	X	0	•	0	•
Catholic Church Insurance	Prestige Home Building & Contents	10%	✓	X	•	•	0	•
Catholic Church Insurance	Vital Home Building & Contents	10%	✓	X	0		0	•
Citibank	Prestige Home Building & Contents	10%	✓	X	•	•	0	•
HSBC	Classic Home Building & Contents	10%	√	X	0	•	0	•
HSBC	Prestige Home Building & Contents	10%	√	X	•	•	0	•
HSBC	Vital Home Building & Contents	10%	✓	X	0	0	0	•
nab	Home	10%	✓	X	0	•	0	•
nab	Home Essentials	10%	√	X	0	0	0	•
National Seniors Insurance Agency	Classic Home + Fusion	10%	X	X	0	•	0	•
National Seniors Insurance Agency	Prestige Home	10%	X	X	•	•	0	•
RACQ	Home & Contents	0%	X	✓	•	•	0	•
RACQ	Home & Contents + Fusion	0%	X	√	•	•	0	•
Real Insurance	Top Cover	20%	√	X	•	•	0	•
*								
Citibank	Classic Home Building & Contents	10%	✓	X	•	•	0	•
Citibank	Vital Home Building & Contents	10%	√	X	•	•		•
Coles	Home	10%	X	X	•	•	0	•
Coles	Home + Fusion	10%	X	X	•	•		•
National Seniors Insurance Agency	Classic Home	10%	X	X	0	•	0	•



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

l onot available

Home Insurance - Low Sum Insured Based on \$300,000 Home Sum Insured

Queensland

		Online	Pay Monthly at No Extra	Nil Excess Available		Home	e Inclusions	
Company Name	Product Name	Discount#	Cost	Available .	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

AAMI	Home & Contents	10%	X	X	0	•	•	•
ANZ	Home Insurance	0%	√	X	•	•	•	•
APIA	Home & Contents Extra	5%	√	√	•	•	0	•
OnePath	Home & Contents + Accidental damage	0%	✓	X	•	•	•	•
Youi	Home & Contents	0%	X	X	•	•	0	•
Youi	Home & Contents + Fusion	0%	X	X	•	•	0	•

APIA	Home & Contents	5%	✓	✓	0	•	0	•
BOQ	Secure Home Elite	0%	-	√	•	•	Ō	•
Budget Direct	Home & Contents	15%	X	X	•	•	Ō	O
CGU	Accidental Damage	0%	√	X	•	•	•	•
IMB	Secure Home Elite	0%	√	√	•	•	0	•
OnePath	Home & Contents	0%	√	X	•	•	•	•
Shannons	Home & Contents +Accidental Damage	0%	✓	X	•	•	0	•
St.George Bank	Premier Care	10%	√	X	•	•	0	•
Suncorp	Classic Extras Home & Contents	\$50	X	√	•	•	0	•
Westpac	Premier Care	10%	√	X	•	•	0	•
Youi	Home & Contents + Accidental Damage	0%	X	X	•	•	0	•

1300 Insurance	Home & Contents	10%	X	X	•	0	0	0
1Cover Direct	Home & Contents	10%	X	X	•	•	Ō	0
Allianz	SureCover	10%	X	X		•	0	•
Allianz	SureCover Gold	10%	X	X	•	•	O	•



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

O optional

not available

sta

Queensland

		. 								
		Online	Pay Monthly at No Extra	Nil Excess Available	Home Inclusions					
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover		

Allianz	SureCover Plus	10%	X	X	0	•	0	•		
AON	Accidental Damage (Blue Ribbon)	20%	√	X	•	•	0	•		
AON	Home Plus	20%	√	X	0	•	0	•		
Aussie	Home & Contents	10%	X	X	•	•	0	0		
Bankwest	Secure Home Extra	0%	√	√	0	•	0	•		
Bendigo Bank	Gold	0%	√	X	•	•	0	•		
BOQ	Secure Home Extra	0%	√	✓		•	0	•		
BUPA	Accidental Damage	0%	-	X	•	•	0	•		
BUPA	Listed Events	0%	√	X	0	•	0	•		
Catholic Church Insurance	Classic Home Building & Contents	10%	√	X		•	0	•		
Catholic Church Insurance	Prestige Home Building & Contents	10%	-	X	•	•	0	•		
Catholic Church Insurance	Vital Home Building & Contents	10%	√	X	0	O	0	•		
CGU	Fundamentals	0%	√	X	•	•	•	•		
CGU	Listed Events	0%	√	X	•	•	•	•		
Comminsure	Home	10%	√	✓	•	•	0	•		
Comminsure	Home + Accidental Damage	10%	√	✓	•	•	0	•		
CUA	First Choice - Accidental Damage	0%	√	X	•	•	•	•		
HBF	Accidental Damage	0%	√	X	•	•	•	•		
HSBC	Prestige Home Building & Contents	10%	√	X	•	•	0	•		
IMB	Secure Home Extra	0%	√	√	0	•	O	•		
National Seniors Insurance Agency	Prestige Home	10%	X	X	•	•	0	•		
NRMA QLD	Home & Contents Plus	\$25	X	X	•	•	0	•		
People's Choice CU	First Choice Accidental Damage	0%	√	X	•	•	0	•		
RACQ	Home & Contents	0%	X	√	•	•	0	•		

Home Insurance - Low Sum Insured

Based on \$300.000 Home Sum Insured



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

onot available

Home Insurance - Low Sum Insured Based on \$300,000 Home Sum Insured

Queensland

		Online	Pay Monthly at No Extra	Nil Excess Available	Home Inclusions					
Company Name	Product Name	Discount#	Cost	Available .	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover		

RACQ	Home & Contents + Fusion	0%	X	✓	•	•	0	•		
RACQ	Home & Contents + Fusion + Accidental Damage	0%	X	√	•	•	0	•		
Shannons	Home & Contents	0%	√	X	0	•	0	•		
St.George Bank	Essential Care	10%	✓	X	0		0	•		
St.George Bank	Quality Care	10%	√	X	0	•	0	•		
Suncorp	Classic Advantages Home & Contents	\$50	X	√	•	•	0	•		
Suncorp	Classic Home & Contents	\$50	X	✓	•	•	0	•		
Westpac	Essential Care	10%	√	X	0	0	0	•		
Westpac	Quality Care	10%	√	X	0	•	0	•		
**										
Bendigo Bank	Basic Bronze	0%	✓	X	0	0	0	•		
Bendigo Bank	Silver	0%	√	X	0	•	0	•		
BUPA	Fundamentals	0%	√	X	O		0	•		
Citibank	Prestige Home Building & Contents	10%	√	X	•	•	0	•		
Citibank	Vital Home Building & Contents	10%	√	X	•	•	0	•		
CUA	First Choice - Listed Events	0%	✓	X	0	•	•	•		
HBF	Fundamentals	0%	√	X		•	•	•		
HSBC	Classic Home Building & Contents	10%	√	X	0	•	0	•		
HSBC	Vital Home Building & Contents	10%	√	X	0		0	•		
nab	Home	10%	√	X	0	•	0	•		
nab	Home Essentials	10%	√	X	0	0	0	•		
National Seniors Insurance Agency	Classic Home	10%	X	X	0	•	0	•		
National Seniors Insurance Agency	Classic Home + Fusion	10%	X	X	O	•	0	•		



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

onot available

Home Insurance - Low Sum Insured Based on \$300,000 Home Sum Insured

Queensland

Company Name		Online	Pay Monthly at No Extra Cost		Home Inclusions					
	Product Name	Discount#			Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover		
**										
NRMA QLD	Home & Contents	\$25	Х	X	•	•	0	•		
People's Choice CU	First Choice Listed Events	0%	√	X	0	•	0	•		
*										
Citibank	Classic Home Building & Contents	10%	✓	X	•	•	0	•		
Coles	Home	10%	X	X	•	•	0	•		
Coles	Home + Fusion	10%	X	X	•	•	0	•		
HBF	Listed Events	0%	√	X	0	•	•	•		



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

tional 🔘

not available

Home Insurance - High Sum Insured Based on \$500,000 Home Sum Insured

South Australia

		Online	Pay Monthly at No Extra	Nil Excess Available		Home	Inclusions	
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

AAMI	Home & Contents	10%	X	X	0	•	•	•
AON	Accidental Damage (Blue Ribbon)	20%	√	X	•	•	0	•
APIA	Home & Contents	5%	√	✓	0	•	0	•
APIA	Home & Contents Extra	5%	✓	✓	•	•	0	•
CGU	Accidental Damage	0%	√	X	•	•	•	•
HBF	Accidental Damage	0%	✓	X	•	•	•	•
Shannons	Home & Contents +Accidental Damage	0%	√	X	•	•	0	•
Suncorp	Classic Extras Home & Contents	\$50	X	✓	•	•	0	•

ANZ	Home Insurance	0%	✓	X	•	•	•	•
BankSA	Premier Care	0%	✓	X	•	•	0	•
BUPA	Fundamentals	0%	√	X	0	0	0	•
BUPA	Listed Events	0%	✓	X	0	•	0	•
Comminsure	Home	10%	✓	✓	•	•	0	•
Comminsure	Home + Accidental Damage	10%	√	√	•	•	0	•
OnePath	Home & Contents + Accidental damage	0%	✓	X	•	•	•	•
People's Choice CU	First Choice Accidental Damage	0%	√	X	•	•	0	•
SGIC	Home Plus Cover	\$25	X	X	•	•	0	•
Shannons	Home & Contents	0%	√	X	0	•	0	•
Suncorp	Classic Advantages Home & Contents	\$50	X	√	•	•	O	•
Suncorp	Classic Home & Contents	\$50	X	√	•	$lackbox{}$	0	•
Westpac	Premier Care	10%	√	X	•	•	O	•
Suncorp	Classic Home & Contents	\$50 \$50		√ √ X	0	0	0	•

your guide to product excellence



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

O optional

not available

Home Insurance - High Sum Insured Based on \$500,000 Home Sum Insured

South Australia

		Online	Pay Monthly at No Extra	Nil Excess Available	Home Inclusions				
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover	

1300 Insurance	Home & Contents	10%	Х	X	•	•	0	0	
1Cover Direct	Home & Contents	10%	X	X	•	•	0	0	
Allianz	SureCover	10%	X	X	0	•	0	•	
Allianz	SureCover Gold	10%	X	X	•	•	0	•	
Allianz	SureCover Plus	10%	X	X	0	•	0	•	
AON	Home Plus	20%	√	X	0	•	0	•	
Aussie	Home & Contents	10%	X	X	•	•	0	0	
BankSA	Essential Care	0%	✓	X	0	0	0	•	
BankSA	Quality Care	0%	✓	X	0	•	0	•	
Bankwest	Secure Home Extra	0%	✓	✓	0	•	0	•	
Bendigo Bank	Basic Bronze	0%	✓	X	0	0	0	•	
Bendigo Bank	Gold	0%	√	X	•	•	0	•	
Bendigo Bank	Silver	0%	✓	X	0	•	0	•	
BOQ	Secure Home Elite	0%	✓	✓	•	•	0	•	
BOQ	Secure Home Extra	0%	✓	✓	0	•	0	•	
Budget Direct	Home & Contents	15%	X	X	•	•	0	0	
BUPA	Accidental Damage	0%	✓	X	•	•	0	•	
Catholic Church Insurance	Classic Home Building & Contents	10%	√	X	0	•	0	•	
Catholic Church Insurance	Prestige Home Building & Contents	10%	✓	X	•	•	0	•	
Catholic Church Insurance	Vital Home Building & Contents	10%	√	X	0	0	0	•	
CGU	Fundamentals	0%	√	X	•	•	•	•	
CGU	Listed Events	0%	√	X	•	•	•	•	
CUA	First Choice - Accidental Damage	0%	√	X	•	•	•	•	
CUA	First Choice - Listed Events	0%	✓	X	0	•	•	•	



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home Insurance - High Sum Insured Based on \$500,000 Home Sum Insured

South Australia

	Online	Pay Monthly	Nil Excess	Home Inclusions				
Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover	
Prestige Home Building & Contents	10%	✓	X	•	•	0	0	
Secure Home Elite	0%	√	√	•	•	0	•	
Secure Home Extra	0%	✓	√	0	•	0	•	
Classic Home	10%	X	X	0	•	0	•	
Classic Home + Fusion	10%	X	X	0	•	0	•	
Prestige Home	10%	X	X	•	•	0	•	
Home & Contents	0%	✓	X	•	•	•	•	
First Choice Listed Events	0%	√	X	0	•	0	•	
Home & Contents	\$20	✓	✓	•	•	0	•	
Essential + Fusion	20%	√	X	•	•	0	•	
Essential Cover	20%	√	X	•	•	0	•	
Top Cover + Fusion	20%	✓	X	•	•	0	•	
Home Cover	\$25	X	X	•	•	0	•	
Essential Care	10%	√	X	0		0	•	
Quality Care	10%	√	X		•	0	•	
Home & Contents	0%	X	X	•	•	0	•	
Home & Contents + Accidental Damage	0%	X	X	•	•	0	•	
Home & Contents + Fusion	0%	X	X	$lackbox{}$	•	0	•	
Essential Home & Contents + Motor Burnout	0%	✓	X	0	•	0	•	
	0%	√	X	•	•	Ö	•	
Prestige Home Building & Contents	10%	√	X	•	•	Ö	Ō	
Vital Home Building & Contents	10%	√	X	•	•	Ö	Ō	
	Secure Home Elite Secure Home Extra Classic Home Classic Home Classic Home + Fusion Prestige Home Home & Contents First Choice Listed Events Home & Contents Essential + Fusion Essential Cover Top Cover + Fusion Home Cover Essential Care Quality Care Home & Contents Home & Contents + Accidental Damage Home & Contents + Fusion Essential Home & Contents + Motor Burnout Top Home & Contents + Motor Burnout Prestige Home Building & Contents	Prestige Home Building & Contents Secure Home Elite O% Secure Home Extra O% Classic Home Classic Home Classic Home Home & Contents First Choice Listed Events Home & Contents Essential + Fusion Essential Cover Top Cover + Fusion Home & Contents Quality Care Home & Contents Home & Contents Contents Essential Cover Cove	Prestige Home Building & Contents Secure Home Elite Secure Home Extra O% Classic Home Classic Home Classic Home Classic Home Home & Contents O% First Choice Listed Events O% Essential + Fusion Cost First Chore Cover Cost Cost Cost Cost Cost Cost Cost Cost	Prestige Home Building & Contents Secure Home Elite Secure Home Extra O% Secure Home Individual I	Prestige Home Building & Contents Secure Home Elite Secure Home Extra O% Secure Home Home Secure Home Home Secure Home Sec	Product Name Online Discount# at No Extra Cost Available Accidental Damage Fusion Cover Prestige Home Building & Contents 10% ✓ X ● ● Secure Home Elite 0% ✓ ✓ ● ● Secure Home Extra 0% ✓ ✓ ● ● Classic Home 10% X X ●	Product Name	



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home Insurance - High Sum Insured Based on \$500,000 Home Sum Insured

South Australia

		Online	Pay Monthly at No Extra	Nil Excess Available	Home Inclusions					
Company Name	Product Name	Discount#	Cost	Available .	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover		
**										
Coles	Home	10%	X	X	•	lacktriangle	0	•		
Coles	Home + Fusion	10%	X	X	•	•	0	•		
HBF	Listed Events	0%	√	X	0	•	•	•		
HSBC	Classic Home Building & Contents	10%	√	X	0	•	0	•		
HSBC	Vital Home Building & Contents	10%	√	X	0	0	0	•		
nab	Home	10%	✓	X	0	•	0	•		
nab	Home Essentials	10%	✓	X	0	0	0	•		
QBE	Home Cover + Accidental Damage	10%	X	X	•	•	0	•		
Real Insurance	Top Cover	20%	√	X	•	lacktriangle	0	•		
Woolworths	Comprehensive Home & Contents	10%	✓	X	•	•	0	•		
Woolworths	Comprehensive Home & Contents + Motor Burnout	10%	√	X	•	•	0	•		
Woolworths	Standard Home & Contents	10%	√	X	0	lacktriangle	0	•		
Woolworths	Standard Home & Contents + Motor Burnout	10%	✓	X	0	•	0	•		
*										
Australian Seniors Insurance Agency	Essential Home & Contents	0%	✓	X	0	•	0	•		
Australian Seniors Insurance Agency	Top Home & Contents	0%	√	X	•	•	0	•		
Citibank	Classic Home Building & Contents	10%	✓	X	•	•	0	•		
HBF	Fundamentals	0%	√	X	0	•	•	•		
QBE	Home Cover	10%	X	X	0	•	0	•		



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

onot available

Home Insurance - Low Sum Insured Based on \$300,000 Home Sum Insured

South Australia

Accidental Damage Product Name Discount# Cost Accidental Damage Fusion Damage Fusion Cover Protection Riverine Flood Cover			Online	Pay Monthly at No Extra	Nil Excess Available		Home	Inclusions	
AAMI Home & Contents 10% X X Image: Content of the	Company Name	Product Name	_		Available				
AON Accidental Damage (Blue Ribbon) 20% X Image: Content of the c	****								
APIA Home & Contents 5% ✓	AAMI	Home & Contents	10%	X	X	0	•	•	•
APIA Home & Contents Extra 5%	AON	Accidental Damage (Blue Ribbon)	20%	√	X	•	•	0	•
CGU Accidental Damage 0% ✓ X ●	APIA	Home & Contents	5%	√	√	0	•	0	•
HBF Accidental Damage 0% ✓ ✗ ●	APIA	Home & Contents Extra	5%	✓	✓	•	•	0	•
Suncorp Classic Advantages Home & Contents \$50 X ✓ <th>CGU</th> <th>Accidental Damage</th> <th>0%</th> <th>√</th> <th>X</th> <th>•</th> <th>•</th> <th>•</th> <th>•</th>	CGU	Accidental Damage	0%	√	X	•	•	•	•
Suncorp Classic Extras Home & Contents \$50 X ✓ ●	HBF	Accidental Damage	0%	√	X	•	•	•	•
Suncorp Classic Home & Contents \$50 X ✓ <	Suncorp	Classic Advantages Home & Contents	\$50	X	✓	•	•	0	•
XXXX SureCover Gold 10% X X X O O O Allianz SureCover Plus 10% X X O O O ANZ Home Insurance 0% ✓ X O O O BUPA Accidental Damage 0% ✓ X O O O BUPA Fundamentals 0% ✓ X O O O	Suncorp	Classic Extras Home & Contents	\$50	X	√	•	•	0	•
Allianz SureCover Gold 10% X X ■ □ □ □ Allianz SureCover Plus 10% X X □ <th>Suncorp</th> <th>Classic Home & Contents</th> <th>\$50</th> <th>X</th> <th>✓</th> <th>•</th> <th>•</th> <th>0</th> <th>•</th>	Suncorp	Classic Home & Contents	\$50	X	✓	•	•	0	•
Allianz SureCover Plus 10% X X ○ ● ○ ANZ Home Insurance 0% ✓ X ● ● ● BUPA Accidental Damage 0% ✓ X ● ● ● BUPA Fundamentals 0% ✓ X ○ ●	***								
ANZ Home Insurance 0% ✓ X ● ● ● ■ ■ ■ ■ ■ ■ ■ ■ ■ ■ ■ ■ ■ ■ ■ ■	Allianz	SureCover Gold	10%	X	X	•	•	0	•
BUPA Accidental Damage 0% ✓ X ● ○ BUPA Fundamentals 0% ✓ X ○ ○ ○	Allianz	SureCover Plus	10%	X	X	0	•	0	•
BUPA Fundamentals 0% ✓ 🗶 🔘	ANZ	Home Insurance	0%	✓	X	•	•	•	•
•	BUPA	Accidental Damage	0%	√	X	•	•	0	•
BUPA Listed Events 0% ✓ 🗶 🔘 🕒	BUPA	Fundamentals	0%	-	X	0	0	0	•
	BUPA	Listed Events	0%	✓	X	0	•	0	•
CGU Fundamentals 0% ✓ 🗶 € € € € € € € € € € € € € € € € € €	CGU	Fundamentals	0%	✓	X	•	•	•	•
Comminsure Home + Accidental Damage 10% ✓ ✓ ● ● ●	Comminsure	Home + Accidental Damage	10%	-	√	•	•	0	•
National Seniors Insurance Agency Prestige Home 10% X X 💮 💮	National Seniors Insurance Agency	Prestige Home	10%	X	X	•	•	0	•
OnePath Home & Contents + Accidental damage 0% ✓ ✗ ● ● ●	OnePath	Home & Contents + Accidental damage	0%	✓	X	•	•	•	•
People's Choice CU First Choice Accidental Damage 0% ✓ ✗	People's Choice CU	First Choice Accidental Damage	0%	√	X	•	•	0	•
SGIC Home Cover \$25 X X ●	SGIC	Home Cover	\$25	X	X	•	•	0	•
SGIC Home Plus Cover \$25 X X M M M M M M M M M M M	SGIC	Home Plus Cover	\$25	X	X	•	•	0	•



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home Insurance - Low Sum Insured Based on \$300,000 Home Sum Insured

South Australia

		Online	Pay Monthly at No Extra	Nil Excess Available	Home Inclusions				
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover	

1300 Insurance	Home & Contents	10%	X	X	•	•	0	0	
1Cover Direct	Home & Contents	10%	X	X	•	•	0	0	
Allianz	SureCover	10%	X	X	0	•	0	•	
AON	Home Plus	20%	✓	X	0	•	0	•	
Aussie	Home & Contents	10%	X	X	•	•	0	0	
BankSA	Essential Care	0%	√	X	0	0	0	•	
BankSA	Premier Care	0%	√	X	•	•	0	•	
BankSA	Quality Care	0%	✓	X	0	•	0	•	
Bankwest	Secure Home Extra	0%	✓	✓	0	•	0	•	
Bendigo Bank	Basic Bronze	0%	√	X	0	0	0	•	
Bendigo Bank	Gold	0%	✓	X	•	•	0	•	
Bendigo Bank	Silver	0%	√	X	0	•	0	•	
BOQ	Secure Home Elite	0%	✓	✓	•	•	0	•	
BOQ	Secure Home Extra	0%	✓	✓	0	•	0	•	
Budget Direct	Home & Contents	15%	X	X	•	•	0	0	
Catholic Church Insurance	Classic Home Building & Contents	10%	√	X	0	•	0	•	
Catholic Church Insurance	Prestige Home Building & Contents	10%	✓	X	•	•	0	•	
Catholic Church Insurance	Vital Home Building & Contents	10%	√	X	0	0	0	•	
CGU	Listed Events	0%	✓	X	•	•	•	•	
Citibank	Prestige Home Building & Contents	10%	✓	X	•	•	0	•	
Comminsure	Home	10%	√	✓	•	•	0	•	
CUA	First Choice - Accidental Damage	0%	√	X	•	•	•	•	
CUA	First Choice - Listed Events	0%	√	X	0	•	•	•	
HBF	Listed Events	0%	✓	X	0	•	•	•	



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home Insurance - Low Sum Insured Based on \$300,000 Home Sum Insured

South Australia

		Online	Pay Monthly at No Extra	Nil Excess Available	Home Inclusions				
Company Name	Product Name	Discount#	Cost	Available .	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover	

HSBC	Classic Home Building & Contents	10%	✓	X	0	•	0	•	
HSBC	Prestige Home Building & Contents	10%	√	X	•	•	0	•	
HSBC	Vital Home Building & Contents	10%	√	X	0	0	0	•	
IMB	Secure Home Elite	0%	✓	✓	•	•	0	•	
IMB	Secure Home Extra	0%	√	✓		•	0	•	
nab	Home	10%	√	X		•	0	•	
nab	Home Essentials	10%	√	X		0	O	•	
National Seniors Insurance Agency	Classic Home	10%	X	X	0	$lackbox{}$	O	•	
National Seniors Insurance Agency	Classic Home + Fusion	10%	X	X	O	•	O	•	
OnePath	Home & Contents	0%	√	X	•	•	•	•	
People's Choice CU	First Choice Listed Events	0%	-	X	0	•	O	•	
RAA	Home & Contents	\$20	√	√	•	•	Ö	•	
Shannons	Home & Contents	0%	· · · · · · · · · · · · · · · · · · ·	X	Ö	•	O	•	
Shannons	Home & Contents +Accidental Damage	0%	√	X		•	Ö	• • • • • • • • • • • • • • • • • • • •	
Westpac	Premier Care	10%	√	X	•	•	Ö	• • • • • • • • • • • • • • • • • • • •	
Westpac	Quality Care	10%	· · · · · · · · · · · · · · · · · · ·	X	Ö	•	O	•	
Woolworths	Comprehensive Home & Contents + Motor Burnout	10%	√	X	•	•	Ö	· · · · · · · · · · · · · · · · · · ·	
Woolworths	Standard Home & Contents + Motor Burnout	10%	√	X	Ŏ	•	Ö	• • • • • • • • • • • • • • • • • • • •	
Youi	Home & Contents	0%	X		<u>Ö</u>	•	0	· · · · · · · · · · · · · · · · · · ·	
Youi	Home & Contents + Accidental Damage	0%	X		• • • • • • • • • • • • • • • • • • • •	•	Ŏ	· · · · · · · · · · · · · · · · · · ·	
Youi	Home & Contents + Fusion	0%	X	X	• • • • • • • • • • • • • • • • • • • •	•	0	· · · · · · · · · · · · · · · · · · ·	
**									
Australian Seniors Insurance Agency	/ Essential Home & Contents	0%	1	Х	0	0	0	•	



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

nal 🔘

not available

Home Insurance - Low Sum Insured Based on \$300,000 Home Sum Insured

South Australia

		Online	Pay Monthly at No Extra	Nil Excess Available		Home	Inclusions	
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
**								
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	0%	✓	X	0	•	0	•
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	0%	√	X	•	•	0	•
Australian Unity	Elite Care	10%	X	X	•	•		•
Citibank	Classic Home Building & Contents	10%	✓	X	•	•		•
Citibank	Vital Home Building & Contents	10%	✓	X	•	•	0	•
Coles	Home	10%	X	X	•	•		•
Coles	Home + Fusion	10%	X	X	•	•		•
Guild Insurance	Home Elite	0%	X	X	•	•	•	•
QBE	Home Cover	10%	X	X	0	•		•
QBE	Home Cover + Accidental Damage	10%	X	X	•	•	0	•
Real Insurance	Essential + Fusion	20%	√	X	•	•	0	•
Real Insurance	Essential Cover	20%	√	X	•	•	0	•
Real Insurance	Top Cover	20%	√	X	•	•	0	•
Real Insurance	Top Cover + Fusion	20%	√	X	•	•	0	•
Westpac	Essential Care	10%	√	X	0	0	0	•
Woolworths	Comprehensive Home & Contents	10%	√	X	•	•	0	•
Woolworths	Standard Home & Contents	10%	√	X	0	•	0	•
*								
Australian Seniors Insurance Agency	Top Home & Contents	0%	✓	X	•	•	0	•
Australian Unity	Everyday Care	10%	X	X		•	O	•
Australian Unity	Extra Care	10%	X	X	Ō	•	0	•
Guild Insurance	Home Essential	0%	X	X	0	•	•	•
HBF	Fundamentals	0%	✓	X	0	•	•	•



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

onot available

Home Insurance - High Sum Insured Based on \$500,000 Home Sum Insured

Tasmania

		Online	Pay Monthly at No Extra	Nil Excess Available		Home Inclusions				
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover		

AAMI	Home & Contents	10%	Х	X	0	•	•	•		
ANZ	Home Insurance	0%	√	X	•	•	•	•		
APIA	Home & Contents	5%	✓	√	0	•	0	•		
APIA	Home & Contents Extra	5%	√	✓	•	•	0	•		
CGU	Accidental Damage	0%	√	X	•	•	•	•		
Comminsure	Home	10%	✓	✓	•	•	0	•		
Comminsure	Home + Accidental Damage	10%	✓	✓	•	•	0	•		
OnePath	Home & Contents + Accidental damage	0%	√	X	•	•	•	•		
Suncorp	Classic Extras Home & Contents	\$50	X	✓	•	•	0	•		

BUPA	Accidental Damage	0%	✓	X	•	•	0	•		
BUPA	Fundamentals	0%	√	X	0		0	•		
BUPA	Listed Events	0%	√	X		•	0	•		
IMB	Secure Home Elite	0%	√	✓	•	•	O	•		
OnePath	Home & Contents	0%	√	X	•	•	•	•		
RACT	Home & Contents	0%	X	X	•	•	O	•		
RACT	Home & Contents + Accidental Damage	0%	X	X	•	•	O	•		
RACT	Home & Contents + Fusion	0%	X	X	•	•	0	•		
RACT	Home & Contents + Fusion + Accidental Damage	0%	X	X	•	•	0	•		
Shannons	Home & Contents +Accidental Damage	0%	√	X	•	•	0	•		
St.George Bank	Premier Care	10%	√	X	•	•	0	•		
Suncorp	Classic Advantages Home & Contents	\$50	X	√	•	•	Ö	•		
Suncorp	Classic Home & Contents	\$50	X	√	•	•	Ö	-		
										



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

onot available

Home Insurance - High Sum Insured Based on \$500,000 Home Sum Insured

Tasmania

		Online	Pay Monthly at No Extra	Nil Excess Available		Home	Inclusions	
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

Westpac	Premier Care	10%	✓	X	•	•	0	•

1300 Insurance	Home & Contents	10%	X	X	•	•	0	0
1Cover Direct	Home & Contents	10%	X	X	•	•	O	O
AON	Accidental Damage (Blue Ribbon)	20%	√	X	•	•	O	•
AON	Home Plus	20%	√	X		•	0	•
Aussie	Home & Contents	10%	X	X	$lackbox{}$	•	0	0
Australian Seniors Insurance Agency	Essential Home & Contents	0%	√	X	0	•	0	•
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	0%	✓	X	0	•	0	•
Australian Seniors Insurance Agency	Top Home & Contents	0%	√	X	•	•	0	•
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	0%	√	X	•	•	0	•
Bankwest	Secure Home Extra	0%	-	√	0	•	0	•
Bendigo Bank	Basic Bronze	0%	√	X	0	0	0	•
Bendigo Bank	Gold	0%	✓	X	•	•	0	•
Bendigo Bank	Silver	0%	✓	X	0	•	0	•
BOQ	Secure Home Elite	0%	√	√	•	•	0	•
BOQ	Secure Home Extra	0%	√	✓	0	•	0	•
Budget Direct	Home & Contents	15%	X	X	$lackbox{}$	•	0	0
CGU	Fundamentals	0%	√	X	$lackbox{}$	•	•	•
CGU	Listed Events	0%	√	X	$lackbox{lack}$	•	•	•
Coles	Home + Fusion	10%	X	X	$lackbox{lack}$	•	0	•
CUA	First Choice - Accidental Damage	0%	√	X	•	•	•	•
CUA	First Choice - Listed Events	0%	√	X		•	•	•



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

not available

Home Insurance - High Sum Insured Based on \$500,000 Home Sum Insured

Tasmania

		Online	Pay Monthly at No Extra	Nil Excess Available		Home	Inclusions	
Company Name	Product Name	Discount#	Cost	Available .	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

НВГ	Accidental Damage	0%	✓	X	•	•	•	•
HBF	Fundamentals	0%	√	X		•	•	•
HBF	Listed Events	0%	√	X	O	•	•	•
IMB	Secure Home Extra	0%	✓	✓	0	•	0	•
NRMA	Home & Contents Plus	\$25	X	X	•	•	0	•
People's Choice CU	First Choice Accidental Damage	0%	√	X	•	•	0	•
People's Choice CU	First Choice Listed Events	0%	✓	X	0	•	0	•
QBE	Home Cover + Accidental Damage	10%	X	X	•	•	0	•
Real Insurance	Essential + Fusion	20%	✓	X	•	•	0	•
Real Insurance	Essential Cover	20%	√	X	•	•	0	•
Real Insurance	Top Cover	20%	√	X	•	•	0	•
Real Insurance	Top Cover + Fusion	20%	✓	X	•	•	0	•
Shannons	Home & Contents	0%	✓	X	0	•	0	•
St.George Bank	Essential Care	10%	√	X	0	0	0	•
St.George Bank	Quality Care	10%	✓	X	0	•	0	•
Westpac	Essential Care	10%	✓	X	0	0	0	•
Westpac	Quality Care	10%	√	X	0	•	0	•
Woolworths	Comprehensive Home & Contents	10%	✓	X	•	lacktriangle	0	•
Woolworths	Comprehensive Home & Contents + Motor Burnout	10%	✓	X	•	•	0	•
Woolworths	Standard Home & Contents	10%	√	X	0	lacktriangle	0	•
Woolworths	Standard Home & Contents + Motor Burnout	10%	✓	X	0	•	0	•
Youi	Home & Contents	0%	X	X	•	•	0	•
Youi	Home & Contents + Accidental Damage	0%	X	X	•	lacktriangle	0	•
Youi	Home & Contents + Fusion	0%	X	X	•	•	0	•



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

onot available

Home Insurance - High Sum Insured Based on \$500,000 Home Sum Insured

Tasmania

		Online	Pay Monthly at No Extra	Nil Excess Available	Home Inclusions				
Company Name	Product Name	Discount#	Cost	Available .	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover	

**									
Allianz	SureCover	10%	X	X	0	0	0	•	
Allianz	SureCover Gold	10%	X	X	•	•	0	•	
Allianz	SureCover Plus	10%	X	X		•	0	•	
Australian Unity	Elite Care	10%	X	X	•	•	0	•	
Australian Unity	Extra Care	10%	X	X	0	•	0	•	
Catholic Church Insurance	Classic Home Building & Contents	10%	√	X	0	•	0	•	
Catholic Church Insurance	Prestige Home Building & Contents	10%	✓	X	•	•	0	•	
Catholic Church Insurance	Vital Home Building & Contents	10%	√	X	0		0	•	
Citibank	Prestige Home Building & Contents	10%	√	X	•	•	0	•	
Coles	Home	10%	X	X	•	•	0	•	
HSBC	Classic Home Building & Contents	10%	√	X	0	•	0	•	
HSBC	Prestige Home Building & Contents	10%	√	X	•		0	•	
HSBC	Vital Home Building & Contents	10%	√	X	0		0	•	
nab	Home	10%	-	X	0	•	O	•	
National Seniors Insurance Agency	Classic Home + Fusion	10%	X	X	O	•	O	•	
National Seniors Insurance Agency	Prestige Home	10%	X	X	•	•	Ō	•	
NRMA	Home & Contents	\$25	X	X	•	•	O	•	
QBE	Home Cover	10%	X	X	Ŏ	•	Ŏ	•	
*									
Australian Unity	Everyday Care	10%	X	X	0	•	0	•	
Citibank	Classic Home Building & Contents	10%	√	X	•	•	Ö	Ō	
Citibank	Vital Home Building & Contents	10%	√	X	• • • • • • • • • • • • • • • • • • •	0	0		



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard	optional	not availabl
standard	optional	not availab

Home Insurance - High Sum Insured Based on \$500,000 Home Sum Insured

Tasmania

Company Name	Product Name	Online	Pay Monthly I at No Extra Cost						
		Discount#			Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover	
*									
nab	Home Essentials	10%	✓	X	0	0	0	•	
National Seniors Insurance Agency	Classic Home	10%	X	X	0	•	0	•	



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

onot available

Home Insurance - Low Sum Insured Based on \$300,000 Home Sum Insured

Tasmania

		Online	Pay Monthly at No Extra	Nil Excess Available	Home Inclusions				
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover	

AAMI	Home & Contents	10%	Х	X	0	•	•	•	
ANZ	Home Insurance	0%	√	X	•	•	•	•	
APIA	Home & Contents	5%	✓	✓	0	•	0	•	
APIA	Home & Contents Extra	5%	✓	✓	•	•	0	•	
Comminsure	Home + Accidental Damage	10%	✓	✓	•	•	0	•	
OnePath	Home & Contents + Accidental damage	0%	√	X	•	•	•	•	
Suncorp	Classic Advantages Home & Contents	\$50	X	✓	•	•	0	•	
Suncorp	Classic Extras Home & Contents	\$50	X	√	•	•	0	•	
Suncorp	Classic Home & Contents	\$50	X	✓	•	•	0	•	

AON	Accidental Damage (Blue Ribbon)	20%	✓	X	•	•	0	•	
AON	Home Plus	20%	√	X	0	•	Ō	•	
BOQ	Secure Home Elite	0%	√	√	•	•	Ö	•	
BUPA	Accidental Damage	0%	√	X	•	•	Ō	•	
BUPA	Listed Events	0%	√	X	Ō	•	Ō	•	
CGU	Accidental Damage	0%	√	X	•	•	•	•	
Comminsure	Home	10%	√	√	•	•	Ō	•	
HBF	Accidental Damage	0%	√	X	•	•	•	•	
IMB	Secure Home Elite	0%	√	√	•	•	Ō	•	
IMB	Secure Home Extra	0%	√	√	0	•	Ō	•	
OnePath	Home & Contents	0%	√	X	•	•	•	•	
Shannons	Home & Contents +Accidental Damage	0%	✓	X	•	•	Ō	•	
St.George Bank	Premier Care	10%	√	X	•	•	Ō	•	



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home Insurance - Low Sum Insured Based on \$300,000 Home Sum Insured

Tasmania

		Online	Pay Monthly at No Extra	Nil Excess Available	Home Inclusions				
Company Name	Product Name	Discount#	Cost	Available .	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover	

Westpac	Premier Care	10%	✓	X	•	•	0	•	

1300 Insurance	Home & Contents	10%	X	X	•	•	0	0	
1Cover Direct	Home & Contents	10%	X	X	•	•	0	0	
Allianz	SureCover Gold	10%	X	X	•	•		•	
Aussie	Home & Contents	10%	X	X	•	•	0	0	
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	0%	✓	X	0	•		•	
Australian Seniors Insurance Agency	Top Home & Contents	0%	✓	X	•	•	0	•	
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	0%	√	X	•	•	0	•	
Bankwest	Secure Home Extra	0%	✓	✓	0	•	0	•	
Bendigo Bank	Basic Bronze	0%	✓	X	0	0	0	•	
Bendigo Bank	Gold	0%	✓	X	•	•	0	•	
Bendigo Bank	Silver	0%	✓	X	0	•	0	•	
BOQ	Secure Home Extra	0%	✓	✓	0	•	0	•	
Budget Direct	Home & Contents	15%	X	X	•	•	0	0	
BUPA	Fundamentals	0%	✓	X	0	0	0	•	
Catholic Church Insurance	Classic Home Building & Contents	10%	✓	X	0	•	0	•	
Catholic Church Insurance	Prestige Home Building & Contents	10%	√	X	•	•	0	•	
CGU	Fundamentals	0%	✓	X	•	•	•	•	
CGU	Listed Events	0%	✓	X	•	•	•	•	
CUA	First Choice - Accidental Damage	0%	√	X	•	•	•	•	
CUA	First Choice - Listed Events	0%	✓	X		•	•	•	
HBF	Fundamentals	0%	✓	X	0	•	•	•	



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

O optional

not available

Home Insurance - Low Sum Insured Based on \$300,000 Home Sum Insured

Tasmania

		Online	Pay Monthly Nil Excess Home Inclusions					
Company Name	Product Name	Discount#	at No Extra Cost	Available .	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

НВГ	Listed Events	0%	✓	X	0	•	•	•
HSBC	Prestige Home Building & Contents	10%	√	X	•	•	0	•
NRMA	Home & Contents Plus	\$25	X	X	•	•	0	•
People's Choice CU	First Choice Accidental Damage	0%	√	X	•	•	0	•
People's Choice CU	First Choice Listed Events	0%	√	X	0	•	0	•
QBE	Home Cover + Accidental Damage	10%	X	X	•	•	0	•
RACT	Home & Contents	0%	X	X	•	•	0	•
RACT	Home & Contents + Accidental Damage	0%	X	X	•	•	0	•
RACT	Home & Contents + Fusion	0%	X	X	•	•	0	•
RACT	Home & Contents + Fusion + Accidental Damage	0%	X	X	•	•	0	•
Real Insurance	Essential + Fusion	20%	√	X	•	•	0	•
Real Insurance	Top Cover	20%	✓	X	•	•	0	•
Real Insurance	Top Cover + Fusion	20%	√	X	•	•	0	•
Shannons	Home & Contents	0%	√	X	0	•	0	•
St.George Bank	Essential Care	10%	✓	X	0	0	0	•
St.George Bank	Quality Care	10%	√	X		•	0	•
Westpac	Essential Care	10%	√	X	0	O	0	•
Westpac	Quality Care	10%	√	X	0	•	0	•
Woolworths	Comprehensive Home & Contents	10%	✓	X	•	•	0	•
Woolworths	Comprehensive Home & Contents + Motor Burnout	10%	√	X	•	•	0	•
Woolworths	Standard Home & Contents	10%	√	X	0	•	0	•
Woolworths	Standard Home & Contents + Motor Burnout	10%	√	X	0	•	0	•
Youi	Home & Contents	0%	X	X	•	•	0	•
Youi	Home & Contents + Accidental Damage	0%	X	X	•	•	0	•



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home Insurance - Low Sum Insured Based on \$300,000 Home Sum Insured

Tasmania

		Online	Pay Monthly at No Extra	Nil Excess Available				
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

Youi	Home & Contents + Fusion	0%	X	X	•	•	0	•
**								
Allianz	SureCover	10%	X	X	0	•	0	•
Allianz	SureCover Plus	10%	X	X	0	•	0	•
Australian Seniors Insurance Agency	Essential Home & Contents	0%	√	X	0	•	0	•
Australian Unity	Elite Care	10%	X	X	•	•	0	•
Catholic Church Insurance	Vital Home Building & Contents	10%	√	X	0		0	•
Citibank	Prestige Home Building & Contents	10%	✓	X	•	•		•
Citibank	Vital Home Building & Contents	10%	√	X	•	•	0	•
Guild Insurance	Home Elite	0%	X	X	•	•	•	•
Guild Insurance	Home Essential	0%	X	X	0	•	•	•
HSBC	Classic Home Building & Contents	10%	✓	X	0	•	0	•
HSBC	Vital Home Building & Contents	10%	✓	X	0	0	0	•
nab	Home	10%	✓	X	0	•	0	•
nab	Home Essentials	10%	✓	X	0	0	0	•
National Seniors Insurance Agency	Classic Home	10%	X	X	0	•	0	•
National Seniors Insurance Agency	Classic Home + Fusion	10%	X	X	0	•	0	•
National Seniors Insurance Agency	Prestige Home	10%	X	X	•	•	0	•
NRMA	Home & Contents	\$25	X	X	•	•		•
QBE	Home Cover	10%	X	X	0	•		•
Real Insurance	Essential Cover	20%	√	X	•	•	0	•
*								
Australian Unity	Everyday Care	10%	X	X	0	•	0	•



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

not available

Home Insurance - Low Sum Insured Based on \$300,000 Home Sum Insured

Tasmania

	2	Online	Pay Monthly at No Extra Cost						
Company Name	Product Name	Discount#			Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover	
*									
Australian Unity	Extra Care	10%	Х	X	0	•	0	•	
Citibank	Classic Home Building & Contents	10%	√	X	•	•	0	•	
Coles	Home	10%	X	X	•	•	0	•	
Coles	Home + Fusion	10%	X	X	•	•	0	•	



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

onot available

Home Insurance - High Sum Insured Based on \$500,000 Home Sum Insured

Victoria

		Online	Pay Monthly at No Extra	Nil Excess Available				
Company Name	Product Name	Discount#	Cost	Available .	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

ANZ	Home Insurance	0%	✓	X	•	•	•	•
APIA	Home & Contents Extra	5%	√	✓	•	•	0	•
CGU	Accidental Damage	0%	✓	X	•	•	•	•
GIO	Classic	20%	X	✓	•	$lackbox{}{lackbox{}}{lackbox{}{lackbox{}{lackbox{}{lackbox{}{lackbox{}{lackbox{}{lackbox{}}{lackbox{}{lackbox{}}{lackbox{}{lackbox{}}{lackbox{}{lackbox{}}{lackbox{}{lackbox{}}{lackbox{}{lackbox{}}{$	0	•
GIO	Classic Extras Home & Contents	20%	X	√	•	•	0	•
GIO	Platinum Home & Contents	20%	X	✓	•	•	0	•
OnePath	Home & Contents	0%	✓	X	•	•	•	•
OnePath	Home & Contents + Accidental damage	0%	√	X	•	•	•	•

AAMI	Home & Contents	10%	Х	X	0	•	•	•
AON	Accidental Damage (Blue Ribbon)	20%	√	X	•	•	0	•
AON	Home Plus	20%	√	X		•	0	•
APIA	Home & Contents	5%	√	✓	0	•	0	•
BUPA	Listed Events	0%	√	X		•	0	•
CGU	Fundamentals	0%	√	X	•	•	•	•
Comminsure	Home	10%	√	✓	•	•	0	•
Comminsure	Home + Accidental Damage	10%	√	✓	•	•	0	•
HBF	Accidental Damage	0%	√	X	•	•	•	•
People's Choice CU	First Choice Accidental Damage	0%	√	X	•	•	0	•
Westpac	Essential Care	10%	√	X	0	0	0	•
Westpac	Premier Care	10%	√	X	•	•	0	•
Westpac	Quality Care	10%	✓	X	0	•	0	•

your guide to product excellence



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home Insurance - High Sum Insured Based on \$500,000 Home Sum Insured

Victoria

		Online	Pay Monthly at No Extra	Nil Excess Available	Home Inclusions			
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

Allianz	SureCover	10%	X	X	0	•	0	•
Allianz	SureCover Gold	10%	X	X	•	•	0	•
Allianz	SureCover Plus	10%	X	X	0	•	0	•
Aussie	Home & Contents	10%	X	X	•	•	0	0
Australian Unity	Elite Care	10%	X	X	•	•	0	•
Australian Unity	Everyday Care	10%	X	X	0	•	0	•
Australian Unity	Extra Care	10%	X	X	0	•	0	•
Bank of Melbourne	Essential Care	0%	✓	X	0	0	0	•
Bank of Melbourne	Premier Care	0%	✓	X	•	•	0	•
Bank of Melbourne	Quality Care	0%	√	X	0	•	0	•
Bendigo Bank	Basic Bronze	0%	✓	X	0	0	0	•
Bendigo Bank	Gold	0%	√	X	•	•	0	•
Bendigo Bank	Silver	0%	✓	X	0	•	0	•
BOQ	Secure Home Elite	0%	✓	✓	•	•	0	•
Budget Direct	Home & Contents	15%	X	X	•	•	0	0
BUPA	Accidental Damage	0%	√	X	•	•	0	•
BUPA	Fundamentals	0%	✓	X	0	0	0	•
Catholic Church Insurance	Classic Home Building & Contents	10%	√	X	0	•	0	•
Catholic Church Insurance	Prestige Home Building & Contents	10%	✓	X	•	•	0	•
Catholic Church Insurance	Vital Home Building & Contents	10%	√	X	0	0	0	•
CGU	Listed Events	0%	√	X	•	•	•	•
CUA	First Choice - Accidental Damage	0%	√	X	•	•	•	•
CUA	First Choice - Listed Events	0%	√	X	0	•	•	•
HBF	Fundamentals	0%	✓	X	0	•	•	•



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home Insurance - High Sum Insured Based on \$500,000 Home Sum Insured

Victoria

		Online	Pay Monthly at No Extra	Nil Excess Available				
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

НВГ	Listed Events	0%	✓	X	0	•	•	•
HSBC	Prestige Home Building & Contents	10%	√	X	•	•	0	•
HSBC	Vital Home Building & Contents	10%	√	X			0	•
IMB	Secure Home Elite	0%	✓	✓	•	•	0	•
IMB	Secure Home Extra	0%	√	✓	0	•	0	•
National Seniors Insurance Agency	Prestige Home	10%	X	X	•	•	0	•
People's Choice CU	First Choice Listed Events	0%	√	X	0	•	0	•
QBE	Home Cover	10%	X	X		•	0	•
QBE	Home Cover + Accidental Damage	10%	X	X	•	•	0	•
RACV	Home & Contents	0%	X	X	•		0	•
RACV	Home & Contents + Fusion	0%	X	X	•	•	0	•
RACV	Home & Contents + Fusion + Accidental Damage	0%	X	X	•	•	0	•
St.George Bank	Premier Care	10%	√	X	•	•	O	•
Suncorp	Classic Extras Home & Contents	\$50	X	√	•	•	Ö	•
Youi	Home & Contents	0%	X	X	•	•	O	•
Youi	Home & Contents + Accidental Damage	0%	X	X	•	•	O	•
Youi	Home & Contents + Fusion	0%	X	X	•	•	Ö	•
**								
1300 Insurance	Home & Contents	10%	Х	X	•	0	0	0
1Cover Direct	Home & Contents	10%	X	X	•	•	0	0
Bankwest	Secure Home Extra	0%	√	√	Ö	•	0	-
BOQ	Secure Home Extra	0%	√	√	Ö	•	Ö	-
Citibank	Prestige Home Building & Contents	10%	√	X	•	•	Ö	•
							_	



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

not available

Home Insurance - High Sum Insured Based on \$500,000 Home Sum Insured

Victoria

		Online	Pay Monthly at No Extra	Nil Excess Available	Home Inclusions			
Company Name	Product Name	Discount#	Cost	Available .	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
**								
Citibank	Vital Home Building & Contents	10%	✓	X	•	•	0	•
Coles	Home	10%	X	X	•	•	0	•
Coles	Home + Fusion	10%	X	X	•	•	0	•
HSBC	Classic Home Building & Contents	10%	✓	X	0	•	0	•
nab	Home	10%	✓	X	0	•	0	•
nab	Home Essentials	10%	✓	X	0	0	0	•
National Seniors Insurance Agency	Classic Home + Fusion	10%	X	X	0	•	0	•
St.George Bank	Quality Care	10%	✓	X	0	•	0	•
Suncorp	Classic Advantages Home & Contents	\$50	X	✓	•	•	0	•
Woolworths	Comprehensive Home & Contents + Motor Burnout	10%	✓	X	•	•	0	•
Woolworths	Standard Home & Contents	10%	✓	X	0	•	0	•
Woolworths	Standard Home & Contents + Motor Burnout	10%	✓	X	0	•	0	•
*								
Citibank	Classic Home Building & Contents	10%	✓	X	•	•	0	•
National Seniors Insurance Agency	Classic Home	10%	X	X	0	$lackbox{}$	0	•
St.George Bank	Essential Care	10%	√	X	0		0	•
Suncorp	Classic Home & Contents	\$50	X	√	•	•	0	•
Woolworths	Comprehensive Home & Contents	10%	√	X	•	•	0	•



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

O optional

onot available

Home Insurance - Low Sum Insured Based on \$300,000 Home Sum Insured

Victoria

		Online	Pay Monthly at No Extra	Nil Excess Available				
Company Name	Product Name	Discount#	Cost	Available .	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

AAMI	Home & Contents	10%	Х	X	0	•	•	•
ANZ	Home Insurance	0%	√	X	•	•	•	•
APIA	Home & Contents Extra	5%	√	√	•	•	0	•
GIO	Classic Extras Home & Contents	20%	X	✓	•	•	0	•
GIO	Platinum Home & Contents	20%	X	√	•	•	0	•
OnePath	Home & Contents + Accidental damage	0%	√	X	•	•	•	•
Suncorp	Classic Advantages Home & Contents	\$50	X	✓	•	•	0	•
Suncorp	Classic Extras Home & Contents	\$50	X	√	•	•	0	•

AON	Accidental Damage (Blue Ribbon)	20%	✓	X	•	•	0	•
APIA	Home & Contents	5%	✓	✓		•	0	•
Bank of Melbourne	Premier Care	0%	√	X	•	•	0	•
BUPA	Listed Events	0%	√	X	0	•	0	•
CGU	Accidental Damage	0%	✓	X	•	•	•	•
Comminsure	Home	10%	√	✓	•	•	0	•
Comminsure	Home + Accidental Damage	10%	✓	✓	•	•	0	•
GIO	Classic	20%	X	✓	•	•	0	•
HBF	Accidental Damage	0%	√	X	•	•	•	•
OnePath	Home & Contents	0%	✓	X	•	•	•	•
Suncorp	Classic Home & Contents	\$50	X	✓	•	•	0	•
Youi	Home & Contents + Fusion	0%	X	X	•	•	0	•

Allianz	SureCover	10%	X	X	0	•	0	•



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

onal (

not available

Home Insurance - Low Sum Insured Based on \$300,000 Home Sum Insured

Victoria

		Online	Pay Monthly at No Extra	Nil Excess Available	Home Inclusions			
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

Allianz	SureCover Gold	10%	X	X	•	•	0	•
Allianz	SureCover Plus	10%	X	X	0	•	0	•
AON	Home Plus	20%	✓	X	0	•	0	•
Australian Seniors Insurance Agency	Essential Home & Contents	0%	✓	X	0	•	0	•
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	0%	✓	X	0	•	0	•
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	0%	√	X	•	•	0	•
Bank of Melbourne	Essential Care	0%	√	X	0	0	0	•
Bank of Melbourne	Quality Care	0%	✓	X	0	•	0	•
Bendigo Bank	Basic Bronze	0%	√	X	0	0	0	•
Bendigo Bank	Gold	0%	√	X	•	•	0	•
Bendigo Bank	Silver	0%	✓	X	0	•	0	•
BOQ	Secure Home Elite	0%	√	✓	•	•	0	•
BUPA	Accidental Damage	0%	√	X	•	•	0	•
BUPA	Fundamentals	0%	✓	X	0	0	0	•
Catholic Church Insurance	Classic Home Building & Contents	10%	√	X	0	•	0	•
Catholic Church Insurance	Prestige Home Building & Contents	10%	√	X	•	•	0	•
Catholic Church Insurance	Vital Home Building & Contents	10%	√	X	0	0	0	•
CGU	Fundamentals	0%	✓	X	•	•	•	•
CGU	Listed Events	0%	√	X	•	•	•	•
CUA	First Choice - Accidental Damage	0%	√	X	•	•	•	•
CUA	First Choice - Listed Events	0%	√	X	0	•	•	•
HBF	Fundamentals	0%	√	X	0	$lackbox{}$	•	•
HSBC	Prestige Home Building & Contents	10%	√	X	•	•		•
HSBC	Vital Home Building & Contents	10%	✓	X	0	0	0	•



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

not available

Home Insurance - Low Sum Insured Based on \$300,000 Home Sum Insured

Victoria

		Online	Pay Monthly Nil Excess Online at No Extra Available							
Company Name	Product Name	Discount#	Cost	Available .	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover		

IMB	Secure Home Elite	0%	✓	✓	•	•	0	•		
IMB	Secure Home Extra	0%	√	✓		•	0	•		
National Seniors Insurance Agency	Prestige Home	10%	X	X	•	•	0	•		
People's Choice CU	First Choice Accidental Damage	0%	✓	X	•	•	0	•		
People's Choice CU	First Choice Listed Events	0%	√	X		•	0	•		
QBE	Home Cover	10%	X	X		•	0	•		
QBE	Home Cover + Accidental Damage	10%	X	X	•	•	O	•		
RACV	Home & Contents	0%	X	X	•	0	O	•		
RACV	Home & Contents + Fusion	0%	X	X	•	•	O	•		
RACV	Home & Contents + Fusion + Accidental Damage	0%	X	X	•	•	O	•		
Real Insurance	Top Cover + Fusion	20%	-	X	•	•	Ö			
Westpac	Premier Care	10%	√	X	•	•	O			
Westpac	Quality Care	10%	√	X	Ö	•	O			
Woolworths	Comprehensive Home & Contents	10%	√	X	•	•	Ö			
Woolworths	Comprehensive Home & Contents + Motor Burnout	10%	√	X	•	•	0			
Woolworths	Standard Home & Contents	10%	√	X	Ö	•	O			
Woolworths	Standard Home & Contents + Motor Burnout	10%		X	Ö	•	Ö			
Youi	Home & Contents	0%	X	X	•	•	Ö	• • • • • • • • • • • • • • • • • • • •		
Youi	Home & Contents + Accidental Damage	0%	X	X	•	• • • • • • • • • • • • • • • • • • •	0			
**										
Australian Seniors Insurance Agenc	y Top Home & Contents	0%	✓	X	•	0	0	•		
Bankwest	Secure Home Extra	0%	√	√	Ö	•	Ö	•		
BOQ	Secure Home Extra	0%	√	√	0		Ō			



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

onot available

Home Insurance - Low Sum Insured Based on \$300,000 Home Sum Insured

Victoria

		Online	Pay Monthly at No Extra	Nil Excess Available				
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
**								
Budget Direct	Home & Contents	15%	X	X	•	•	0	0
Citibank	Prestige Home Building & Contents	10%	√	X	•	•	0	•
Citibank	Vital Home Building & Contents	10%	√	X	•	•	0	•
Coles	Home	10%	X	X	•	•	0	•
Coles	Home + Fusion	10%	X	X	•	•	0	•
HBF	Listed Events	0%	√	X		•	•	•
HSBC	Classic Home Building & Contents	10%	✓	X		•	0	•
nab	Home	10%	√	X		•	0	•
nab	Home Essentials	10%	√	X			0	•
National Seniors Insurance Agency	Classic Home + Fusion	10%	X	X		•	O	0
Real Insurance	Essential + Fusion	20%	√	X	•	•	0	•
Real Insurance	Essential Cover	20%	√	X	$lackbox{}$	•	0	•
Real Insurance	Top Cover	20%	√	X	•	•	O	•
Westpac	Essential Care	10%	√	X	0	0	O	•
*								
1300 Insurance	Home & Contents	10%	X	X	•	•	0	0
1Cover Direct	Home & Contents	10%	X	X	•	•	0	<u>Ö</u>
Aussie	Home & Contents	10%	X	X	•	•	0	<u>.</u>
Citibank	Classic Home Building & Contents	10%	√	X	•	•	Ö	• • • • • • • • • • • • • • • • • • •
National Seniors Insurance Agency	Classic Home	10%	X	X	Ö	•	Ö	• • • • • • • • • • • • • • • • • • •



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

onot available

Home Insurance - High Sum Insured Based on \$500,000 Home Sum Insured

Western Australia

		Online	Pay Monthly at No Extra	Nil Excess Available		Home	Inclusions	
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

AAMI	Home & Contents	10%	X	X	0	•	•	•
ANZ	Home Insurance	0%	√	X	•	•	•	•
AON	Accidental Damage (Blue Ribbon)	20%	√	X	•	•	0	•
Bendigo Bank	Gold	0%	✓	X	•	•	0	•
OnePath	Home & Contents + Accidental damage	0%	√	X	•	•	•	•
Suncorp	Classic Advantages Home & Contents	\$50	X	✓	•	•	0	•
Suncorp	Classic Extras Home & Contents	\$50	X	✓	•	•	0	•

APIA	Home & Contents Extra	5%	✓	✓	•	•	0	•
BOQ	Secure Home Elite	0%	√	√	<u>-</u>	•	0	-
BUPA	Listed Events	0%	√	X	Ö	•	Ö	•
CGU	Accidental Damage	0%	√	X	•	•	•	•
Comminsure	Home	10%	√	√	•	•	O	•
Comminsure	Home + Accidental Damage	10%	√	✓	•	•	Ō	•
GIO	Classic Extras Home & Contents	20%	X	√	•	•	0	•
GIO	Platinum Home & Contents	20%	X	✓	•	•	O	•
OnePath	Home & Contents	0%	√	X	•	•	•	•
St.George Bank	Premier Care	10%	√	X	•	•	0	•
Suncorp	Classic Home & Contents	\$50	X	✓	•	$lackbox{}$	0	•
Westpac	Premier Care	10%	√	X	•	•	0	•

Allianz	SureCover	10%	X	Х	0	•	0	0
Allianz	SureCover Gold	10%	X	X	•	•	Ö	• • • • • • • • • • • • • • • • • • •
					-			



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

onot available

Home Insurance - High Sum Insured Based on \$500,000 Home Sum Insured

Western Australia

		Online	Pay Monthly at No Extra	Nil Excess Available		Home	Inclusions	
Company Name	Product Name	Discount#	Cost	Available .	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

Allianz	SureCover Plus	10%	X	Х	0	•	0	•
AON	Home Plus	20%	√	X	0	•	0	•
APIA	Home & Contents	5%	✓	✓	0	•	0	•
Bendigo Bank	Silver	0%	√	X	0	•	0	•
BOQ	Secure Home Extra	0%	√	✓	0	•	0	•
BUPA	Accidental Damage	0%	√	X	•	•	0	•
BUPA	Fundamentals	0%	√	X	0	0	0	•
Catholic Church Insurance	Classic Home Building & Contents	10%	√	X	0	•	0	•
Catholic Church Insurance	Prestige Home Building & Contents	10%	√	X	•	•	0	•
CGU	Fundamentals	0%	✓	X	•	•	•	•
CGU	Listed Events	0%	√	X	•	•	•	•
CUA	First Choice - Accidental Damage	0%	✓	X	•	•	•	•
CUA	First Choice - Listed Events	0%	\checkmark	X	0	•	•	•
GIO	Classic	20%	X	✓	•	•	0	•
HBF	Accidental Damage	0%	\checkmark	X	•	•	•	•
HBF	Fundamentals	0%	\checkmark	X	0	•	•	•
HBF	Listed Events	0%	√	X	0	•	•	•
HSBC	Prestige Home Building & Contents	10%	✓	X	•	•	0	•
IMB	Secure Home Elite	0%	\checkmark	✓	•	•	0	•
IMB	Secure Home Extra	0%	√	✓	0	•	0	•
National Seniors Insurance Agency	Prestige Home	10%	X	X	•	•	0	•
People's Choice CU	First Choice Accidental Damage	0%	√	X	•	•	0	•
People's Choice CU	First Choice Listed Events	0%	√	X	0	•	0	•
QBE	Home Cover + Accidental Damage	10%	X	X	•	•	0	•



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home Insurance - High Sum Insured Based on \$500,000 Home Sum Insured

Western Australia

		Online	Pay Monthly at No Extra	Nil Excess Available	Home Inclusions			
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

RAC	Home & Contents	\$35	X	✓	0	•	0	•
SGIO	Home Cover	\$25	X	X	•	•	0	•
SGIO	Home Plus Cover	\$25	X	X	•	•	0	•
Shannons	Home & Contents +Accidental Damage	0%	√	X	•	•	0	•
St.George Bank	Essential Care	10%	√	X	0	0	0	•
St.George Bank	Quality Care	10%	√	X	0	•	0	•
Westpac	Essential Care	10%	✓	X	0		0	•
Westpac	Quality Care	10%	√	X	0	•	0	•
Youi	Home & Contents	0%	X	X	•	•	0	•
Youi	Home & Contents + Accidental Damage	0%	X	X	•	•	0	•
Youi	Home & Contents + Fusion	0%	X	X	•	•	0	•
**								
1300 Insurance	Home & Contents	10%	X	X	•	•	0	0
1Cover Direct	Home & Contents	10%	X	X	•	•	O	Ö
Aussie	Home & Contents	10%	X	X	•	•	O	Ō
Bankwest	Secure Home Extra	0%	√	√	Ō	•	O	•
Bendigo Bank	Basic Bronze	0%	√	X	0		0	•
Budget Direct	Home & Contents	15%	X	X	•	$lackbox{}$	0	0
Catholic Church Insurance	Vital Home Building & Contents	10%	√	X	Ō		0	•
Citibank	Prestige Home Building & Contents	10%	√	X	•	•		•
HSBC	Classic Home Building & Contents	10%	√	X	0	•		•
HSBC	Vital Home Building & Contents	10%	✓	X	0	0		•
nab	Home	10%	√	X	0	•		•



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

onot available

Home Insurance - High Sum Insured Based on \$500,000 Home Sum Insured

Western Australia

		Online	Pay Monthly at No Extra	Nil Excess Available		Home	Inclusions	
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
**								
nab	Home Essentials	10%	✓	X	0	0	0	•
National Seniors Insurance Agency	Classic Home	10%	X	X	0	•	0	•
National Seniors Insurance Agency	Classic Home + Fusion	10%	X	X	0	•	0	•
QBE	Home Cover	10%	X	X		•	0	•
Shannons	Home & Contents	0%	√	X	0	•	0	•
*								
Citibank	Classic Home Building & Contents	10%	✓	X	•	•	0	•
Citibank	Vital Home Building & Contents	10%	√	X	•	•	0	•
Guild Insurance	Home Elite	0%	X	X	•	•	•	•
Guild Insurance	Home Essential	0%	X	X	0	•	•	•



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

onot available

Home Insurance - Low Sum Insured Based on \$300,000 Home Sum Insured

Western Australia

		Online	Pay Monthly at No Extra	Nil Excess Available				
Company Name	Product Name	Discount#	Cost	Available .	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

AAMI	Home & Contents	10%	Х	X	0	•	•	•
ANZ	Home Insurance	0%	√	X	•	•	•	•
APIA	Home & Contents Extra	5%	√	√	•	•	0	•
CGU	Accidental Damage	0%	√	X	•	•	•	•
GIO	Classic Extras Home & Contents	20%	X	√	•	•	0	•
OnePath	Home & Contents + Accidental damage	0%	√	X	•	•	•	•
Suncorp	Classic Advantages Home & Contents	\$50	X	✓	•	•	0	•
Suncorp	Classic Extras Home & Contents	\$50	X	√	•	•	0	•

AON	Accidental Damage (Blue Ribbon)	20%	✓	Х	•	•	0	•
AON	Home Plus	20%	✓	X	0	•	0	•
APIA	Home & Contents	5%	✓	✓	0	•	0	•
Comminsure	Home + Accidental Damage	10%	✓	✓	•	•	0	•
GIO	Platinum Home & Contents	20%	X	✓	•	•	0	•
IMB	Secure Home Elite	0%	✓	✓	•	•	0	•
OnePath	Home & Contents	0%	✓	X	•	•	•	•
SGIO	Home Cover	\$25	X	X	•	•	0	•
SGIO	Home Plus Cover	\$25	X	X	•	•	0	•
St.George Bank	Premier Care	10%	✓	X	•	•	0	•
Suncorp	Classic Home & Contents	\$50	X	✓	•	•	0	•
Westpac	Premier Care	10%	√	X	•	•	0	•

Allianz	SureCover	10%	X	X	0	•	0	0



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

onot available

Home Insurance - Low Sum Insured Based on \$300,000 Home Sum Insured

Western Australia

		Online	Pay Monthly at No Extra	Nil Excess Available		Home	Inclusions	
Company Name	Product Name	Discount#	Cost	X X X X X X X X X X X X X X X X X X X	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

Allianz	SureCover Gold	10%	X	X	•	•	0	•
Allianz	SureCover Plus	10%	X	X	0	•	0	•
Bankwest	Secure Home Extra	0%	√	✓	0	•	0	•
Bendigo Bank	Gold	0%	✓	X	•	•	0	•
Bendigo Bank	Silver	0%	√	X	0	•	0	•
BOQ	Secure Home Elite	0%	✓	✓	•	•	0	•
BOQ	Secure Home Extra	0%	√	✓	0	•	0	•
BUPA	Accidental Damage	0%	√	X	•	•	0	•
BUPA	Fundamentals	0%	√	X	0	0	0	•
BUPA	Listed Events	0%	√	X	0	•	0	•
Catholic Church Insurance	Classic Home Building & Contents	10%	√	X	0	•	0	•
Catholic Church Insurance	Prestige Home Building & Contents	10%	√	X	•	•	0	•
Catholic Church Insurance	Vital Home Building & Contents	10%	√	X	0	0	0	•
CGU	Fundamentals	0%	√	X	•	•	•	•
CGU	Listed Events	0%	✓	X	•	•	•	•
Citibank	Prestige Home Building & Contents	10%	√	X	•	•	0	•
Comminsure	Home	10%	√	✓	•	•	0	•
CUA	First Choice - Accidental Damage	0%	√	X	•	•	•	•
CUA	First Choice - Listed Events	0%	√	X	0	•	•	•
GIO	Classic	20%	X	✓	•	•	0	•
HBF	Accidental Damage	0%	✓	X	•	•	•	•
HSBC	Classic Home Building & Contents	10%	√	X	0	•		•
HSBC	Prestige Home Building & Contents	10%	√	X	•	•	0	•
HSBC	Vital Home Building & Contents	10%	√	X	0			•



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

onot available

Home Insurance - Low Sum Insured Based on \$300,000 Home Sum Insured

Western Australia

Company Name		Online	Pay Monthly at No Extra	Nil Excess Available		Home	Inclusions	
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover

IMB	Secure Home Extra	0%	✓	✓	0	•	0	•
National Seniors Insurance Agency	Classic Home + Fusion	10%	X	X	0	•	0	•
National Seniors Insurance Agency	Prestige Home	10%	X	X	•	•	0	•
People's Choice CU	First Choice Accidental Damage	0%	√	X	•	•	0	•
People's Choice CU	First Choice Listed Events	0%	√	X	0	•	0	•
QBE	Home Cover + Accidental Damage	10%	X	X	•	•	0	•
Shannons	Home & Contents +Accidental Damage	0%	√	X	•	•	0	•
St.George Bank	Essential Care	10%	√	X	0	0	0	•
St.George Bank	Quality Care	10%	✓	X	0	•	0	•
Westpac	Essential Care	10%	√	X	0		0	•
Westpac	Quality Care	10%	√	X	0	•	0	•
Youi	Home & Contents	0%	X	X	•	•	0	•
Youi	Home & Contents + Accidental Damage	0%	X	X	•	•	0	•
Youi	Home & Contents + Fusion	0%	X	X	•	•	0	•
**								
1300 Insurance	Home & Contents	10%	X	X	•	•	0	0
1Cover Direct	Home & Contents	10%	X	X	•	•	O	Ö
Aussie	Home & Contents	10%	X	X	•	•	0	0
Bendigo Bank	Basic Bronze	0%	√	X	0	Ō	0	•
Budget Direct	Home & Contents	15%	X	X	•	•	0	0
Citibank	Classic Home Building & Contents	10%	√	X	•	•	0	•
Citibank	Vital Home Building & Contents	10%	√	X	•	•	0	•
Guild Insurance	Home Elite	0%	X	X	•	•	•	•



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home Insurance - Low Sum Insured Based on \$300,000 Home Sum Insured

Western Australia

		Online	Pay Monthly at No Extra	Nil Excess Available		Home Inclusions			
Company Name	Product Name	Discount#	Cost	Available	Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover	
**									
НВГ	Fundamentals	0%	✓	X	0	•	•	•	
HBF	Listed Events	0%	√	X	0	•	•	•	
nab	Home	10%	✓	X	0	•	0	•	
nab	Home Essentials	10%	✓	X	0	0	0	•	
National Seniors Insurance Agency	Classic Home	10%	X	X	0	lacktriangle	0	•	
QBE	Home Cover	10%	X	X	0	•	0	•	
RAC	Home & Contents	\$35	X	✓	0	•	0	•	
Shannons	Home & Contents	0%	✓	X	0	•	0	•	
*									
Australian Unity	Elite Care	10%	Х	X	•	•	0	•	
Australian Unity	Everyday Care	10%	X	X	0	•	0	•	
Australian Unity	Extra Care	10%	X	X	0	•	0	•	
Guild Insurance	Home Essential	0%	X	X	0	•	•	•	



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

onot available

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

New South Wales

2	Pay Monthly	Nil	Но	ome Inclusions		Jew	ellery
Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
Home Plus	✓	X	•	0	•	20%	2500
Home & Contents	✓	√	•	0	•	20%	1000
Home & Contents Extra	✓	√	•	•	•	20%	2000
Classic Extras Home & Contents	X	√	•	•	•	10000	2500
Home & Contents	✓	X	•	•	•	Sum Insured	3000
Classic Extras Home & Contents	X	√	•	•	•	10000	2500
Classic Home & Contents	X	√	•	•	•	4000	1000
Standard Home & Contents	✓	X	•	0	•	2500	1000
Accidental Damage (Blue Ribbon)	✓	X	•	•	•	20%	2500
Essential Home & Contents	✓	X	•	0	•	2500	1000
Essential Home & Contents + Motor Burnout	✓	X	•	0	•	2500	1000
Listed Events	✓	X	•	0	•	20%	2500
Fundamentals	✓	X	•	•	•	2000	1000
Listed Events	✓	X	•	•	•	20%	2500
Home	✓	√	•	•	•	Sum Insured	Sum Insured
First Choice - Listed Events	✓	X	•	0	•	20%	2500
Classic	X	√	•	•	•	4000	1000
First Choice Listed Events	✓	X	•	0	•	20%	2500
Essential + Fusion	✓	X	•	•	•	2500	1000
Essential Cover	✓	X	•	•	•	2500	1000
Classic Advantages Home & Contents	X	√	•	•	•	20000	10000
Standard Home & Contents + Motor Burnout	✓	X	•	0	•	2500	1000
	Home & Contents Home & Contents Extra Classic Extras Home & Contents Home & Contents Classic Extras Home & Contents Classic Home & Contents Standard Home & Contents Accidental Damage (Blue Ribbon) Essential Home & Contents Essential Home & Contents Fundamentals Listed Events Home First Choice - Listed Events Classic First Choice Listed Events Essential Cover Classic Advantages Home & Contents	Home Plus Home & Contents Home & Contents Extra Classic Extras Home & Contents Home & Contents Classic Extras Home & Contents Classic Home & Contents Classic Home & Contents X Standard Home & Contents Accidental Damage (Blue Ribbon) Essential Home & Contents Fundamentals Listed Events Home First Choice - Listed Events Essential + Fusion Essential Cover Classic Advantages Home & Contents X At No Extra Cost A Cost A Cost A Contents A Con	Home Plus Home & Contents Home & Contents Extra Classic Extras Home & Contents Home & Contents Classic Extras Home & Contents Classic Extras Home & Contents X Classic Extras Home & Contents X Classic Home & Contents X X X X X X X X X X X X X	Home Plus Home & Contents Home & Contents Extra Classic Extras Home & Contents Home & Contents Home & Contents Classic Extras Home & Contents Classic Extras Home & Contents X Classic Extras Home & Contents X Accidental Damage (Blue Ribbon) Essential Home & Contents Classic Extras Home & Contents X Classic Extras Home & Contents Classic Extras Home & Contents X Classic Extras Home & Contents X Classic Extras Home & Contents X Classic Home & Contents X Contents in Open Air Covered Contents in Open Air Covered Contents in Open Air Covered X Contents in Open Air Covered X Contents in Open Air Covered X Contents in Open Air Covered X Contents in Open Air Covered X Contents in Open Air Covered X Contents in Open Air Covered X Contents in Open Air Covered X Contents in Open Air Covered X Contents in Open Air Covere X Contents in Open Air Covere X Contents in Open Air Covere X Contents in Open Air Covere X Contents in Open Air Covere X Contents in Open Air Covere X Contents in O	Home Plus Home & Contents Home & Conte	Home Plus Home Plus Home & Contents Home & Contents Extra Classic Extras Home & Contents Classic Extras Home & Contents X Y X O O O O O O O O O O O O O O O O	Product Name Arc Cost Cost Cost Contents in Open Air Covered Arc Covered Damage Fusion Cover Maximum



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

O optional

not available

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

New South Wales

		Pay Monthly at No Extra	Nil Excess	Ho	me Inclusions		Jewo	ellery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

1300 Insurance	Home & Contents	X	X	•	•	•	3000	1000
1Cover Direct	Home & Contents	X	X	•	•	•	3000	1000
Allianz	SureCover	X	X	•	0	•	7500	2000
Allianz	SureCover Gold	X	X	•	•	•	20%	2000
Allianz	SureCover Plus	X	X	•	0	•	7500	2000
ANZ	Home Insurance	✓	X	•	•	•	Sum Insured	3000
Aussie	Home & Contents	X	X	•	•	•	3000	1000
Australian Seniors Insurance Agency	Top Home & Contents	✓	X	•	•	•	5000	1000
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	✓	X	•	•	•	5000	1000
Bankwest	Secure Home Extra	✓	√	•	0	•	8000	2000
Bendigo Bank	Basic Bronze	✓	X	•	0	0	2000	1000
Bendigo Bank	Gold	✓	X	•	•	•	20%	2500
Bendigo Bank	Silver	✓	X	•	0	•	20%	2500
BOQ	Secure Home Elite	✓	√	•	•	•	8000	2000
BOQ	Secure Home Extra	✓	√	•	0	•	8000	2000
Budget Direct	Home & Contents	X	X	•	•	•	3000	1000
BUPA	Accidental Damage	✓	X	•	•	•	20%	2500
BUPA	Fundamentals	✓	X	•	O	0	2000	1000
Catholic Church Insurance	Classic Home Building & Contents	✓	X	•	O	•	7500	2000
Catholic Church Insurance	Vital Home Building & Contents	✓	X	•	Ō	0	7500	2000
CGU	Accidental Damage	✓	X	•	•	•	20%	2500
Citibank	Vital Home Building & Contents	✓	X	•	•	•	2000	5000
Comminsure	Home + Accidental Damage	✓	√	•	•	•	Sum Insured	Sum Insured
CUA	First Choice - Accidental Damage	✓	X	•	•	•	20%	2500
HBF	Accidental Damage	√	X		•	•	20%	2500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

O optional

onal C

not available

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

New South Wales

		Pay Monthly at No Extra	Nil Excess	Ho	me Inclusions		Jewellery	
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

HBF	Fundamentals	✓	X	•	0	•	2000	1000
HBF	Listed Events	√	X	•	0	•	20%	2500
HSBC	Classic Home Building & Contents	✓	X	•	0	•	5000	2000
HSBC	Vital Home Building & Contents	√	X	•	0	0	5000	2000
IMB	Secure Home Elite	√	√	•	•	•	20%	2000
IMB	Secure Home Extra	√	√	•	0	•	8000	2000
National Seniors Insurance Agency	Classic Home + Fusion	X	X	•	0	•	7500	2000
OnePath	Home & Contents + Accidental damage	√	X	•	•	•	Sum Insured	3000
People's Choice CU	First Choice Accidental Damage	√	X	•	•	•	20%	2500
Real Insurance	Top Cover	√	X	•	•	•	5000	1000
Real Insurance	Top Cover + Fusion	√	X	•	•	•	5000	1000
St.George Bank	Premier Care	✓	X	•	•	•	10000	2000
St.George Bank	Quality Care	√	X	•	0	•	5000	1000
Westpac	Quality Care	√	X	•	0	•	5000	1000
Woolworths	Comprehensive Home & Contents	√	X	•	•	•	5000	1000
Woolworths	Comprehensive Home & Contents + Motor Burnout	✓	X	•	•	•	5000	1000
Youi	Home & Contents	X	X	•	•	•	Sum insured	5000
Youi	Home & Contents + Accidental Damage	X	X	•	•	•	Sum insured	5000
Youi	Home & Contents + Fusion	X	X	•	•	•	Sum insured	5000
**								
AAMI	Home & Contents	X	X	•	0	•	5000	1000
Catholic Church Insurance	Prestige Home Building & Contents	√	X	•	•	•	20%	2000
Citibank	Classic Home Building & Contents	√	X	•	•	•	2000	5000
Citibank	Prestige Home Building & Contents	√	X	•	•	•	2000	5000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

O optional

not available

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

New South Wales

		Pay Monthly at No Extra	Nil Excess	Ho	me Inclusions		Jewe	llery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
**								
GIO	Platinum Home & Contents	Х	✓	•	•	•	40000	10000
HSBC	Prestige Home Building & Contents	✓	X	•	•	•	5000	2000
nab	Home	✓	X	•	0	•	7500	2000
nab	Home Essentials	✓	X	•	0	0	7500	2000
National Seniors Insurance Agency	Classic Home	X	X	•	0	•	7500	2000
National Seniors Insurance Agency	Prestige Home	X	X	•	•	•	20%	2000
NRMA	Home & Contents Plus	X	X	•	•	•	2500	2500
QBE	Home Cover	X	X	•	0	•	1500	1500
QBE	Home Cover + Accidental Damage	X	X	•	•	•	1500	1500
Shannons	Home & Contents	✓	X	•	0	•	Sum Insured	2000
Shannons	Home & Contents +Accidental Damage	✓	X	•	•	•	Sum Insured	2000
St.George Bank	Essential Care	✓	X	0	0	0	3000	500
Westpac	Premier Care	✓	X	•	•	•	10000	2000
*								
Coles	Home	Х	X	•	•	•	1000	1000
Coles	Home + Accidental Damage	X	X	•	•	•	1000	1000
Coles	Home + Fusion	X	X	•	•	•	1000	1000
NRMA	Home & Contents	X	X	•	•	•	2500	2500
Westpac	Essential Care	✓	X	0	0	0	3000	500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

O optional

onot available

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

New South Wales

		Pay Monthly at No Extra	Nil Excess	Ho	ome Inclusions		Jew	ellery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

1300 Insurance	Home & Contents	Х	X	•	•	•	3000	1000
AON	Home Plus	✓	X	•	0	•	20%	2500
APIA	Home & Contents	✓	√	•	0	•	20%	1000
APIA	Home & Contents Extra	✓	✓	•	•	•	20%	2000
Aussie	Home & Contents	X	X	•	•	•	3000	1000
Budget Direct	Home & Contents	X	X	•	•	•	3000	1000
GIO	Classic Extras Home & Contents	X	√	•	•	•	10000	2500
Shannons	Home & Contents	✓	X	•	0	•	Sum Insured	2000

1Cover Direct	Home & Contents	X	X	•	•	•	3000	1000
AON	Accidental Damage (Blue Ribbon)	✓	X	•	•	•	20%	2500
CGU	Fundamentals	✓	X	•	•	•	2000	1000
Citibank	Vital Home Building & Contents	✓	X	•	•	•	2000	5000
Comminsure	Home	✓	✓	•	•	•	Sum Insured	Sum Insured
Comminsure	Home + Accidental Damage	✓	√	•	•	•	Sum Insured	Sum Insured
CUA	First Choice - Listed Events	✓	X	•	0	•	20%	2500
GIO	Classic	X	✓	•	•	•	4000	1000
National Seniors Insurance Agency	Classic Home	X	X	•	0	•	7500	2000
National Seniors Insurance Agency	Classic Home + Fusion	X	X	•	0	•	7500	2000
OnePath	Home & Contents	✓	X	•	•	•	Sum Insured	3000
People's Choice CU	First Choice Listed Events	✓	X	•	0	•	20%	2500
Shannons	Home & Contents +Accidental Damage	✓	X	•	•	•	Sum Insured	2000
Suncorp	Classic Home & Contents	X	√	•	•	•	4000	1000

your guide to product excellence



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

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

New South Wales

Company Name	Product Name	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

Allianz	SureCover	X	X	•	0	•	7500	2000
Allianz	SureCover Gold	X	X	•	•	•	20%	2000
Allianz	SureCover Plus	X	X	•	0	•	7500	2000
ANZ	Home Insurance	✓	X	•	•	•	Sum Insured	3000
Australian Seniors Insurance Agency	Essential Home & Contents	✓	X	•	0	•	2500	1000
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	✓	X	•	0	•	2500	1000
Bankwest	Secure Home Extra	✓	√	•	0	•	8000	2000
Bendigo Bank	Basic Bronze	✓	X	•	0	0	2000	1000
Bendigo Bank	Gold	✓	X	•	•	•	20%	2500
Bendigo Bank	Silver	✓	X	•	0	•	20%	2500
BOQ	Secure Home Elite	✓	√	•	•	•	8000	2000
BOQ	Secure Home Extra	✓	√	•	0	•	8000	2000
BUPA	Fundamentals	✓	X	•	0	0	2000	1000
BUPA	Listed Events	✓	X	•	0	•	20%	2500
Catholic Church Insurance	Classic Home Building & Contents	✓	X	•	0	•	7500	2000
Catholic Church Insurance	Vital Home Building & Contents	✓	X	•	0	0	7500	2000
CGU	Accidental Damage	✓	X	•	•	•	20%	2500
CGU	Listed Events	✓	X	•	•	•	20%	2500
Citibank	Classic Home Building & Contents	✓	X	•	•	•	2000	5000
CUA	First Choice - Accidental Damage	✓	X	•	•	•	20%	2500
HBF	Accidental Damage	✓	X	•	•	•	20%	2500
HBF	Fundamentals	✓	X	•	0	•	2000	1000
HBF	Listed Events	✓	X	•	0	•	20%	2500
HSBC	Vital Home Building & Contents	✓	X	•	0	0	5000	2000
nab	Home	✓	X	•	0	•	7500	2000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

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

New South Wales

		Pay Monthly at No Extra	Nil Excess	Ho	me Inclusions		Jewellery	
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

nab	Home Essentials	✓	X	•	0	0	7500	2000
National Seniors Insurance Agency	Prestige Home	X	X	•	•	•	20%	2000
OnePath	Home & Contents + Accidental damage	✓	X	•	•	•	Sum Insured	3000
People's Choice CU	First Choice Accidental Damage	✓	X	•	•	•	20%	2500
QBE	Home Cover	X	X	•	0	•	1500	1500
QBE	Home Cover + Accidental Damage	X	X	•	•	•	1500	1500
Real Insurance	Essential + Fusion	✓	X	•	•	•	2500	1000
Real Insurance	Essential Cover	✓	X	•	•	•	2500	1000
St.George Bank	Premier Care	✓	X	•	•	•	10000	2000
St.George Bank	Quality Care	✓	X	•	0	•	5000	1000
Suncorp	Classic Advantages Home & Contents	X	√	•	•	•	20000	10000
Suncorp	Classic Extras Home & Contents	X	√	•	•	•	10000	2500
Westpac	Premier Care	✓	X	•	•	•	10000	2000
Westpac	Quality Care	✓	X	•	O	•	5000	1000
Woolworths	Standard Home & Contents	√	X	•	0	•	2500	1000
Woolworths	Standard Home & Contents + Motor Burnout	√	X	•	O	•	2500	1000
Youi	Home & Contents	X	X	•	•	•	Sum insured	5000
Youi	Home & Contents + Fusion	X	X	•	•	•	Sum insured	5000
**								
AAMI	Home & Contents	X	X	•	0	•	5000	1000
Australian Seniors Insurance Agency	Top Home & Contents	✓	X	•	•	•	5000	1000
	Top Home & Contents + Motor Burnout	✓	X	•	•	•	5000	1000
BUPA	Accidental Damage	✓	X	•	•	•	20%	2500
Catholic Church Insurance	Prestige Home Building & Contents	✓	X	•	•	•	20%	2000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

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

New South Wales

	2	Pay Monthly at No Extra	Nil Excess	Но	me Inclusions		Jewe	llery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
**								
Citibank	Prestige Home Building & Contents	✓	X	•	•	•	2000	5000
GIO	Platinum Home & Contents	X	√	•	•	•	40000	10000
HSBC	Classic Home Building & Contents	✓	X	•	0	•	5000	2000
HSBC	Prestige Home Building & Contents	✓	X	•	•	•	5000	2000
IMB	Secure Home Elite	✓	√	•	•	•	20%	2000
IMB	Secure Home Extra	✓	√	•	0	•	8000	2000
Real Insurance	Top Cover	✓	X	•	•	•	5000	1000
Real Insurance	Top Cover + Fusion	✓	X	•	•	•	5000	1000
St.George Bank	Essential Care	✓	X	0	0	0	3000	500
Westpac	Essential Care	✓	X	0	0	0	3000	500
Woolworths	Comprehensive Home & Contents	✓	X	•	•	•	5000	1000
Woolworths	Comprehensive Home & Contents + Motor Burnout	✓	X	•	•	•	5000	1000
Youi	Home & Contents + Accidental Damage	X	X	•	•	•	Sum insured	5000
*								
Coles	Home	Х	X	•	•	•	1000	1000
Coles	Home + Accidental Damage	X	X	•	•	•	1000	1000
Coles	Home + Fusion	X	X	•	•	•	1000	1000
NRMA	Home & Contents	X	X	•	•	•	2500	2500
NRMA	Home & Contents Plus	X	X	•	•	•	2500	2500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

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

	2	Pay Monthly at No Extra	Nil Excess	Но	ome Inclusions		Jew	ellery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

AON	Accidental Damage (Blue Ribbon)	✓	X	•	•	•	20%	2500
AON	Home Plus	✓	X	•	0	•	20%	2500
Comminsure	Home	✓	√	•	•	•	Sum Insured	Sum Insured
CUA	First Choice - Accidental Damage	✓	X	•	•	•	20%	2500
OnePath	Home & Contents	✓	X	•	•	•	Sum Insured	3000
Suncorp	Classic Extras Home & Contents	X	√	•	•	•	10000	2500

APIA	Home & Contents	✓	✓	•	0	•	20%	1000
Bankwest	Secure Home Extra	✓	√	•	0	•	8000	2000
Bendigo Bank	Basic Bronze	√	X	•	0	0	2000	1000
BOQ	Secure Home Elite	√	√	•	•	•	8000	2000
CGU	Fundamentals	✓	X	•	•	•	2000	1000
CGU	Listed Events	✓	X	•	•	•	20%	2500
Comminsure	Home + Accidental Damage	✓	√	•	•	•	Sum Insured	Sum Insured
People's Choice CU	First Choice Listed Events	✓	X	•	0	•	20%	2500
Suncorp	Classic Home & Contents	X	√	•	•	•	4000	1000

AAMI	Home & Contents	X	X	•	0	•	5000	1000
ANZ	Home Insurance	√	X	•	•	•	Sum Insured	3000
APIA	Home & Contents Extra	✓	√	•	•	•	20%	2000
Bendigo Bank	Gold	√	X	•	•	•	20%	2500
Bendigo Bank	Silver	√	X	•	0	•	20%	2500
BOQ	Secure Home Extra	✓	√	•	O	•	8000	2000
BUPA	Accidental Damage	√	X	•	•	•	20%	2500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

al O not available

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

			Nil Excess	Ho	ome Inclusions		Jewe	llery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

BUPA	Fundamentals	✓	X	•	0	0	2000	1000
BUPA	Listed Events	√	X	•	0	•	20%	2500
Catholic Church Insurance	Classic Home Building & Contents	✓	X	•	0	•	7500	2000
Catholic Church Insurance	Prestige Home Building & Contents	✓	X	•	•	•	20%	2000
CGU	Accidental Damage	√	X	•	•	•	20%	2500
CUA	First Choice - Listed Events	✓	X	•	0	•	20%	2500
HBF	Accidental Damage	√	X	•	•	•	20%	2500
HBF	Fundamentals	√	X	•	0	•	2000	1000
HBF	Listed Events	√	X	•	0	•	20%	2500
IMB	Secure Home Elite		√	•	•	•	20%	2000
IMB	Secure Home Extra	-		•	0	•	8000	2000
OnePath	Home & Contents + Accidental damage	√	X	•	•	•	Sum Insured	3000
People's Choice CU	First Choice Accidental Damage		X	•	•	•	20%	2500
RACQ	Home & Contents + Fusion	X		•	•	•	6000	2000
RACQ	Home & Contents + Fusion + Accidental Damage	X	√	•	•	•	6000	2000
Shannons	Home & Contents		X	•	0	•	Sum Insured	2000
St.George Bank	Essential Care	-	X	0	0	0	3000	500
St.George Bank	Premier Care	√	X	•	•	•	10000	2000
St.George Bank	Quality Care	√	X	•	O	•	5000	1000
Suncorp	Classic Advantages Home & Contents	X		•	•	•	20000	10000
Westpac	Essential Care	✓	X	0	0	0	3000	500
Westpac	Premier Care	√	X	•	•	•	10000	2000
Westpac	Quality Care	√	X	•	0	•	5000	1000
**								



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

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

		Pay Monthly at No Extra	Nil Excess	Но	ome Inclusions		Jewe	llery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
**								
Catholic Church Insurance	Vital Home Building & Contents	✓	X	•	0	0	7500	2000
Citibank	Classic Home Building & Contents	✓	X	•	•	•	2000	5000
Citibank	Prestige Home Building & Contents	✓	X	•	•	•	2000	5000
Citibank	Vital Home Building & Contents	✓	X	•	•	•	2000	5000
HSBC	Classic Home Building & Contents	✓	X	•	0	•	5000	2000
HSBC	Prestige Home Building & Contents	✓	X	•	•	•	5000	2000
HSBC	Vital Home Building & Contents	✓	X	•	0	0	5000	2000
nab	Home	✓	X	•	0	•	7500	2000
National Seniors Insurance Agency	Classic Home + Fusion	X	X	•	0	•	7500	2000
NRMA QLD	Home & Contents Plus	X	X	•	•	•	2500	2500
RACQ	Home & Contents	X	√	•	•	•	6000	2000
Shannons	Home & Contents +Accidental Damage	√	X	•	•	•	Sum Insured	2000
*								
nab	Home Essentials	✓	X	•	\bigcirc	\bigcirc	7500	2000
National Seniors Insurance Agency	Classic Home	X	X	•	0	•	7500	2000
National Seniors Insurance Agency	Prestige Home	X	X	•	•	•	20%	2000
NRMA QLD	Home & Contents	X	X	•	•	•	2500	2500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

onal C

not available

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

		Pay Monthly at No Extra	Nil Excess	Ho	ome Inclusions	i e	Jew	ellery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

Bankwest	Secure Home Extra	✓	✓	•	0	•	8000	2000
BOQ	Secure Home Extra	✓	√	•	0	•	8000	2000
OnePath	Home & Contents	✓	X	•	•	•	Sum Insured	3000
Suncorp	Classic Extras Home & Contents	X	✓	•	•	•	10000	2500
Suncorp	Classic Home & Contents	X	√	•	•	•	4000	1000

APIA	Home & Contents	✓	✓	•	0	•	20%	1000
APIA	Home & Contents Extra	✓	√	•	•	•	20%	2000
BOQ	Secure Home Elite	√	√	•	•	•	8000	2000
Comminsure	Home	✓	√	•	•	•	Sum Insured	Sum Insured
Comminsure	Home + Accidental Damage	✓	√	•	•	•	Sum Insured	Sum Insured
IMB	Secure Home Extra	✓	√	•	0	•	8000	2000
Shannons	Home & Contents	✓	X	•	0	•	Sum Insured	2000
Suncorp	Classic Advantages Home & Contents	X	✓	•	•	•	20000	10000

AAMI	Home & Contents	X	X	•	0	•	5000	1000
ANZ	Home Insurance	✓	X	•	•	•	Sum Insured	3000
AON	Accidental Damage (Blue Ribbon)	✓	X	•	•	•	20%	2500
AON	Home Plus	✓	X	•	0	•	20%	2500
Bendigo Bank	Gold	✓	X	•	•	•	20%	2500
BUPA	Listed Events	✓	X	•	0	•	20%	2500
Catholic Church Insurance	Classic Home Building & Contents	✓	X	•	0	•	7500	2000
Catholic Church Insurance	Prestige Home Building & Contents	✓	X	•	•	•	20%	2000
Catholic Church Insurance	Vital Home Building & Contents	✓	X	•	0	0	7500	2000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

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

		Pay Monthly at No Extra	Nil Excess	Ho	ome Inclusions		Jewe	ellery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

CGU	Accidental Damage	✓	X	•	•	•	20%	2500
CGU	Listed Events	✓	X	•	•	•	20%	2500
Citibank	Classic Home Building & Contents	✓	X	•	•	•	2000	5000
Citibank	Vital Home Building & Contents	✓	X	•	•	•	2000	5000
CUA	First Choice - Accidental Damage	✓	X	•	•	•	20%	2500
HBF	Accidental Damage	✓	X	•	•	•	20%	2500
HBF	Listed Events	✓	X	•	0	•	20%	2500
HSBC	Classic Home Building & Contents	✓	X	•	0	•	5000	2000
HSBC	Prestige Home Building & Contents	✓	X	•	•	•	5000	2000
HSBC	Vital Home Building & Contents	✓	X	•	0	0	5000	2000
IMB	Secure Home Elite	✓	√	•	•	•	20%	2000
National Seniors Insurance Agency	Classic Home	X	X	•	0	•	7500	2000
National Seniors Insurance Agency	Classic Home + Fusion	X	X	•	0	•	7500	2000
OnePath	Home & Contents + Accidental damage	✓	X	•	•	•	Sum Insured	3000
People's Choice CU	First Choice Accidental Damage	✓	X	•	•	•	20%	2500
People's Choice CU	First Choice Listed Events	✓	X	•	0	•	20%	2500
Shannons	Home & Contents +Accidental Damage	✓	X	•	•	•	Sum Insured	2000
**								
Bendigo Bank	Basic Bronze	✓	X	•	0	0	2000	1000
Bendigo Bank	Silver	✓	X	•	0	•	20%	2500
BUPA	Accidental Damage	√	X	•	•	•	20%	2500
CGU	Fundamentals	√	X	•	•	•	2000	1000
Citibank	Prestige Home Building & Contents	√	X	•	•	•	2000	5000
CUA	First Choice - Listed Events	.	X	•	0	•	20%	2500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

O optional

not available

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

		Pay Monthly at No Extra	Nil Excess	Ho	me Inclusions		Jewe	ellery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
**								
nab	Home	✓	X	•	0	•	7500	2000
nab	Home Essentials	✓	X	•	0	0	7500	2000
National Seniors Insurance Agency	Prestige Home	X	X	•	•	•	20%	2000
NRMA QLD	Home & Contents Plus	X	X	•	•	•	2500	2500
*								
BUPA	Fundamentals	✓	X	•	0	0	2000	1000
HBF	Fundamentals	✓	X	•	0	•	2000	1000
NRMA QLD	Home & Contents	X	X	•	•	•	2500	2500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

O optional

al O not available

sta

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

Queensland

		Pay Monthly at No Extra	Nil Excess	Ho	ome Inclusions		Jew	ellery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

APIA	Home & Contents	✓	✓	•	0	•	20%	1000
Australian Seniors Insurance Agen	cy Essential Home & Contents	✓	X	•	0	•	2500	1000
Australian Seniors Insurance Agen	cy Essential Home & Contents + Motor Burnout	✓	X	•	0	•	2500	1000
Comminsure	Home	✓	✓	•	•	•	Sum Insured	Sum Insured
Comminsure	Home + Accidental Damage	✓	√	•	•	•	Sum Insured	Sum Insured
Real Insurance	Essential + Fusion	✓	X	•	•	•	2500	1000
Real Insurance	Essential Cover	✓	X	•	•	•	2500	1000
Woolworths	Standard Home & Contents	✓	X	•	0	•	2500	1000

AAMI	Home & Contents	X	X	•	0	•	5000	1000
AON	Accidental Damage (Blue Ribbon)	✓	X	•	•	•	20%	2500
AON	Home Plus	√	X	•	0	•	20%	2500
APIA	Home & Contents Extra	✓	√	•	•	•	20%	2000
Bankwest	Secure Home Extra	√	√	•	0	•	8000	2000
BOQ	Secure Home Elite	√	√	•	•	•	8000	2000
BOQ	Secure Home Extra	✓	√	•	0	•	8000	2000
OnePath	Home & Contents	✓	X	•	•	•	Sum Insured	3000
St.George Bank	Quality Care	✓	X	•	0	•	5000	1000
Suncorp	Classic Advantages Home & Contents	X	√	•	•	•	20000	10000
Suncorp	Classic Extras Home & Contents	X	√	•	•	•	10000	2500
Suncorp	Classic Home & Contents	X	√	•	•	•	4000	1000
Westpac	Quality Care	√	X	•	0	•	5000	1000
Woolworths	Standard Home & Contents + Motor Burnout	✓	X	•	0	•	2500	1000

your guide to product excellence



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

not available

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

Queensland

Troduct Name Product Name Strong Cost Cost	Jewellery	
1300 Insurance	Item Limit	
ANZ Home Insurance ✓ X Image: Contents X X Image: Contents X X Image: Contents X X Image: Contents Ima		
Aussie Home & Contents X X X Image: Content of the content of t	1000	
Australian Seniors Insurance Agency Top Home & Contents ✓ X • • 5000 Australian Seniors Insurance Agency Top Home & Contents + Motor Burnout ✓ X • • 5000 Bendigo Bank Basic Bronze ✓ X • • 200 Bendigo Bank Gold ✓ X • • 20% Bendigo Bank Silver ✓ X • • 20% Budget Direct Home & Contents X X • • 20% BUPA Accidental Damage ✓ X • • 20% BUPA Fundamentals ✓ X • • 20% BUPA Listed Events ✓ X • • 20% CGU Accidental Damage ✓ X • • 20% CGU Listed Events ✓ X • • 20% CUA First Choice - Accidental Da	d 3000	
Australian Seniors Insurance Agency Top Home & Contents + Motor Burnout ✓ X ● ● 5000 Bendigo Bank Basic Bronze ✓ X ● ● 2000 Bendigo Bank Gold ✓ X ● ● 20% Budget Direct Home & Contents X X ● ● 3000 BUPA Accidental Damage ✓ X ● ● 20% BUPA Fundamentals ✓ X ● ● 20% BUPA Listed Events ✓ X ● ● 20% BUPA Listed Events ✓ X ● ● 20% CGU Accidental Damage ✓ X ● ● 20% CGU Listed Events ✓ X ● ● 20% CUA First Choice - Accidental Damage ✓ X ● ● 20% CUA First Choice - Listed Events	1000	
Bendigo Bank Basic Bronze ✓ X ● 2000 Bendigo Bank Gold ✓ X ● 20% Bendigo Bank Silver ✓ X ● 20% Budget Direct Home & Contents X X ● 0 3000 BUPA Accidental Damage ✓ X ● 0 20% BUPA Fundamentals ✓ X ● 0 20% BUPA Listed Events ✓ X ● 0 20% CGU Accidental Damage ✓ X ● 0 20% CGU Listed Events ✓ X ● 0 20% CUA First Choice - Accidental Damage ✓ X ● 0 20% CUA First Choice - Listed Events ✓ X ● 0 20% HBF Accidental Damage ✓ X ● 0 20%	1000	
Bendigo Bank Gold ✓ X ● ● 20% Bendigo Bank Silver ✓ X ✓ ● 20% Budget Direct Home & Contents X X ● ● 0 3000 BUPA Accidental Damage ✓ X ● ● 20% BUPA Listed Events ✓ X ● ● 20% CGU Accidental Damage ✓ X ● ● 20% CGU First Choice - Accidental Damage ✓ X ● ● 20% CUA First Choice - Accidental Damage ✓ X ● ● 20% CUA First Choice - Listed Events ✓ X ● ● 20% HBF Accidental Damage ✓ X ● ● 20% HBF Fundamentals ✓ X ● ● 20% HBF Fundamentals ✓ X <td>1000</td>	1000	
Bendigo Bank Silver ✓ X ○ 20% Budget Direct Home & Contents X X ○ 0 3000 BUPA Accidental Damage ✓ X ○ 0 20% BUPA Fundamentals ✓ X ○ 0 2000 BUPA Listed Events ✓ X ○ 0 20% CGU Accidental Damage ✓ X ○ 0 20% CGU Fundamentals ✓ X ○ 0 20% CGU Listed Events ✓ X ○ 0 20% CUA First Choice - Accidental Damage ✓ X ○ 0 20% CUA First Choice - Listed Events ✓ X ○ 0 20% HBF Accidental Damage ✓ X ○ 0 20% HBF Fundamentals ✓ X ○ 0 20% HBF Fundamentals ✓ X ○ 0 20%	1000	
Budget Direct Home & Contents X X X ■ ■ 3000 BUPA Accidental Damage ✓ X ■ ■ 20% BUPA Listed Events ✓ X ■ ■ 20% CGU Accidental Damage ✓ X ■ ■ 20% CGU Fundamentals ✓ X ■ ■ 20% CGU Listed Events ✓ X ■ ■ 20% CUA First Choice - Accidental Damage ✓ X ■ ■ 20% CUA First Choice - Listed Events ✓ X ■ ■ 20% CHA First Choice - Listed Events ✓ X ■ ■ 20% CHA First Choice - Listed Events ✓ X ■ ■ 20% CHA First Choice - Listed Events ✓ X ■ ■ 20% CHA First Choice - Listed Events	2500	
BUPA Accidental Damage ✓ X ● 20% BUPA Fundamentals ✓ X ● 2000 BUPA Listed Events ✓ X ● 20% CGU Accidental Damage ✓ X ● ● 20% CGU Fundamentals ✓ X ● ● 20% CGU Listed Events ✓ X ● ● 20% CUA First Choice - Accidental Damage ✓ X ● ● 20% CUA First Choice - Listed Events ✓ X ● ● 20% HBF Accidental Damage ✓ X ● ● ● 20% HBF Fundamentals ✓ X ● ● ● 20%	2500	
BUPA Fundamentals ✓ X ● ○ 2000 BUPA Listed Events ✓ X ● ● 20% CGU Accidental Damage ✓ X ● ● ● 20% CGU Findamentals ✓ X ● ● ● 20% CGU Listed Events ✓ X ● ● ● 20% CUA First Choice - Accidental Damage ✓ X ● ● ● 20% CUA First Choice - Listed Events ✓ X ● ● ● 20% HBF Accidental Damage ✓ X ● ● ● ● 20% HBF Fundamentals ✓ X ●	1000	
BUPA Listed Events ✓ ✗ ● 20% CGU Accidental Damage ✓ ✗ ● ● 20% CGU Fundamentals ✓ ✗ ● ● 2000 CGU Listed Events ✓ ✗ ● ● 20% CUA First Choice - Accidental Damage ✓ ✗ ● ● 20% CUA First Choice - Listed Events ✓ ✗ ● ● 20% HBF Accidental Damage ✓ ✗ ● ● 20% HBF Fundamentals ✓ ✗ ● ● ● 20%	2500	
CGU Accidental Damage ✓ X ● 20% CGU Fundamentals ✓ X ● ● 2000 CGU Listed Events ✓ X ● ● 20% CUA First Choice - Accidental Damage ✓ X ● ● 20% CUA First Choice - Listed Events ✓ X ● ● 20% HBF Accidental Damage ✓ X ● ● 20% HBF Fundamentals ✓ X ● ● 2000	1000	
CGU Fundamentals ✓ X ● ● 0 2000 CGU Listed Events ✓ X ● ● 20% CUA First Choice - Accidental Damage ✓ X ● ● 20% CUA First Choice - Listed Events ✓ X ● ● 20% HBF Accidental Damage ✓ X ● ● 20% HBF Fundamentals ✓ X ● ● ● 20%	2500	
CGU Listed Events ✓ X ● 20% CUA First Choice - Accidental Damage ✓ X ● ● 20% CUA First Choice - Listed Events ✓ X ● ● 20% HBF Accidental Damage ✓ X ● ● ● 20% HBF Fundamentals ✓ X ● ● ● 2000	2500	
CUA First Choice - Accidental Damage ✓ X ● 20% CUA First Choice - Listed Events ✓ X ● 0 ● 20% HBF Accidental Damage ✓ X ● ● 20% HBF Fundamentals ✓ X ● ● 2000	1000	
CUA First Choice - Listed Events ✓ X ● ○ ● 20% HBF Accidental Damage ✓ X ● ● ● ● 20% HBF Fundamentals ✓ X ● ○ ● 2000	2500	
HBF Accidental Damage ✓ X ● ● 20% HBF Fundamentals ✓ X ● ○ 0 0 2000	2500	
HBF Fundamentals ✓ X • ○ 1 2000	2500	
	2500	
HRE Listed Events Listed Fvents	1000	
	2500	
IMB Secure Home Elite ✓ ✓ ✓ • • 20%	2000	
IMB Secure Home Extra ✓ ✓ • ○ • 8000	2000	
National Seniors Insurance Agency Classic Home X X O T T T T T T T T T T T T T T T T T	2000	
National Seniors Insurance Agency Classic Home + Fusion X X T T T T T T T T T T T T T T T T T	2000	
National Seniors Insurance Agency Prestige Home X X	2000	

your guide to product excellence



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

ı C

not available

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

	2	Pay Monthly at No Extra	Nil Excess	Но	me Inclusions		Jewe	llery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

NRMA QLD	Home & Contents	X	X	•	•	•	2500	2500
NRMA QLD	Home & Contents Plus	X	X	•	•	•	2500	2500
OnePath	Home & Contents + Accidental damage	✓	X	•	•	•	Sum Insured	3000
People's Choice CU	First Choice Accidental Damage	✓	X	•	•	•	20%	2500
People's Choice CU	First Choice Listed Events	✓	X	•	0	•	20%	2500
QBE	Home Cover + Accidental Damage	X	X	•	•	•	1500	1500
RACQ	Home & Contents	X	√	•	•	•	6000	2000
RACQ	Home & Contents + Fusion	X	√	•	•	•	6000	2000
RACQ	Home & Contents + Fusion + Accidental Damage	X	✓	•	•	•	6000	2000
Real Insurance	Top Cover	✓	X	•	•	•	5000	1000
Real Insurance	Top Cover + Fusion	✓	X	•	•	•	5000	1000
St.George Bank	Premier Care	✓	X	•	•	•	10000	2000
Westpac	Premier Care	✓	X	•	•	•	10000	2000
Woolworths	Comprehensive Home & Contents	✓	X	•	•	•	5000	1000
Woolworths	Comprehensive Home & Contents + Motor Burnout	✓	X	•	•	•	5000	1000
Youi	Home & Contents	X	X	•	lacktriangle	•	Sum insured	5000
Youi	Home & Contents + Accidental Damage	X	X	•	•	•	Sum insured	5000
Youi	Home & Contents + Fusion	X	X	•	•	•	Sum insured	5000
**								
1Cover Direct	Home & Contents	X	X	•	•	•	3000	1000
Allianz	SureCover	X	X	•	0	•	7500	2000
Allianz	SureCover Gold	X	X	•	•	•	20%	2000
Allianz	SureCover Plus	X	X	•	0	•	7500	2000
Catholic Church Insurance	Classic Home Building & Contents	✓	X	•	0	•	7500	2000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

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

		Pay Monthly Nil Home Inclusions at No Extra Excess			Jewe	llery		
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
**								
Catholic Church Insurance	Prestige Home Building & Contents	✓	X	•	•	•	20%	2000
Catholic Church Insurance	Vital Home Building & Contents	✓	X	•	0	0	7500	2000
Citibank	Prestige Home Building & Contents	✓	X	•	•	•	2000	5000
Citibank	Vital Home Building & Contents	✓	X	•	•	•	2000	5000
HSBC	Classic Home Building & Contents	√	X	•	O	•	5000	2000
HSBC	Prestige Home Building & Contents	√	X	•	•	•	5000	2000
HSBC	Vital Home Building & Contents	√	X	•	0	0	5000	2000
nab	Home	√	X	•	O	•	7500	2000
QBE	Home Cover	X	X	•	O	•	1500	1500
Shannons	Home & Contents		X	•	Ō	•	Sum Insured	2000
Shannons	Home & Contents +Accidental Damage	-	X	•	•	•	Sum Insured	2000
St.George Bank	Essential Care	-	X	0	0	0	3000	500
Westpac	Essential Care	-	X	0	0	0	3000	500
*								
Citibank	Classic Home Building & Contents	✓	X	•	•	•	2000	5000
Coles	Home	X	X	•	•	•	1000	1000
Coles	Home + Accidental Damage	X	X	•	•	•	1000	1000
Coles	Home + Fusion	X	X	•	•	•	1000	1000
nab	Home Essentials		X	•	0	0	7500	2000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

O optional

onal O

not available

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

		Pay Monthly at No Extra	Nil Excess	Ho	me Inclusions		Jew	ellery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

APIA	Home & Contents	✓	✓	•	0	•	20%	1000
Comminsure	Home	✓	√	•	•	•	Sum Insured	Sum Insured
Comminsure	Home + Accidental Damage	✓	√	•	•	•	Sum Insured	Sum Insured
National Seniors Insurance Agency	Classic Home	X	X	•	0	•	7500	2000
National Seniors Insurance Agency	Classic Home + Fusion	X	X	•	0	•	7500	2000
OnePath	Home & Contents	✓	X	•	•	•	Sum Insured	3000
Youi	Home & Contents	X	X	•	•	•	Sum insured	5000

AON	Home Plus	✓	X	•	0	•	20%	2500
APIA	Home & Contents Extra	✓	√	•	•	•	20%	2000
Budget Direct	Home & Contents	X	X	•	•	•	3000	1000
National Seniors Insurance Agency	Prestige Home	X	X	•	•	•	20%	2000
OnePath	Home & Contents + Accidental damage	✓	X	•	•	•	Sum Insured	3000
RACQ	Home & Contents + Fusion + Accidental Damage	X	✓	•	•	•	6000	2000
St.George Bank	Quality Care	✓	X	•	0	•	5000	1000
Suncorp	Classic Extras Home & Contents	X	✓	•	•	•	10000	2500
Suncorp	Classic Home & Contents	X	✓	•	•	•	4000	1000
Youi	Home & Contents + Accidental Damage	X	X	•	•	•	Sum insured	5000
Youi	Home & Contents + Fusion	X	X	•	•	•	Sum insured	5000

1300 Insurance	Home & Contents	X	X	•	•	•	3000	1000
1Cover Direct	Home & Contents	X	X	•	•	•	3000	1000
AAMI	Home & Contents	X	X	•	0	•	5000	1000
Allianz	SureCover	X	X	•	0	•	7500	2000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

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

Queensland

	2	Pay Monthly at No Extra	Nil Excess	Ho	ome Inclusions		Jewe	llery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

Allianz	SureCover Gold	X	X	•	•	•	20%	2000
Allianz	SureCover Plus	X	X	•	0	•	7500	2000
ANZ	Home Insurance	✓	X	•	•	•	Sum Insured	3000
AON	Accidental Damage (Blue Ribbon)	✓	X	•	•	•	20%	2500
Aussie	Home & Contents	X	X	•	•	•	3000	1000
Bankwest	Secure Home Extra	✓	√	•	0	•	8000	2000
Bendigo Bank	Silver	✓	X	•	0	•	20%	2500
BOQ	Secure Home Elite	✓	√	•	•	•	8000	2000
BOQ	Secure Home Extra	✓	√	•	0	•	8000	2000
BUPA	Listed Events	✓	X	•	0	•	20%	2500
Catholic Church Insurance	Classic Home Building & Contents	√	X	•	0	•	7500	2000
Catholic Church Insurance	Prestige Home Building & Contents	√	X	•	•	•	20%	2000
Catholic Church Insurance	Vital Home Building & Contents	✓	X	•	0	0	7500	2000
CGU	Accidental Damage	✓	X	•	•	•	20%	2500
CGU	Fundamentals	✓	X	•	•	•	2000	1000
CGU	Listed Events	✓	X	•	•	•	20%	2500
Citibank	Vital Home Building & Contents	✓	X	•	•	•	2000	5000
CUA	First Choice - Listed Events	✓	X	•	0	•	20%	2500
HBF	Accidental Damage		X	•	•	•	20%	2500
HBF	Listed Events		X	•	0	•	20%	2500
HSBC	Vital Home Building & Contents		X	•	0	0	5000	2000
IMB	Secure Home Elite		√	•	•	•	20%	2000
IMB	Secure Home Extra		√	•	0	•	8000	2000
People's Choice CU	First Choice Accidental Damage	√	X	•	•	•	20%	2500
People's Choice CU	First Choice Listed Events	√	X	•	0	•	20%	2500
				-	_	_		

your guide to product excellence



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

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

		Pay Monthly at No Extra	Nil Excess	Ho	ome Inclusions		Jewe	llery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

RACQ	Home & Contents	X	✓	•	•	•	6000	2000
RACQ	Home & Contents + Fusion	X	√	•	•	•	6000	2000
Shannons	Home & Contents	✓	X	•	0	•	Sum Insured	2000
Shannons	Home & Contents +Accidental Damage	✓	X	•	•	•	Sum Insured	2000
St.George Bank	Premier Care	✓	X	•	•	•	10000	2000
Suncorp	Classic Advantages Home & Contents	X	√	•	•	•	20000	10000
Westpac	Premier Care	✓	X	•	•	•	10000	2000
Westpac	Quality Care	✓	X	•	0	•	5000	1000
**								
Bendigo Bank	Gold	✓	X	•	•	•	20%	2500
BUPA	Accidental Damage	✓	X	•	•	•	20%	2500
BUPA	Fundamentals	✓	X	•	0	0	2000	1000
Citibank	Classic Home Building & Contents	✓	X	•	•	•	2000	5000
Citibank	Prestige Home Building & Contents	✓	X	•	•	•	2000	5000
CUA	First Choice - Accidental Damage	✓	X	•	•	•	20%	2500
HBF	Fundamentals	✓	X	•	0	•	2000	1000
HSBC	Classic Home Building & Contents	✓	X	•	0	•	5000	2000
HSBC	Prestige Home Building & Contents	✓	X	•	•	•	5000	2000
nab	Home	✓	X	•	0	•	7500	2000
nab	Home Essentials	✓	X	•	0	0	7500	2000
NRMA QLD	Home & Contents	X	X	•	•	•	2500	2500
NRMA QLD	Home & Contents Plus	X	X	•	•	•	2500	2500
St.George Bank	Essential Care	✓	X	0	0	0	3000	500
Westpac	Essential Care	√	X	0	0	0	3000	500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

not available

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

	- · · · · ·	Pay Monthly at No Extra		Ho	me Inclusions	Jewellery		
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
*								
Bendigo Bank	Basic Bronze	✓	X	•	0	0	2000	1000
Coles	Home	X	X	•	•	•	1000	1000
Coles	Home + Accidental Damage	X	X	•	•	•	1000	1000
Coles	Home + Fusion	X	X	•	•	•	1000	1000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

onot available

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

South Australia

		Pay Monthly at No Extra	Nil Excess	Н	ome Inclusions		Jewellery	
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

AON	Accidental Damage (Blue Ribbon)	✓	X	•	•	•	20%	2500
APIA	Home & Contents	✓	√	•	0	•	20%	1000
Comminsure	Home	✓	√	•	•	•	Sum Insured	Sum Insured
Comminsure	Home + Accidental Damage	✓	√	•	•	•	Sum Insured	Sum Insured
National Seniors Insurance Agency	Classic Home	X	X	•	0	•	7500	2000
National Seniors Insurance Agency	Classic Home + Fusion	X	X	•	0	•	7500	2000
RAA	Home & Contents	✓	√	•	•	•	10000	5000
Shannons	Home & Contents	✓	X	•	0	•	Sum Insured	2000

APIA	Home & Contents Extra	✓	✓	•	•	•	20%	2000
BankSA	Quality Care	✓	X	•	0	•	5000	1000
Catholic Church Insurance	Classic Home Building & Contents	✓	X	•	0	•	7500	2000
Catholic Church Insurance	Vital Home Building & Contents	✓	X	•	0	0	7500	2000
Citibank	Vital Home Building & Contents	✓	X	•	•	•	2000	5000
HBF	Accidental Damage	✓	X	•	•	•	20%	2500
HSBC	Vital Home Building & Contents	✓	X	•	0	0	5000	2000
National Seniors Insurance Agency	Prestige Home	X	X	•	•	•	20%	2000
OnePath	Home & Contents	✓	X	•	•	•	Sum Insured	3000
Real Insurance	Essential + Fusion	✓	X	•	•	•	2500	1000
Real Insurance	Essential Cover	✓	X	•	•	•	2500	1000
Shannons	Home & Contents +Accidental Damage	✓	X	•	•	•	Sum Insured	2000
Suncorp	Classic Home & Contents	X	√	•	•	•	4000	1000
Westpac	Quality Care	✓	X	•	0	•	5000	1000

 $\star\star\star$



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

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

South Australia

		Pay Monthly at No Extra	Nil Excess	Ho	ome Inclusions		Jewellery	
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

1300 Insurance	Home & Contents	X	X	•	•	•	3000	1000
1Cover Direct	Home & Contents	X	X	•	•	•	3000	1000
AAMI	Home & Contents	X	X	•	0	•	5000	1000
Allianz	SureCover	X	X	•	0	•	7500	2000
Allianz	SureCover Gold	X	X	•	•	•	20%	2000
Allianz	SureCover Plus	X	X	•	0	•	7500	2000
AON	Home Plus	✓	X	•	0	•	20%	2500
Aussie	Home & Contents	X	X	•	•	•	3000	1000
Australian Seniors Insurance Agency	Essential Home & Contents	✓	X	•	0	•	2500	1000
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	✓	X	•	0	•	2500	1000
BankSA	Essential Care	✓	X	0	0	0	3000	500
BankSA	Premier Care	✓	X	•	•	•	10000	2000
Bankwest	Secure Home Extra	✓	✓	•	0	•	8000	2000
Bendigo Bank	Silver	✓	X	•	0	•	20%	2500
BOQ	Secure Home Elite	✓	√	•	•	•	8000	2000
BOQ	Secure Home Extra	✓	√	•	0	•	8000	2000
Budget Direct	Home & Contents	X	X	•	•	•	3000	1000
BUPA	Listed Events	✓	X	•	0	•	20%	2500
Catholic Church Insurance	Prestige Home Building & Contents	✓	X	•	•	•	20%	2000
CGU	Accidental Damage	✓	X	•	•	•	20%	2500
CGU	Listed Events	✓	X	•	•	•	20%	2500
Citibank	Classic Home Building & Contents	✓	X	•	•	•	2000	5000
Citibank	Prestige Home Building & Contents	✓	X	•	•	•	2000	5000
HSBC	Classic Home Building & Contents	✓	X	•	0	•	5000	2000
HSBC	Prestige Home Building & Contents	✓	X	•	•	•	5000	2000

your guide to product excellence



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

onot available

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

		Pay Monthly at No Extra		Но	me Inclusions		Jewellery	
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

МВ	Secure Home Elite	✓	✓	•	•	•	20%	2000
MB	Secure Home Extra	✓	√	•	0	•	8000	2000
nab	Home	✓	X	•	0	•	7500	2000
nab	Home Essentials	✓	X	•	0	0	7500	2000
OnePath	Home & Contents + Accidental damage	✓	X	•	•	•	Sum Insured	3000
People's Choice CU	First Choice Accidental Damage	✓	X	•	•	•	20%	2500
People's Choice CU	First Choice Listed Events	✓	X	•	0	•	20%	2500
RAA	Home & Contents + \$2000 Accidental Damage	✓	√	•	•	•	10000	5000
AAS	Home & Contents + \$5000 Accidental Damage	✓	✓	•	•	•	10000	5000
Real Insurance	Top Cover	✓	X	•	•	•	5000	1000
Real Insurance	Top Cover + Fusion	✓	X	•	•	•	5000	1000
SGIC	Home Cover	X	X	•	•	•	2500	2500
SGIC	Home Plus Cover	X	X	•	•	•	2500	2500
Suncorp	Classic Advantages Home & Contents	X	√	•	•	•	20000	10000
Suncorp	Classic Extras Home & Contents	X	✓	•	•	•	10000	2500
Westpac	Essential Care	✓	X	0	0	0	3000	500
Nestpac	Premier Care	✓	X	•	•	•	10000	2000
Woolworths	Standard Home & Contents	✓	X	•	0	•	2500	1000
Woolworths	Standard Home & Contents + Motor Burnout	✓	X	•	0	•	2500	1000
**								
ANZ	Home Insurance	✓	Х	•	•	•	Sum Insured	3000
Australian Seniors Insurance Agency	Top Home & Contents	√	X	•	•	•	5000	1000
	Top Home & Contents + Motor Burnout	 ✓	X	•	•	•	5000	1000
Bendigo Bank	Basic Bronze	√	X	•	0	0	2000	1000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

not available

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

		Pay Monthly at No Extra	Nil Excess	Ho	me Inclusions		Jewe	llery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
**								
Bendigo Bank	Gold	✓	X	•	•	•	20%	2500
BUPA	Accidental Damage	√	X	•	•	•	20%	2500
BUPA	Fundamentals	✓	X	•	0	0	2000	1000
CGU	Fundamentals	√	X	•	•	•	2000	1000
CUA	First Choice - Accidental Damage	√	X	•	•	•	20%	2500
CUA	First Choice - Listed Events	√	X	•	0	•	20%	2500
HBF	Listed Events	√	X	•	0	•	20%	2500
QBE	Home Cover + Accidental Damage	X	X	•	•	•	1500	1500
Woolworths	Comprehensive Home & Contents	√	X	•	•	•	5000	1000
Woolworths	Comprehensive Home & Contents + Motor Burnout	√	X	•	•	•	5000	1000
Youi	Home & Contents	X	X	•	•	•	Sum insured	5000
Youi	Home & Contents + Accidental Damage	X	X	•	•	•	Sum insured	5000
Youi	Home & Contents + Fusion	X	X	•	•	•	Sum insured	5000
*								
Coles	Home	X	X	•	•	•	1000	1000
Coles	Home + Accidental Damage	X	X	•	•	•	1000	1000
Coles	Home + Fusion	X	X	•	•	•	1000	1000
HBF	Fundamentals	√	X	•	0	•	2000	1000
QBE	Home Cover	X	X	•	0	•	1500	1500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

O optional

not available

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

	2	Pay Monthly at No Extra	Nil Excess	Но	me Inclusions		Jew	ellery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

AON	Accidental Damage (Blue Ribbon)	✓	X	•	•	•	20%	2500
APIA	Home & Contents	✓	√	•	0	•	20%	1000
Catholic Church Insurance	Classic Home Building & Contents	✓	X	•	0	•	7500	2000
Catholic Church Insurance	Vital Home Building & Contents	✓	X	•	0	0	7500	2000
Comminsure	Home	✓	√	•	•	•	Sum Insured	Sum Insured
HBF	Accidental Damage	✓	X	•	•	•	20%	2500
National Seniors Insurance Agency	Classic Home	X	X	•	0	•	7500	2000
National Seniors Insurance Agency	Classic Home + Fusion	X	X	•	0	•	7500	2000
National Seniors Insurance Agency	Prestige Home	X	X	•	•	•	20%	2000

AAMI	Home & Contents	X	X	•	0	•	5000	1000
Allianz	SureCover Plus	X	X	•	O	•	7500	2000
APIA	Home & Contents Extra	✓	√	•	•	•	20%	2000
Australian Unity	Extra Care	X	X	•	O	•	25%	2500
BankSA	Quality Care	✓	X	•	O	•	5000	1000
Catholic Church Insurance	Prestige Home Building & Contents	✓	X	•	•	•	20%	2000
Citibank	Classic Home Building & Contents	✓	X	•	•	•	2000	5000
Citibank	Vital Home Building & Contents	✓	X	•	•	•	2000	5000
Comminsure	Home + Accidental Damage	✓	√	•	•	•	Sum Insured	Sum Insured
HSBC	Classic Home Building & Contents	✓	X	•	O	•	5000	2000
HSBC	Vital Home Building & Contents	✓	X	•	O	0	5000	2000
OnePath	Home & Contents	✓	X	•	•	•	Sum Insured	3000
SGIC	Home Cover	X	X	•	•	•	2500	2500
Westpac	Quality Care	✓	X	•	0	•	5000	1000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

O optional

not available

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

South Australia

		Pay Monthly at No Extra	Nil Excess	Ho	ome Inclusions		Jewe	llery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

1300 Insurance	Home & Contents	X	X	•	•	•	3000	1000
1Cover Direct	Home & Contents	X	X	•	•	•	3000	1000
Allianz	SureCover	X	X	•	0	•	7500	2000
Allianz	SureCover Gold	X	X	•	•	•	20%	2000
ANZ	Home Insurance	✓	X	•	•	•	Sum Insured	3000
AON	Home Plus	✓	X	•	0	•	20%	2500
Aussie	Home & Contents	X	X	•	•	•	3000	1000
Australian Unity	Elite Care	X	X	•	•	•	25%	2500
Australian Unity	Everyday Care	X	X	•	0	•	25%	1000
BankSA	Premier Care	✓	X	•	•	•	10000	2000
Bankwest	Secure Home Extra	✓	√	•	0	•	8000	2000
Bendigo Bank	Gold	✓	X	•	•	•	20%	2500
Bendigo Bank	Silver	✓	X	•	0	•	20%	2500
BOQ	Secure Home Elite	✓	✓	•	•	•	8000	2000
Budget Direct	Home & Contents	X	X	•	•	•	3000	1000
BUPA	Accidental Damage	✓	X	•	•	•	20%	2500
BUPA	Fundamentals	✓	X	•	0	0	2000	1000
BUPA	Listed Events	✓	X	•	0	•	20%	2500
CGU	Accidental Damage	✓	X	•	•	•	20%	2500
CGU	Listed Events	✓	X	•	•	•	20%	2500
Citibank	Prestige Home Building & Contents	✓	X	•	•	•	2000	5000
CUA	First Choice - Accidental Damage	✓	X	•	•	•	20%	2500
CUA	First Choice - Listed Events	✓	X	•	0	•	20%	2500
HBF	Listed Events	✓	X	•	0	•	20%	2500
HSBC	Prestige Home Building & Contents	✓	X	•	•	•	5000	2000

your guide to product excellence



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

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

		Pay Monthly at No Extra	Nil Excess	Но	me Inclusions		Jewe	llery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

IMB	Secure Home Elite	✓	✓	•	•	•	20%	2000
IMB	Secure Home Extra	✓	√	•	0	•	8000	2000
nab	Home	✓	X	•	0	•	7500	2000
nab	Home Essentials	✓	X	•	0	0	7500	2000
OnePath	Home & Contents + Accidental damage	✓	X	•	•	•	Sum Insured	3000
People's Choice CU	First Choice Accidental Damage	✓	X	•	•	•	20%	2500
People's Choice CU	First Choice Listed Events	✓	X	•	0	•	20%	2500
QBE	Home Cover	X	X	•	0	•	1500	1500
QBE	Home Cover + Accidental Damage	X	X	•	•	•	1500	1500
RAA	Home & Contents	✓	√	•	•	•	10000	5000
RAA	Home & Contents + \$2000 Accidental Damage	✓	√	•	•	•	10000	5000
RAA	Home & Contents + \$5000 Accidental Damage	✓	✓	•	•	•	10000	5000
Real Insurance	Essential + Fusion	✓	X	•	•	•	2500	1000
Real Insurance	Essential Cover	✓	X	•	•	•	2500	1000
SGIC	Home Plus Cover	X	X	•	•	•	2500	2500
Shannons	Home & Contents	✓	X	•	0	•	Sum Insured	2000
Shannons	Home & Contents +Accidental Damage	√	X	•	•	•	Sum Insured	2000
Suncorp	Classic Advantages Home & Contents	X	√	•	•	•	20000	10000
Suncorp	Classic Extras Home & Contents	X	√	•	•	•	10000	2500
Suncorp	Classic Home & Contents	X	√	•	•	•	4000	1000
Westpac	Premier Care	√	X	•	•	•	10000	2000
Woolworths	Standard Home & Contents + Motor Burnout	✓	X	•	0	•	2500	1000
**								
Australian Seniors Insurance Agenc	y Essential Home & Contents	✓	X	•	0	•	2500	1000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

onot available

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

Australian Seniors Insurance Agency Essential Home & Contents + Motor Burnout X X Motor Seniors Insurance Agency Essential Care X X Motor Seniors Insurance Agency Essential Care X X Motor Seniors Insurance Agency Essential Care X X Motor Seniors Insurance Agency Top Home & Contents + Motor Burnout X X Motor Seniors Insurance Agency Top Home & Contents + Motor Burnout X X Motor Seniors Insurance Agency Top Home & Contents + Motor Burnout X X Motor Seniors Insurance Agency Top Home & Contents + Motor Burnout X X Motor Seniors Insurance Agency Top Home & Contents + Motor Burnout X X Motor Seniors Insurance Top Home & Contents + Motor Burnout X X Motor Senior	1000 1000 500 1000 2000
Australian Seniors Insurance Agency Essential Home & Contents + Motor Burnout ✓ X ● 2500 Australian Seniors Insurance Agency Top Home & Contents + Motor Burnout ✓ X ● ● 5000 BankSA Essential Care ✓ X ● ● 3000 Bendigo Bank Basic Bronze ✓ X ● ● 2000 BOQ Secure Home Extra ✓ ✓ ● ● 8000 CGU Fundamentals ✓ X ● ● 0 2000 Coles Home + Accidental Damage X X ● ● 1000 Coles Home + Fusion X X ● ● 5000 Real Insurance Top Cover + Fusion ✓ X X ● ● 5000	1000 500 1000 2000
Australian Seniors Insurance Agency Top Home & Contents + Motor Burnout ✓ X ● ● 5000 BankSA Essential Care ✓ X ○ ○ 3000 Bendigo Bank Basic Bronze ✓ X ● ○ 2000 BOQ Secure Home Extra ✓ ✓ ✓ ● 8000 CGU Fundamentals ✓ X ● ● ● 2000 Coles Home + Accidental Damage X X ● ● ● 1000 Coles Home + Fusion X X ● ● ● 5000 Real Insurance Top Cover + Fusion ✓ X ▼ ● ● 5000	1000 500 1000 2000
BankSA Essential Care ✓ X ○ ○ 3000 Bendigo Bank Basic Bronze ✓ X ● ○ 2000 BOQ Secure Home Extra ✓ ✓ ● ○ 8000 CGU Fundamentals ✓ X ● ● ● 0 2000 Coles Home + Accidental Damage X X ● ● ● 1000 Coles Home + Fusion X X ● ● ● 5000 Real Insurance Top Cover + Fusion ✓ X ■ ● ● 5000	500 1000 2000
Bendigo Bank Basic Bronze ✓ X ● ○ 2000 BOQ Secure Home Extra ✓ ✓ ● ● 8000 CGU Fundamentals ✓ X ✓ ● ● 0 2000 Coles Home + Accidental Damage X X ● ● 1000 Coles Home + Fusion X X ● ● 5000 Real Insurance Top Cover + Fusion ✓ X ● ● 5000	1000 2000
BOQ Secure Home Extra ✓ ✓ ● 8000 CGU Fundamentals ✓ X ✓ ● ● 2000 Coles Home + Accidental Damage X X ✓ ● ● 1000 Coles Home + Fusion X X ● ● 5000 Real Insurance Top Cover + Fusion ✓ X ● ● 5000	2000
CGU Fundamentals ✓ X ● ● 0 2000 Coles Home + Accidental Damage X X ✓ ● ● 1000 Coles Home + Fusion X X ● ● 1000 Real Insurance Top Cover ✓ X ● ● 5000 Real Insurance Top Cover + Fusion ✓ X ● ● 5000	
Coles Home + Accidental Damage X Y X Y X Y X Y Y X Y	1000
Coles Home + Fusion X X X ✓ ■ 1000 Real Insurance Top Cover ✓ X ● ● 5000 Real Insurance Top Cover + Fusion ✓ X ● ● 5000	1000
Real Insurance Top Cover ✓ ✗ ● ● 5000 Real Insurance Top Cover + Fusion ✓ ✗ ● ● 5000	1000
Real Insurance Top Cover + Fusion ✓ 🗶 ● 5000	1000
	1000
	1000
Westpac Essential Care ✓ X ○ ○ 3000	500
Woolworths Comprehensive Home & Contents ✓ X ● ● 5000	1000
Woolworths Comprehensive Home & Contents + Motor Burnout ✓ 💢 • 5000	1000
Woolworths Standard Home & Contents ✓ X • ○ 0 2500	1000
Youi Home & Contents X X ■ • Sum insured	5000
Youi Home & Contents + Accidental Damage X X	5000
Youi Home & Contents + Fusion X X ■ ■ Sum insured	5000
*	
Australian Seniors Insurance Agency Top Home & Contents	1000
Coles Home X X ✓ ● ● 0 1000	1000
Guild Insurance Home Elite X X ✓ M 15000	2500
Guild Insurance Home Essential X X → 0 10000	1500
HBF Fundamentals ✓ X • ○ • 2000	



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

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

		Pay Monthly at No Extra	Nil Excess	Ho	ome Inclusions	·	Jew	ellery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

AAMI	Home & Contents	X	X	•	0	•	5000	1000
APIA	Home & Contents	✓	√	•	0	•	20%	1000
APIA	Home & Contents Extra	✓	√	•	•	•	20%	2000
Comminsure	Home	✓	√	•	•	•	Sum Insured	Sum Insured
Comminsure	Home + Accidental Damage	✓	√	•	•	•	Sum Insured	Sum Insured
Real Insurance	Essential + Fusion	✓	X	•	•	•	2500	1000
Real Insurance	Essential Cover	✓	X	•	•	•	2500	1000
Woolworths	Standard Home & Contents	✓	X	•	0	•	2500	1000
Woolworths	Standard Home & Contents + Motor Burnout	✓	X	•	0	•	2500	1000

Allianz	SureCover Plus	X	X	•	0	•	7500	2000
AON	Home Plus	✓	X	•	0	•	20%	2500
Australian Seniors Insurance Agence	Essential Home & Contents	✓	X	•	0	•	2500	1000
Australian Seniors Insurance Agence	Septial Home & Contents + Motor Burnout	✓	X	•	0	•	2500	1000
Budget Direct	Home & Contents	X	X	•	•	•	3000	1000
BUPA	Listed Events	√	X	•	0	•	20%	2500
Catholic Church Insurance	Classic Home Building & Contents	✓	X	•	0	•	7500	2000
Catholic Church Insurance	Vital Home Building & Contents	√	X	•	0	0	7500	2000
National Seniors Insurance Agency	Classic Home + Fusion	X	X	•	0	•	7500	2000
OnePath	Home & Contents	✓	X	•	•	•	Sum Insured	3000
Real Insurance	Top Cover + Fusion	✓	X	•	•	•	5000	1000
St.George Bank	Quality Care	✓	X	•	0	•	5000	1000
Westpac	Quality Care	√	X	•	0	•	5000	1000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

O optional

not available

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

Tasmania

		Pay Monthly at No Extra	Nil Excess	Ho	ome Inclusions		Jewe	ellery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

1300 Insurance	Home & Contents	X	X	•	•	•	3000	1000
1Cover Direct	Home & Contents	X	X	•	•	•	3000	1000
Allianz	SureCover	X	X	•	0	•	7500	2000
Allianz	SureCover Gold	X	X	•	•	•	20%	2000
AON	Accidental Damage (Blue Ribbon)	√	X	•	•	•	20%	2500
Aussie	Home & Contents	X	X	•	•	•	3000	1000
Australian Seniors Insurance Agency	Top Home & Contents	✓	X	•	•	•	5000	1000
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	√	X	•	•	•	5000	1000
Bankwest	Secure Home Extra	√	✓	•	0	•	8000	2000
Bendigo Bank	Basic Bronze	✓	X	•	0	0	2000	1000
Bendigo Bank	Silver	√	X	•	0	•	20%	2500
BOQ	Secure Home Elite	√	✓	•	•	•	8000	2000
BOQ	Secure Home Extra	√	✓	•	0	•	8000	2000
BUPA	Accidental Damage	√	X	•	•	•	20%	2500
BUPA	Fundamentals	✓	X	•	0	0	2000	1000
Catholic Church Insurance	Prestige Home Building & Contents	✓	X	•	•	•	20%	2000
CGU	Accidental Damage	✓	X	•	•	•	20%	2500
CGU	Fundamentals	✓	X	•	•	•	2000	1000
CGU	Listed Events	✓	X	•	•	•	20%	2500
Citibank	Classic Home Building & Contents	√	X	•	•	•	2000	5000
Citibank	Prestige Home Building & Contents	✓	X	•	•	•	2000	5000
Citibank	Vital Home Building & Contents	✓	X	•	•	•	2000	5000
CUA	First Choice - Listed Events	✓	X	•	0	•	20%	2500
HBF	Accidental Damage	✓	X	•	•	•	20%	2500
HBF	Listed Events	✓	X	•	0	•	20%	2500

your guide to product excellence



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

not available

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

		Pay Monthly at No Extra		Но	me Inclusions		Jewellery	
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

HSBC	Classic Home Building & Contents	✓	X	•	0	•	5000	2000
HSBC	Prestige Home Building & Contents	✓	X	•	•	•	5000	2000
HSBC	Vital Home Building & Contents	✓	X	•	0	0	5000	2000
nab	Home	✓	X	•	0	•	7500	2000
nab	Home Essentials	√	X	•	0	0	7500	2000
National Seniors Insurance Agency	Classic Home	X	X	•	0	•	7500	2000
National Seniors Insurance Agency	Prestige Home	X	X	•	•	•	20%	2000
OnePath	Home & Contents + Accidental damage	√	X	•	•	•	Sum Insured	3000
People's Choice CU	First Choice Accidental Damage	✓	X	•	•	•	20%	2500
People's Choice CU	First Choice Listed Events	✓	X	•	0	•	20%	2500
QBE	Home Cover	X	X	•	0	•	1500	1500
QBE	Home Cover + Accidental Damage	X	X	•	•	•	1500	1500
RACT	Home & Contents + Fusion	X	X	•	•	•	Sum Insured	1000
Real Insurance	Top Cover	√	X	•	•	•	5000	1000
St.George Bank	Essential Care	✓	X	0	0	0	3000	500
St.George Bank	Premier Care	✓	X	•	•	•	10000	2000
Suncorp	Classic Home & Contents	X	√	•	•	•	4000	1000
Westpac	Essential Care	✓	X	0	0	0	3000	500
Westpac	Premier Care	✓	X	•	•	•	10000	2000
Woolworths	Comprehensive Home & Contents	√	X	•	•	•	5000	1000
Woolworths	Comprehensive Home & Contents + Motor Burnout	√	X	•	•	•	5000	1000
**								
ANZ	Home Insurance	1	X	•	•	•	Sum Insured	3000
Australian Unity	Elite Care	X	X	•	•	•	25%	2500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

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

		Pay Monthly at No Extra	Nil Excess	Но	me Inclusions	Jewellery		
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
**								
Australian Unity	Everyday Care	X	X	•	0	•	25%	1000
Australian Unity	Extra Care	X	X	•	0	•	25%	2500
Bendigo Bank	Gold	✓	X	•	•	•	20%	2500
CUA	First Choice - Accidental Damage	✓	X	•	•	•	20%	2500
HBF	Fundamentals	✓	X	•	0	•	2000	1000
IMB	Secure Home Elite	✓	√	•	•	•	20%	2000
IMB	Secure Home Extra	✓	√	•	0	•	8000	2000
NRMA	Home & Contents	X	X	•	•	•	2500	2500
NRMA	Home & Contents Plus	X	X	•	•	•	2500	2500
RACT	Home & Contents	X	X	•	•	•	Sum Insured	1000
Suncorp	Classic Advantages Home & Contents	X	√	•	•	•	20000	10000
Suncorp	Classic Extras Home & Contents	X	√	•	•	•	10000	2500
Youi	Home & Contents	X	X	•	•	•	Sum insured	5000
Youi	Home & Contents + Accidental Damage	X	X	•	•	•	Sum insured	5000
Youi	Home & Contents + Fusion	X	X	•	•	•	Sum insured	5000
*								
Coles	Home	X	X	•	•	•	1000	1000
Coles	Home + Accidental Damage	X	X	•	•	•	1000	1000
Coles	Home + Fusion	X	X	•	•	•	1000	1000
RACT	Home & Contents + Accidental Damage	X	X	•	•	•	Sum Insured	1000
RACT	Home & Contents + Fusion + Accidental Damage	X	X	•	•	•	Sum Insured	1000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

D optiona

not available

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

		Pay Monthly at No Extra	Nil Excess	Но	ome Inclusions		Jew	ellery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

AAMI	Home & Contents	Х	X	•	0	•	5000	1000
AON	Home Plus	✓	X	•	0	•	20%	2500
APIA	Home & Contents	✓	√	•	0	•	20%	1000
APIA	Home & Contents Extra	✓	✓	•	•	•	20%	2000
Budget Direct	Home & Contents	X	X	•	•	•	3000	1000
Comminsure	Home	✓	√	•	•	•	Sum Insured	Sum Insured
Comminsure	Home + Accidental Damage	✓	✓	•	•	•	Sum Insured	Sum Insured
National Seniors Insurance Agency	Classic Home	X	X	•	0	•	7500	2000
National Seniors Insurance Agency	Classic Home + Fusion	X	X	•	0	•	7500	2000

1300 Insurance	Home & Contents	X	X	•	•	•	3000	1000
1Cover Direct	Home & Contents	X	X	•	•	•	3000	1000
Allianz	SureCover	X	X	•	0	•	7500	2000
Allianz	SureCover Plus	X	X	•	0	•	7500	2000
AON	Accidental Damage (Blue Ribbon)	✓	X	•	•	•	20%	2500
Aussie	Home & Contents	X	X	•	•	•	3000	1000
Catholic Church Insurance	Classic Home Building & Contents	✓	X	•	0	•	7500	2000
Catholic Church Insurance	Vital Home Building & Contents	✓	X	•	0	0	7500	2000
National Seniors Insurance Agency	Prestige Home	X	X	•	•	•	20%	2000
Shannons	Home & Contents	✓	X	•	0	•	Sum Insured	2000
Shannons	Home & Contents +Accidental Damage	✓	X	•	•	•	Sum Insured	2000
St.George Bank	Quality Care	✓	X	•	0	•	5000	1000
Suncorp	Classic Home & Contents	X	√	•	•	•	4000	1000
Westpac	Quality Care	✓	X	•	0	•	5000	1000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

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

		Pay Monthly at No Extra	Nil Excess	Но	me Inclusions	5	Jewe	llery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

Allianz	SureCover Gold	X	X	•	•	•	20%	2000
ANZ	Home Insurance	✓	X	•	•	•	Sum Insured	3000
Australian Unity	Everyday Care	X	X	•	0	•	25%	1000
Australian Unity	Extra Care	X	X	•	0	•	25%	2500
Bankwest	Secure Home Extra	✓	✓	•	0	•	8000	2000
Bendigo Bank	Basic Bronze	✓	X	•	0	0	2000	1000
Bendigo Bank	Gold	✓	X	•	•	•	20%	2500
Bendigo Bank	Silver	✓	X	•	0	•	20%	2500
BOQ	Secure Home Elite	✓	✓	•	•	•	8000	2000
BOQ	Secure Home Extra	✓	✓	•	0	•	8000	2000
BUPA	Accidental Damage	✓	X	•	•	•	20%	2500
BUPA	Fundamentals	✓	X	•	0	0	2000	1000
BUPA	Listed Events	✓	X	•	0	•	20%	2500
Catholic Church Insurance	Prestige Home Building & Contents	✓	X	•	•	•	20%	2000
CGU	Accidental Damage	✓	X	•	•	•	20%	2500
CGU	Fundamentals	✓	X	•	•	•	2000	1000
CGU	Listed Events	✓	X	•	•	•	20%	2500
Citibank	Classic Home Building & Contents	✓	X	•	•	•	2000	5000
Citibank	Prestige Home Building & Contents	✓	X	•	•	•	2000	5000
Citibank	Vital Home Building & Contents	✓	X	•	•	•	2000	5000
CUA	First Choice - Listed Events	✓	X	•	0	•	20%	2500
IBF	Accidental Damage	✓	X	•	•	•	20%	2500
	Fundamentals	√	X	•	0	•	2000	1000
IBF	Listed Events	✓	X	•	0	•	20%	2500
ISBC	Classic Home Building & Contents	✓	X	•	0	•	5000	2000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

onot available

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

		Pay Monthly at No Extra		Но	me Inclusions		Jewe	llery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limi

HSBC	Prestige Home Building & Contents	✓	X	•	•	•	5000	2000
HSBC	Vital Home Building & Contents	✓	X	•	0	0	5000	2000
nab	Home	✓	X	•	0	•	7500	2000
nab	Home Essentials	✓	X	•	0	0	7500	2000
NRMA	Home & Contents	X	X	•	•	•	2500	2500
NRMA	Home & Contents Plus	X	X	•	•	•	2500	2500
OnePath	Home & Contents	✓	X	•	•	•	Sum Insured	3000
OnePath	Home & Contents + Accidental damage	√	X	•	•	•	Sum Insured	3000
People's Choice CU	First Choice Accidental Damage	✓	X	•	•	•	20%	2500
People's Choice CU	First Choice Listed Events	✓	X	•	0	•	20%	2500
QBE	Home Cover	X	X	•	0	•	1500	1500
QBE	Home Cover + Accidental Damage	X	X	•	•	•	1500	1500
RACT	Home & Contents	X	X	•	•	•	Sum Insured	1000
RACT	Home & Contents + Fusion	X	X	•	•	•	Sum Insured	1000
Real Insurance	Essential + Fusion	✓	X	•	•	•	2500	1000
St.George Bank	Essential Care	✓	X	0	0	0	3000	500
St.George Bank	Premier Care	√	X	•	•	•	10000	2000
Suncorp	Classic Advantages Home & Contents	X	√	•	•	•	20000	10000
Suncorp	Classic Extras Home & Contents	X	√	•	•	•	10000	2500
Westpac	Essential Care	√	X	0	0	0	3000	500
Westpac	Premier Care	✓	X	•	•	•	10000	2000
**								
Australian Seniors Insurance Agency	Essential Home & Contents	✓	X	•	0	•	2500	1000
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	√	X	•	0	•	2500	1000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

onot available

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

		Pay Monthly at No Extra	Nil Excess	Но	me Inclusions		Jewellery		
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit	
**									
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	✓	X	•	•	•	5000	1000	
Australian Unity	Elite Care	X	X	•	•	•	25%	2500	
CUA	First Choice - Accidental Damage	✓	X	•	•	•	20%	2500	
IMB	Secure Home Elite	✓	√	•	•	•	20%	2000	
IMB	Secure Home Extra	✓	√	•	0	•	8000	2000	
RACT	Home & Contents + Fusion + Accidental Damage	X	X	•	•	•	Sum Insured	1000	
Real Insurance	Essential Cover	√	X	•	•	•	2500	1000	
Real Insurance	Top Cover	√	X	•	•	•	5000	1000	
Real Insurance	Top Cover + Fusion	✓	X	•	•	•	5000	1000	
Woolworths	Comprehensive Home & Contents	√	X	•	•	•	5000	1000	
Woolworths	Comprehensive Home & Contents + Motor Burnout	✓	X	•	•	•	5000	1000	
Woolworths	Standard Home & Contents	✓	X	•	0	•	2500	1000	
Woolworths	Standard Home & Contents + Motor Burnout	√	X	•	0	•	2500	1000	
Youi	Home & Contents	X	X	•	•	•	Sum insured	5000	
Youi	Home & Contents + Fusion	X	X	•	•	•	Sum insured	5000	
*									
Australian Seniors Insurance Agency	Top Home & Contents	1	X	•	•	•	5000	1000	
Guild Insurance	Home Elite	X	X	•	•	•	15000	2500	
Guild Insurance	Home Essential	X	X	•	0	•	10000	1500	
RACT	Home & Contents + Accidental Damage	X	X	•	•	•	Sum Insured	1000	
Youi	Home & Contents + Accidental Damage	X	X	•	•	•	Sum insured	5000	



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

O optional

not available

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

Victoria

		Pay Monthly at No Extra	Nil Excess	Ho	ome Inclusions		Jew	ellery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

AAMI	Home & Contents	X	X	•	0	•	5000	1000
Allianz	SureCover	X	X	•	0	•	7500	2000
Allianz	SureCover Plus	X	X	•	0	•	7500	2000
APIA	Home & Contents	✓	√	•	0	•	20%	1000
Comminsure	Home	✓	√	•	•	•	Sum Insured	Sum Insured
GIO	Classic	X	√	•	•	•	4000	1000
National Seniors Insurance Agency	Classic Home + Fusion	X	X	•	0	•	7500	2000
OnePath	Home & Contents	✓	X	•	•	•	Sum Insured	3000

Allianz	SureCover Gold	X	X	•	•	•	20%	2000
AON	Home Plus	✓	X	•	0	•	20%	2500
APIA	Home & Contents Extra	√	√	•	•	•	20%	2000
Australian Unity	Everyday Care	X	X	•	0	•	25%	1000
Australian Unity	Extra Care	X	X	•	0	•	25%	2500
Bankwest	Secure Home Extra	√	√	•	0	•	8000	2000
Catholic Church Insurance	Classic Home Building & Contents	✓	X	•	0	•	7500	2000
Catholic Church Insurance	Vital Home Building & Contents	✓	X	•	0	0	7500	2000
Citibank	Vital Home Building & Contents	✓	X	•	•	•	2000	5000
Comminsure	Home + Accidental Damage	✓	√	•	•	•	Sum Insured	Sum Insured
GIO	Classic Extras Home & Contents	X	✓	•	•	•	10000	2500
HSBC	Vital Home Building & Contents	✓	X	•	0	0	5000	2000
National Seniors Insurance Agency	Classic Home	X	X	•	0	•	7500	2000

ANZ	Home Insurance	1	X	•	•	•	Sum Insured	3000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

O optional

not available

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

Victoria

		Pay Monthly at No Extra	Nil Excess	Но	ome Inclusions		Jewo	ellery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

AON	Accidental Damage (Blue Ribbon)	✓	X	•	•	•	20%	2500
Aussie	Home & Contents	X	X	•	•	•	3000	1000
Australian Unity	Elite Care	X	X	•	•	•	25%	2500
Bank of Melbourne	Premier Care	✓	X	•	•	•	10000	2000
Bank of Melbourne	Quality Care	✓	X	•	0	•	5000	1000
Bendigo Bank	Basic Bronze	✓	X	•	0	0	2000	1000
Bendigo Bank	Silver	✓	X	•	0	•	20%	2500
BOQ	Secure Home Elite	✓	√	•	•	•	8000	2000
BOQ	Secure Home Extra	✓	✓	•	0	•	8000	2000
Budget Direct	Home & Contents	X	X	•	•	•	3000	1000
BUPA	Fundamentals	✓	X	•	0	0	2000	1000
BUPA	Listed Events	✓	X	•	0	•	20%	2500
Catholic Church Insurance	Prestige Home Building & Contents	✓	X	•	•	•	20%	2000
CGU	Accidental Damage	✓	X	•	•	•	20%	2500
CGU	Fundamentals	✓	X	•	•	•	2000	1000
CGU	Listed Events	✓	X	•	•	•	20%	2500
Citibank	Classic Home Building & Contents	✓	X	•	•	•	2000	5000
Citibank	Prestige Home Building & Contents	✓	X	•	•	•	2000	5000
CUA	First Choice - Listed Events	✓	X	•	0	•	20%	2500
HBF	Accidental Damage	✓	X	•	•	•	20%	2500
HBF	Fundamentals	✓	X	•	0	•	2000	1000
HBF	Listed Events	✓	X	•	0	•	20%	2500
HSBC	Classic Home Building & Contents	√	X	•	0	•	5000	2000
HSBC	Prestige Home Building & Contents	√	X	•	•	•	5000	2000
IMB	Secure Home Elite	√	√	•	•	•	20%	2000

your guide to product excellence



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

O optional

al O not available

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

Victoria

		Pay Monthly at No Extra	Nil Excess	Ho	me Inclusions		Jewe	llery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

IMB	Secure Home Extra	✓	✓	•	0	•	8000	2000
nab	Home	✓	X	•	0	•	7500	2000
nab	Home Essentials	✓	X	•	0	0	7500	2000
National Seniors Insurance Agency	Prestige Home	X	X	•	•	•	20%	2000
OnePath	Home & Contents + Accidental damage	✓	X	•	•	•	Sum Insured	3000
People's Choice CU	First Choice Accidental Damage	✓	X	•	•	•	20%	2500
People's Choice CU	First Choice Listed Events	✓	X	•	0	•	20%	2500
QBE	Home Cover	X	X	•	0	•	1500	1500
QBE	Home Cover + Accidental Damage	X	X	•	•	•	1500	1500
Suncorp	Classic Advantages Home & Contents	X	✓	•	•	•	20000	10000
Suncorp	Classic Extras Home & Contents	X	√	•	•	•	10000	2500
Suncorp	Classic Home & Contents	X	✓	•	•	•	4000	1000
Westpac	Quality Care	✓	X	•	0	•	5000	1000
Woolworths	Standard Home & Contents	✓	X	•	0	•	2500	1000
Woolworths	Standard Home & Contents + Motor Burnout	✓	X	•	0	•	2500	1000
Youi	Home & Contents	X	X	•	•	•	Sum insured	5000
Youi	Home & Contents + Fusion	X	X	•	•	•	Sum insured	5000
**								
1300 Insurance	Home & Contents	X	X	•	•	•	3000	1000
1Cover Direct	Home & Contents	X	X	•	•	•	3000	1000
Bank of Melbourne	Essential Care	√	X	0	0	0	3000	500
Bendigo Bank	Gold	√	X	•	•	•	20%	2500
BUPA	Accidental Damage	✓	X	•	•	•	20%	2500
CUA	First Choice - Accidental Damage	✓	X	•	•	•	20%	2500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

onot available

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

Victoria

	5	Pay Monthly at No Extra	Nil Excess	Home Inclusions		Jewe	llery	
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	40000 1000 1000 1000 10000 5000 10000 5000 5000 Sum insured	Item Limit
**								
GIO	Platinum Home & Contents	X	✓	•	•	•	40000	10000
RACV	Home & Contents	X	X	•	•	0	1000	1000
RACV	Home & Contents + Fusion	X	X	•	•	•	1000	1000
RACV	Home & Contents + Fusion + Accidental Damage	X	X	•	•	•	1000	1000
St.George Bank	Premier Care	✓	X	•	•	•	10000	2000
St.George Bank	Quality Care	✓	X	•	0	•	5000	1000
Westpac	Premier Care	✓	X	•	•	•	10000	2000
Woolworths	Comprehensive Home & Contents	✓	X	•	•	•	5000	1000
Woolworths	Comprehensive Home & Contents + Motor Burnout	✓	X	•	•	•	5000	1000
Youi	Home & Contents + Accidental Damage	X	X	•	•	•	Sum insured	5000
*								
Coles	Home	X	X	•	•	•	1000	1000
Coles	Home + Accidental Damage	X	X	•	•	•	1000	1000
Coles	Home + Fusion	X	X	•	•	•	1000	1000
St.George Bank	Essential Care	✓	X	0	0	0	3000	500
Westpac	Essential Care	✓	X	0	0	0	3000	500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

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

Victoria

		Pay Monthly at No Extra	Nil Excess	Но	ome Inclusions		Jew	ellery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

AAMI	Home & Contents	X	X	•	0	•	5000	1000
Allianz	SureCover	X	X	•	0	•	7500	2000
Allianz	SureCover Plus	X	X	•	0	•	7500	2000
APIA	Home & Contents	✓	√	•	0	•	20%	1000
Australian Seniors Insurance Agency	Essential Home & Contents	✓	X	•	0	•	2500	1000
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	✓	X	•	0	•	2500	1000
National Seniors Insurance Agency	Classic Home + Fusion	X	X	•	0	•	7500	2000
OnePath	Home & Contents	✓	X	•	•	•	Sum Insured	3000

Allianz	SureCover Gold	X	X	•	•	•	20%	2000
APIA	Home & Contents Extra	✓	√	•	•	•	20%	2000
Australian Seniors Insurance Agency	Top Home & Contents	✓	X	•	•	•	5000	1000
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	✓	X	•	•	•	5000	1000
Catholic Church Insurance	Classic Home Building & Contents	✓	X	•	0	•	7500	2000
Comminsure	Home	✓	√	•	•	•	Sum Insured	Sum Insured
Comminsure	Home + Accidental Damage	✓	√	•	•	•	Sum Insured	Sum Insured
National Seniors Insurance Agency	Classic Home	X	X	•	0	•	7500	2000
OnePath	Home & Contents + Accidental damage	✓	X	•	•	•	Sum Insured	3000
QBE	Home Cover	X	X	•	0	•	1500	1500
QBE	Home Cover + Accidental Damage	X	X	•	•	•	1500	1500
Suncorp	Classic Advantages Home & Contents	X	√	•	•	•	20000	10000
Suncorp	Classic Extras Home & Contents	X	√	•	•	•	10000	2500
Suncorp	Classic Home & Contents	X	√	•	•	•	4000	1000

your guide to product excellence



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

O optional

not available

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

Victoria

		Pay Monthly at No Extra	Nil Excess	Ho	me Inclusions		Jewe	llery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

1300 Insurance	Home & Contents	X	X	•	•	•	3000	1000
1Cover Direct	Home & Contents	X	X	•	•	•	3000	1000
ANZ	Home Insurance	✓	X	•	•	•	Sum Insured	3000
AON	Accidental Damage (Blue Ribbon)	✓	X	•	•	•	20%	2500
AON	Home Plus	✓	X	•	0	•	20%	2500
Aussie	Home & Contents	X	X	•	•	•	3000	1000
Bank of Melbourne	Premier Care	✓	X	•	•	•	10000	2000
Bank of Melbourne	Quality Care	✓	X	•	0	•	5000	1000
Bankwest	Secure Home Extra	✓	√	•	0	•	8000	2000
BOQ	Secure Home Elite	✓	√	•	•	•	8000	2000
BOQ	Secure Home Extra	✓	√	•	0	•	8000	2000
Budget Direct	Home & Contents	X	X	•	•	•	3000	1000
BUPA	Listed Events	✓	X	•	0	•	20%	2500
Catholic Church Insurance	Prestige Home Building & Contents	✓	X	•	•	•	20%	2000
Catholic Church Insurance	Vital Home Building & Contents	✓	X	•	0	0	7500	2000
CGU	Accidental Damage	✓	X	•	•	•	20%	2500
CGU	Listed Events	✓	X	•	•	•	20%	2500
Citibank	Classic Home Building & Contents	✓	X	•	•	•	2000	5000
Citibank	Prestige Home Building & Contents	✓	X	•	•	•	2000	5000
Citibank	Vital Home Building & Contents	✓	X	•	•	•	2000	5000
CUA	First Choice - Listed Events	✓	X	•	0	•	20%	2500
GIO	Classic	X	√	•	•	•	4000	1000
GIO	Classic Extras Home & Contents	X	√	•	•	•	10000	2500
HBF	Accidental Damage	✓	X	•	•	•	20%	2500
HSBC	Classic Home Building & Contents	✓	X	•	O	•	5000	2000
HBF	Accidental Damage	X ✓		•	•	•	20%	2500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

O optional

not available

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

Victoria

		Pay Monthly Nil Home Inclusions at No Extra Excess		Jewe	llery			
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

HSBC	Prestige Home Building & Contents	✓	X	•	•	•	5000	2000
HSBC	Vital Home Building & Contents	✓	X	•	0	0	5000	2000
nab	Home	✓	X	•	0	•	7500	2000
National Seniors Insurance Agency	Prestige Home	X	X	•	•	•	20%	2000
People's Choice CU	First Choice Accidental Damage	✓	X	•	•	•	20%	2500
People's Choice CU	First Choice Listed Events	✓	X	•	0	•	20%	2500
RACV	Home & Contents	X	X	•	lacktriangle	0	1000	1000
RACV	Home & Contents + Fusion	X	X	•	•	•	1000	1000
RACV	Home & Contents + Fusion + Accidental Damage	X	X	•	•	•	1000	1000
Real Insurance	Essential + Fusion	✓	X	•	lacktriangle	•	2500	1000
Real Insurance	Essential Cover	✓	X	•	lacktriangle	•	2500	1000
Westpac	Premier Care	✓	X	•	•	•	10000	2000
Westpac	Quality Care	✓	X	•	0	•	5000	1000
Woolworths	Standard Home & Contents	✓	X	•	0	•	2500	1000
Woolworths	Standard Home & Contents + Motor Burnout	✓	X	•	0	•	2500	1000
Youi	Home & Contents	X	X	•	lacktriangle	•	Sum insured	5000
Youi	Home & Contents + Accidental Damage	X	X	•	•	•	Sum insured	5000
Youi	Home & Contents + Fusion	X	X	•	•	•	Sum insured	5000
**								
Bank of Melbourne	Essential Care	✓	X	0	0	0	3000	500
Bendigo Bank	Basic Bronze	✓	X	•	0	0	2000	1000
Bendigo Bank	Gold	✓	X	•	•	•	20%	2500
Bendigo Bank	Silver	✓	X	•	0	•	20%	2500
BUPA	Accidental Damage	✓	X	•	•	•	20%	2500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

O optional

not available

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

Victoria

		Pay Monthly at No Extra	Nil Excess	Home Inclusions			Jewe	ellery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	1000 1000 2500 10000 2500 2000 2000 2000
**								
BUPA	Fundamentals	✓	X	•	0	0	2000	1000
CGU	Fundamentals	✓	X	•	•	•	2000	1000
CUA	First Choice - Accidental Damage	✓	X	•	•	•	20%	2500
GIO	Platinum Home & Contents	X	√	•	•	•	40000	10000
HBF	Listed Events	✓	X	•	0	•	20%	2500
IMB	Secure Home Elite	✓	✓	•	•	•	20%	2000
IMB	Secure Home Extra	✓	√	•	0	•	8000	2000
nab	Home Essentials	✓	X	•	0	0	7500	2000
Real Insurance	Top Cover + Fusion	✓	X	•	•	•	5000	1000
Westpac	Essential Care	✓	X	0	0	0	3000	500
Woolworths	Comprehensive Home & Contents	✓	X	•	•	•	5000	1000
Woolworths	Comprehensive Home & Contents + Motor Burnout	✓	X	•	•	•	5000	1000
*								
Coles	Home	X	X	•	•	•	1000	1000
Coles	Home + Accidental Damage	X	X	•	•	•	1000	1000
Coles	Home + Fusion	X	X	•	•	•	1000	1000
HBF	Fundamentals	✓	X	•	0	•	2000	1000
Real Insurance	Top Cover	✓	X	•	•	•	5000	1000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

O optional

not available

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

	2	Pay Monthly at No Extra	Nil Excess	Ho	ome Inclusions		Jew	ellery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

AON	Accidental Damage (Blue Ribbon)	✓	X	•	•	•	20%	2500
Bendigo Bank	Gold	✓	X	•	•	•	20%	2500
GIO	Classic	X	√	•	•	•	4000	1000
SGIO	Home Cover	X	X	•	•	•	2500	2500
Suncorp	Classic Advantages Home & Contents	X	√	•	•	•	20000	10000
Suncorp	Classic Extras Home & Contents	X	√	•	•	•	10000	2500
Suncorp	Classic Home & Contents	X	√	•	•	•	4000	1000

AAMI	Home & Contents	X	X	•	0	•	5000	1000
APIA	Home & Contents	✓	√	•	0	•	20%	1000
APIA	Home & Contents Extra	✓	✓	•	•	•	20%	2000
Bankwest	Secure Home Extra	✓	√	•	0	•	8000	2000
Comminsure	Home	✓	√	•	•	•	Sum Insured	Sum Insured
Comminsure	Home + Accidental Damage	✓	√	•	•	•	Sum Insured	Sum Insured
GIO	Classic Extras Home & Contents	X	√	•	•	•	10000	2500
OnePath	Home & Contents	✓	X	•	•	•	Sum Insured	3000
RAC	Home & Contents	X	✓	•	0	•	3000	3000
St.George Bank	Quality Care	✓	X	•	0	•	5000	1000
Youi	Home & Contents	X	X	•	•	•	Sum insured	5000

Allianz	SureCover	X	X	•	0	•	7500	2000
Allianz	SureCover Gold	X	X	•	•	•	20%	2000
Allianz	SureCover Plus	X	X	•	0	•	7500	2000
ANZ	Home Insurance	✓	X	•	•	•	Sum Insured	3000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

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

Western Australia

	2	Pay Monthly at No Extra	Nil Excess	Ho	ome Inclusions		Jewe	ellery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

AON	Home Plus	✓	X	•	0	•	20%	2500
Bendigo Bank	Silver	✓	X	•	0	•	20%	2500
BOQ	Secure Home Elite	✓	√	•	•	•	8000	2000
BOQ	Secure Home Extra	✓	✓	•	0	•	8000	2000
Budget Direct	Home & Contents	X	X	•	•	•	3000	1000
BUPA	Accidental Damage	✓	X	•	•	•	20%	2500
BUPA	Listed Events	✓	X	•	0	•	20%	2500
Catholic Church Insurance	Classic Home Building & Contents	✓	X	•	0	•	7500	2000
Catholic Church Insurance	Prestige Home Building & Contents	✓	X	•	•	•	20%	2000
CGU	Accidental Damage	✓	X	•	•	•	20%	2500
CGU	Fundamentals	✓	X	•	•	•	2000	1000
CGU	Listed Events	✓	X	•	•	•	20%	2500
CUA	First Choice - Accidental Damage	✓	X	•	•	•	20%	2500
CUA	First Choice - Listed Events	✓	X	•	0	•	20%	2500
GIO	Platinum Home & Contents	X	√	•	•	•	40000	10000
HBF	Accidental Damage	✓	X	•	•	•	20%	2500
HBF	Fundamentals	✓	X	•	0	•	2000	1000
HBF	Listed Events	✓	X	•	0	•	20%	2500
IMB	Secure Home Elite	✓	√	•	•	•	20%	2000
IMB	Secure Home Extra	✓	√	•	0	•	8000	2000
National Seniors Insurance Agency	Classic Home + Fusion	X	X	•	0	•	7500	2000
National Seniors Insurance Agency	Prestige Home	X	X	•	•	•	20%	2000
OnePath	Home & Contents + Accidental damage	✓	X	•	•	•	Sum Insured	3000
People's Choice CU	First Choice Accidental Damage	✓	X	•	•	•	20%	2500
People's Choice CU	First Choice Listed Events	✓	X	•	0	•	20%	2500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

D opti

nal (

not available

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

		Pay Monthly at No Extra	Nil Excess	Нс	ome Inclusions		Jewe	llery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

QBE	Home Cover	X	X	•	0	•	1500	1500
QBE	Home Cover + Accidental Damage	X	X	•	•	•	1500	1500
SGIO	Home Plus Cover	X	X	•	•	•	2500	2500
St.George Bank	Premier Care	✓	X	•	•	•	10000	2000
Westpac	Premier Care	√	X	•	•	•	10000	2000
Westpac	Quality Care	✓	X	•	0	•	5000	1000
Youi	Home & Contents + Accidental Damage	X	X	•	•	•	Sum insured	5000
Youi	Home & Contents + Fusion	X	X	•	•	•	Sum insured	5000
**								
1300 Insurance	Home & Contents	X	X	•	•	•	3000	1000
1Cover Direct	Home & Contents	X	X	•	•	•	3000	1000
Aussie	Home & Contents	X	X	•	•	•	3000	1000
BUPA	Fundamentals	✓	X	•	0	0	2000	1000
Catholic Church Insurance	Vital Home Building & Contents	✓	X	•	0	0	7500	2000
Citibank	Classic Home Building & Contents	✓	X	•	•	•	2000	5000
Citibank	Prestige Home Building & Contents	✓	X	•	•	•	2000	5000
Citibank	Vital Home Building & Contents	✓	X	•	•	•	2000	5000
HSBC	Classic Home Building & Contents	✓	X	•	0	•	5000	2000
HSBC	Prestige Home Building & Contents	✓	X	•	•	•	5000	2000
HSBC	Vital Home Building & Contents	✓	X	•	0	0	5000	2000
nab	Home	✓	X	•	0	•	7500	2000
nab	Home Essentials	✓	X	•	0	0	7500	2000
National Seniors Insurance Agency	Classic Home	X	X	•	0	•	7500	2000
St.George Bank	Essential Care	√	X	0	0	0	3000	500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

not available

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

Company Name		Pay Monthly at No Extra		Home Inclusions			Jewellery	
	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
*								
Bendigo Bank	Basic Bronze	✓	X	•	0	0	2000	1000
Guild Insurance	Home Elite	X	X	•	•	•	15000	2500
Guild Insurance	Home Essential	X	X	•	0	•	10000	1500
Westpac	Essential Care	✓	X	0	0	0	3000	500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

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

		Pay Monthly at No Extra		Ho	me Inclusions		Jew	ellery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

Comminsure	Home	✓	✓	•	•	•	Sum Insured	Sum Insured
Comminsure	Home + Accidental Damage	✓	√	•	•	•	Sum Insured	Sum Insured
OnePath	Home & Contents	✓	X	•	•	•	Sum Insured	3000
SGIO	Home Cover	X	X	•	•	•	2500	2500
Suncorp	Classic Advantages Home & Contents	X	✓	•	•	•	20000	10000
Suncorp	Classic Extras Home & Contents	X	✓	•	•	•	10000	2500
Suncorp	Classic Home & Contents	X	✓	•	•	•	4000	1000

AAMI	Home & Contents	Х	X	•	0	•	5000	1000
APIA	Home & Contents	✓	√	•	0	•	20%	1000
APIA	Home & Contents Extra	✓	✓	•	•	•	20%	2000
Bankwest	Secure Home Extra	✓	√	•	0	•	8000	2000
BOQ	Secure Home Extra	✓	√	•	0	•	8000	2000
GIO	Classic	X	✓	•	•	•	4000	1000
National Seniors Insurance Agency	Classic Home + Fusion	X	X	•	0	•	7500	2000
QBE	Home Cover	X	X	•	0	•	1500	1500
QBE	Home Cover + Accidental Damage	X	X	•	•	•	1500	1500
RAC	Home & Contents	X	√	•	0	•	3000	3000
St.George Bank	Quality Care	✓	X	•	0	•	5000	1000
Youi	Home & Contents	X	X	•	•	•	Sum insured	5000

Allianz	SureCover	X	X	•	0	•	7500	2000
Allianz	SureCover Gold	X	X	•	•	•	20%	2000
Allianz	SureCover Plus	X	X	•	0	•	7500	2000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

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

Western Australia

	2	Pay Monthly at No Extra	Nil Excess	Нс	ome Inclusions		Jewe	llery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

ANZ	Home Insurance	✓	X	•	•	•	Sum Insured	3000
AON	Accidental Damage (Blue Ribbon)	✓	X	•	•	•	20%	2500
AON	Home Plus	✓	X	•	0	•	20%	2500
Aussie	Home & Contents	X	X	•	•	•	3000	1000
Australian Unity	Everyday Care	X	X	•	0	•	25%	1000
Australian Unity	Extra Care	X	X	•	0	•	25%	2500
BOQ	Secure Home Elite	✓	√	•	•	•	8000	2000
Budget Direct	Home & Contents	X	X	•	•	•	3000	1000
BUPA	Listed Events	✓	X	•	0	•	20%	2500
Catholic Church Insurance	Classic Home Building & Contents	✓	X	•	0	•	7500	2000
Catholic Church Insurance	Prestige Home Building & Contents	✓	X	•	•	•	20%	2000
Catholic Church Insurance	Vital Home Building & Contents	✓	X	•	0	0	7500	2000
CGU	Fundamentals	✓	X	•	•	•	2000	1000
CGU	Listed Events	✓	X	•	•	•	20%	2500
Citibank	Vital Home Building & Contents	✓	X	•	•	•	2000	5000
CUA	First Choice - Listed Events	✓	X	•	0	•	20%	2500
GIO	Classic Extras Home & Contents	X	√	•	•	•	10000	2500
GIO	Platinum Home & Contents	X	✓	•	•	•	40000	10000
HBF	Listed Events	✓	X	•	0	•	20%	2500
HSBC	Vital Home Building & Contents	✓	X	•	0	0	5000	2000
IMB	Secure Home Elite	✓	√	•	•	•	20%	2000
IMB	Secure Home Extra	✓	√	•	0	•	8000	2000
National Seniors Insurance Agency	Classic Home	X	X	•	0	•	7500	2000
National Seniors Insurance Agency	Prestige Home	X	X	•	•	•	20%	2000
OnePath	Home & Contents + Accidental damage	✓	X	•	•	•	Sum Insured	3000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

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

		Pay Monthly at No Extra	Nil Excess	Ho	me Inclusions		Jewe	llery
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit

People's Choice CU	First Choice Accidental Damage	✓	X	•	•	•	20%	2500
People's Choice CU	First Choice Listed Events	✓	X	•	0	•	20%	2500
SGIO	Home Plus Cover	X	X	•	•	•	2500	2500
Shannons	Home & Contents	✓	X	•	0	•	Sum Insured	2000
Shannons	Home & Contents +Accidental Damage	✓	X	•	•	•	Sum Insured	2000
St.George Bank	Essential Care	✓	X	0	0	0	3000	500
St.George Bank	Premier Care	✓	X	•	•	•	10000	2000
Youi	Home & Contents + Accidental Damage	X	X	•	•	•	Sum insured	5000
Youi	Home & Contents + Fusion	X	X	•	•	•	Sum insured	5000
**								
1300 Insurance	Home & Contents	Х	X	•	•	•	3000	1000
1Cover Direct	Home & Contents	X	X	•	•	•	3000	1000
Bendigo Bank	Basic Bronze	✓	X	•	0	0	2000	1000
Bendigo Bank	Gold	✓	X	•	•	•	20%	2500
Bendigo Bank	Silver	✓	X	•	0	•	20%	2500
BUPA	Fundamentals	✓	X	•	0	0	2000	1000
CGU	Accidental Damage	✓	X	•	•	•	20%	2500
Citibank	Classic Home Building & Contents	✓	X	•	•	•	2000	5000
Citibank	Prestige Home Building & Contents	✓	X	•	•	•	2000	5000
CUA	First Choice - Accidental Damage	✓	X	•	•	•	20%	2500
HBF	Accidental Damage	✓	X	•	•	•	20%	2500
HBF	Fundamentals	✓	X	•	0	•	2000	1000
HSBC	Classic Home Building & Contents	✓	X	•	0	•	5000	2000
HSBC	Prestige Home Building & Contents	✓	X	•	•	•	5000	2000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

onot available

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

Company Name		Pay Monthly at No Extra	ra Excess	Home Inclusions			Jewellery	
Company Name	Product Name	Cost	Available	Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
**								
nab	Home	✓	X	•	0	•	7500	2000
nab	Home Essentials	✓	X	•	0	0	7500	2000
*								
Australian Unity	Elite Care	X	X	•	•	•	25%	2500
BUPA	Accidental Damage	✓	X	•	•	•	20%	2500
Guild Insurance	Home Elite	X	X	•	•	•	15000	2500
Guild Insurance	Home Essential	X	X	•	0	•	10000	1500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - High Sum Insured Based on \$650,000 Total Sum Insured

New South Wales

		Temporary Accomodation	Pay Monthly	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

AON	Home Plus	•	✓	✓	20%	•	0	•	20%	\$2500
APIA	Home & Contents	•	✓	√	5%	•	0		20%	\$1000
APIA	Home & Contents Extra	•	√	√	5%	•	•		20%	\$2000
GIO	Classic	•	X	✓	20%	•	•	•	\$4000	\$1000
GIO	Classic Extras Home & Contents	•	X	√	20%	•	•	•	\$10000	\$2500
OnePath	Home & Contents	•	√	√	0%	•	•		Sum Insured	\$3000
Woolworths	Standard Home & Contents	•	✓	X	10%	•		•	\$2500	\$1000
Woolworths	Standard Home & Contents + Motor Burnout	•	✓	X	10%	•		•	\$2500	\$1000

ANZ	Home Insurance	•	✓	✓	0%	•	•	•	Sum Insured	\$3000
AON	Accidental Damage (Blue Ribbon)	•	✓	✓	20%	•	•		20%	\$2500
Australian Seniors Insurance Agency	Essential Home & Contents	•	✓	X	0%	•	0	•	\$2500	\$1000
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	•	✓	X	0%	•		•	\$2500	\$1000
Budget Direct	Home & Contents	•	X	X	15%	0	•	•	\$3000	\$1000
CGU	Accidental Damage	•	✓	✓	0%	•	•	•	20%	\$2500
CGU	Fundamentals	•	✓	✓	0%	•	•	•	\$2000	\$1000
Comminsure	Home	•	✓	✓	10%	•	•		Sum Insured	Sum Insure
Comminsure	Home + Accidental Damage	•	✓	✓	10%	•	•	•	Sum Insured	Sum Insure
OnePath	Home & Contents + Accidental damage	•	✓	✓	0%	•	•	•	Sum Insured	\$3000
Real Insurance	Essential + Fusion	•	√	✓	20%	•	•		\$2500	\$1000
Real Insurance	Essential Cover	•	√	√	20%	•	•	•	\$2500	\$1000
Suncorp	Classic Advantages Home & Contents	•	X	✓	\$100	•	•	•	\$20000	\$10000
Suncorp	Classic Extras Home & Contents	•	X	√	\$100	•	•		\$10000	\$2500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - High Sum Insured Based on \$650,000 Total Sum Insured

New South Wales

		Temporary Accomodation	Pay Monthly	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	ellery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

1300 Insurance	Home & Contents	•	X	X	10%	\circ	$lackbox{}$	lacktriangle	\$3000	\$1000
1Cover Direct	Home & Contents	•	X	X	10%	0	•	•	\$3000	\$1000
AAMI	Home & Contents	•	X	✓	10%	•		•	\$5000	\$1000
Allianz	SureCover	•	X	✓	10%	•		•	\$7500	\$2000
Allianz	SureCover Gold	•	X	✓	10%	•	•	•	20%	\$2000
Allianz	SureCover Plus	•	X	√	10%	•		•	\$7500	\$2000
Aussie	Home & Contents	•	X	X	10%		•	•	\$3000	\$1000
Australian Seniors Insurance Agency	Top Home & Contents	•	✓	X	0%	•	•	•	\$5000	\$1000
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	•	✓	X	0%	•	•	•	\$5000	\$1000
Bendigo Bank	Basic Bronze	•	✓	✓	0%	•			\$2000	\$1000
Bendigo Bank	Gold	•	✓	✓	0%	•	•	•	20%	\$2500
Bendigo Bank	Silver	•	✓	√	0%	•		•	20%	\$2500
BOQ	Secure Home Elite	•	✓	√	0%	•	•		\$8000	\$2000
BUPA	Accidental Damage	•	✓	✓	0%	•	•	•	20%	\$2500
BUPA	Fundamentals	•	✓	√	0%	•			\$2000	\$1000
BUPA	Listed Events	•	✓	✓	0%	•			20%	\$2500
CGU	Listed Events	•	✓	√	0%	•	•		20%	\$2500
CUA	First Choice - Accidental Damage	•	✓	√	0%	•	•		20%	\$2500
CUA	First Choice - Listed Events	•	✓	✓	0%	•	Ō		20%	\$2500
GIO	Platinum Home & Contents	•	X	✓	20%	•	•	•	\$40000	\$10000
HBF	Accidental Damage	•	✓	✓	0%	•	•		20%	\$2500
HBF	Fundamentals	•	✓	✓	0%	•	O	•	\$2000	\$1000
HBF	Listed Events	• • • • • • • • • • • • • • • • • • • •	√	✓	0%	•	Ō		20%	\$2500
IMB	Secure Home Elite	• • • • • • • • • • • • • • • • • • • •	✓	√	0%				20%	\$2000
										



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - High Sum Insured Based on \$650,000 Total Sum Insured

New South Wales

Common Nome	Draduct News	Temporary Accomodation	Pay Monthly at No Extra		Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

People's Choice CU	First Choice Accidental Damage	•	✓	✓	0%	•	•		20%	\$2500
People's Choice CU	First Choice Listed Events	•	✓	✓	0%	•	0	•	20%	\$2500
QBE	Home Cover + Accidental Damage	•	X	✓	10%	•	•	•	\$1500	\$1500
Real Insurance	Top Cover	•	✓	✓	20%	•	•	•	\$5000	\$1000
Real Insurance	Top Cover + Fusion	•	✓	✓	20%	•	•		\$5000	\$1000
Shannons	Home & Contents	•	✓	✓	0%	•			Sum Insured	\$2000
Shannons	Home & Contents +Accidental Damage	•	✓	✓	0%	•	•		Sum Insured	\$2000
St.George Bank	Essential Care	•	✓	✓	10%	•	O		\$3000	\$500
St.George Bank	Premier Care	•	✓	✓	10%	•	•		\$10000	\$2000
St.George Bank	Quality Care	•	✓	✓	10%	•			\$5000	\$1000
Suncorp	Classic Home & Contents	•	X	√	\$100		•	•	\$4000	\$1000
Westpac	Essential Care	•	✓	✓	10%	•			\$3000	\$500
Westpac	Premier Care	•	✓	✓	10%	•	•		\$10000	\$2000
Westpac	Quality Care	•	√	√	10%	•			\$5000	\$1000
Woolworths	Comprehensive Home & Contents	•	✓	X	10%	•	•	•	\$5000	\$1000
Woolworths	Comprehensive Home & Contents + Motor Bu	•	✓	X	10%		•		\$5000	\$1000
Youi	Home & Contents	•	X	✓	0%	•	•	•	Sum insured	\$5000
Youi	Home & Contents + Accidental Damage	•	X	✓	0%	•	•	•	Sum insured	\$5000
Youi	Home & Contents + Fusion	•	X	✓	0%	•	•		Sum insured	\$5000
**										
Bankwest	Secure Home Extra	•	✓	✓	0%	•	0	•	\$8000	\$2000
BOQ	Secure Home Extra	•	✓	✓	0%	•			\$8000	\$2000
Catholic Church Insurance	Classic Home Building & Contents	•	√	√	10%	•			\$7500	\$2000
Catholic Church Insurance	Prestige Home Building & Contents	•	√	√	10%	•	•		20%	\$2000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - High Sum Insured Based on \$650,000 Total Sum Insured

New South Wales

		Temporary Accomodation	Pay Monthly	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	ellery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
**										
Catholic Church Insurance	Vital Home Building & Contents	•	✓	✓	10%	•	0	\circ	\$7500	\$2000
Citibank	Vital Home Building & Contents	•	✓	✓	10%	0	•	•	\$2000	\$5000
Coles	Home	•	X	✓	10%	•	•	•	\$1000	\$1000
Coles	Home + Fusion	•	X	✓	10%	•	•	•	\$1000	\$1000
HSBC	Classic Home Building & Contents	•	✓	✓	10%	0	0	•	\$5000	\$2000
HSBC	Prestige Home Building & Contents	•	✓	✓	10%	•	•	•	\$5000	\$2000
HSBC	Vital Home Building & Contents	•	✓	✓	10%	0	0		\$5000	\$2000
IMB	Secure Home Extra	•	✓	✓	0%	•	0	•	\$8000	\$2000
nab	Home	•	✓	✓	10%	•		•	\$7500	\$2000
nab	Home Essentials	•	✓	✓	10%	•			\$7500	\$2000
National Seniors Insurance Agency	Prestige Home	•	X	✓	10%	0	•	•	20%	\$2000
NRMA	Home & Contents Plus	•	X	✓	\$25	•	•	•	\$2500	\$2500
QBE	Home Cover	•	X	✓	10%	•	0	•	\$1500	\$1500
*										
Citibank	Classic Home Building & Contents	•	✓	✓	10%	•	•	•	\$2000	\$5000
Citibank	Prestige Home Building & Contents	•	√	✓	10%	•			\$2000	\$5000
National Seniors Insurance Agency	Classic Home	•	X	✓	10%	•		•	\$7500	\$2000
National Seniors Insurance Agency	Classic Home + Fusion	•	X	√	10%	•			\$7500	\$2000
NRMA	Home & Contents	•	X	√	\$25	•	•	•	\$2500	\$2500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - Low Sum Insured Based on \$375,000 Total Sum Insured

New South Wales

		Temporary Accomodation Available	Pay Monthly		Online Discount#	Riverine Flood Cover	Home Inc	clusions	Jewe	ellery
Company Name	Product Name		Cost	both claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

APIA	Home & Contents	•	✓	✓	5%	•	\circ	•	20%	\$1000
APIA	Home & Contents Extra	•	✓	✓	5%	•	•	•	20%	\$2000
Aussie	Home & Contents	•	X	X	10%		•	•	\$3000	\$1000
Budget Direct	Home & Contents	•	X	X	15%		•	•	\$3000	\$1000
GIO	Classic	•	X	√	20%	•	•	•	\$4000	\$1000
GIO	Classic Extras Home & Contents	•	X	✓	20%	•	•	•	\$10000	\$2500
Woolworths	Standard Home & Contents	•	✓	X	10%	•		•	\$2500	\$1000
Woolworths	Standard Home & Contents + Motor Burnout	•	✓	X	10%	•	0	•	\$2500	\$1000

1300 Insurance	Home & Contents	•	X	X	10%	\circ	•	•	\$3000	\$1000
1Cover Direct	Home & Contents	•	X	X	10%		•	•	\$3000	\$1000
Allianz	SureCover	•	X	✓	10%	•	0	•	\$7500	\$2000
Allianz	SureCover Plus	•	X	√	10%	•			\$7500	\$2000
AON	Accidental Damage (Blue Ribbon)	•	✓	√	20%	•	•	•	20%	\$2500
AON	Home Plus	•	✓	√	20%	•	0	•	20%	\$2500
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	•	✓	X	0%	•			\$2500	\$1000
CGU	Accidental Damage	•	✓	√	0%	•	•	•	20%	\$2500
Comminsure	Home	•	✓	√	10%	•	•		Sum Insured	Sum Insured
Comminsure	Home + Accidental Damage	•	✓	✓	10%				Sum Insured	Sum Insured
Real Insurance	Essential + Fusion	•	✓	✓	20%	•	•		\$2500	\$1000
Real Insurance	Essential Cover	•	✓	√	20%		•	•	\$2500	\$1000
Shannons	Home & Contents	•	✓	√	0%	•			Sum Insured	\$2000
Shannons	Home & Contents +Accidental Damage	•	✓	√	0%	•	•		Sum Insured	\$2000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - Low Sum Insured Based on \$375,000 Total Sum Insured

New South Wales

		Temporary Accomodation	Pay Monthly	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

AAMI	Home & Contents	•	X	✓	10%	•	0	•	\$5000	\$1000
Allianz	SureCover Gold	•	X	✓	10%	•	•		20%	\$2000
ANZ	Home Insurance	•	✓	✓	0%	•	•		Sum Insured	\$3000
Australian Seniors Insurance Agency	Essential Home & Contents	•	✓	X	0%	•	0	•	\$2500	\$1000
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	•	✓	X	0%	•	•		\$5000	\$1000
Bendigo Bank	Basic Bronze	•	✓	✓	0%	•	0		\$2000	\$1000
Bendigo Bank	Gold	•	✓	✓	0%	•	•		20%	\$2500
Bendigo Bank	Silver	•	✓	✓	0%	•	0	•	20%	\$2500
BOQ	Secure Home Elite	•	✓	✓	0%	•	•	•	\$8000	\$2000
BUPA	Accidental Damage	•	✓	✓	0%	•	•		20%	\$2500
BUPA	Fundamentals	•	✓	✓	0%	•	0	0	\$2000	\$1000
BUPA	Listed Events	•	✓	✓	0%		0		20%	\$2500
Catholic Church Insurance	Classic Home Building & Contents	•	✓	✓	10%	•	0		\$7500	\$2000
Catholic Church Insurance	Prestige Home Building & Contents	•	✓	✓	10%	lacktriangle			20%	\$2000
Catholic Church Insurance	Vital Home Building & Contents	•	✓	✓	10%	lacktriangle	0		\$7500	\$2000
CGU	Fundamentals	•	✓	✓	0%	•	lacktriangle	•	\$2000	\$1000
CGU	Listed Events	•	✓	✓	0%	•	•	•	20%	\$2500
Citibank	Vital Home Building & Contents	•	✓	✓	10%	•	•	•	\$2000	\$5000
CUA	First Choice - Listed Events	•	✓	✓	0%	•	0		20%	\$2500
GIO	Platinum Home & Contents	•	X	✓	20%	•	•	•	\$40000	\$10000
HBF	Accidental Damage	•	✓	✓	0%	•	•		20%	\$2500
HSBC	Vital Home Building & Contents	•	✓	✓	10%	•	0		\$5000	\$2000
IMB	Secure Home Elite	•	✓	✓	0%	•	•	•	20%	\$2000
National Seniors Insurance Agency	Classic Home + Fusion	•	X	✓	10%	•			\$7500	\$2000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - Low Sum Insured Based on \$375,000 Total Sum Insured

New South Wales

		Temporary Accomodation	Pay Monthly	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

National Seniors Insurance Agency	Prestige Home	•	X	✓	10%	•	•	•	20%	\$2000
OnePath	Home & Contents	•	✓	√	0%	•	0		Sum Insured	\$3000
OnePath	Home & Contents + Accidental damage	•	✓	✓	0%	•	•		Sum Insured	\$3000
People's Choice CU	First Choice Accidental Damage	•	✓	✓	0%	•	•	•	20%	\$2500
People's Choice CU	First Choice Listed Events	•	✓	√	0%	•	0	•	20%	\$2500
Real Insurance	Top Cover	•	√	✓	20%	•	•	•	\$5000	\$1000
Real Insurance	Top Cover + Fusion	•	✓	✓	20%	•	•		\$5000	\$1000
St.George Bank	Premier Care	•	✓	√	10%	•	•		\$10000	\$2000
St.George Bank	Quality Care	•	√	✓	10%	•			\$5000	\$1000
Suncorp	Classic Advantages Home & Contents	•	X	✓	\$100	•	•		\$20000	\$10000
Suncorp	Classic Extras Home & Contents	•	X	√	\$100		•		\$10000	\$2500
Suncorp	Classic Home & Contents	•	X	✓	\$100	•	•	•	\$4000	\$1000
Westpac	Premier Care	•	√	✓	10%	•	•		\$10000	\$2000
Westpac	Quality Care	•	√	√	10%				\$5000	\$1000
Woolworths	Comprehensive Home & Contents	•	✓	X	10%	•	•	•	\$5000	\$1000
Woolworths	Comprehensive Home & Contents + Motor Bu	•	✓	X	10%	•	•		\$5000	\$1000
Youi	Home & Contents	•	X	√	0%		•	•	Sum insured	\$5000
Youi	Home & Contents + Accidental Damage	•	X	✓	0%	•	•	•	Sum insured	\$5000
Youi	Home & Contents + Fusion	•	X	√	0%	•	•		Sum insured	\$5000
**										
Australian Seniors Insurance Agency	Top Home & Contents	•	✓	X	0%	•	•	•	\$5000	\$1000
BOQ	Secure Home Extra	•	√	✓	0%	•			\$8000	\$2000
Citibank	Prestige Home Building & Contents	•	√	√	10%	•	•		\$2000	\$5000
Coles	Home	•	X	√	10%	•	•	•	\$1000	\$1000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - Low Sum Insured Based on \$375,000 Total Sum Insured

New South Wales

		Temporary Accomodation	Pay Monthly	One Excess for	Online	Riverine Flood Cover	Home Inc	lusions	Jewe	ellery
Company Name	Product Name	Available	Cost	both claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
**										
Coles	Home + Fusion	•	X	✓	10%	•	•	•	\$1000	\$1000
CUA	First Choice - Accidental Damage	•	✓	√	0%	•	•	•	20%	\$2500
HBF	Fundamentals	•	✓	√	0%	•		•	\$2000	\$1000
HBF	Listed Events	•	✓	✓	0%	•	0	•	20%	\$2500
HSBC	Classic Home Building & Contents	•	✓	√	10%	•	0	•	\$5000	\$2000
HSBC	Prestige Home Building & Contents	•	✓	✓	10%	•	•	•	\$5000	\$2000
IMB	Secure Home Extra	•	✓	✓	0%	•	0	•	\$8000	\$2000
nab	Home	•	✓	√	10%	0	0	•	\$7500	\$2000
nab	Home Essentials	•	✓	✓	10%	•	0		\$7500	\$2000
National Seniors Insurance Agency	Classic Home	•	X	✓	10%	•	0	$lackbox{}$	\$7500	\$2000
QBE	Home Cover + Accidental Damage	•	X	√	10%	•	•	•	\$1500	\$1500
St.George Bank	Essential Care	•	✓	✓	10%	•	0		\$3000	\$500
Westpac	Essential Care	•	✓	✓	10%	•	0		\$3000	\$500
*										
Bankwest	Secure Home Extra	•	✓	1	0%	•	0	•	\$8000	\$2000
Citibank	Classic Home Building & Contents	•	✓	✓	10%	•	•		\$2000	\$5000
NRMA	Home & Contents	•	X	√	\$25	•	•	•	\$2500	\$2500
NRMA	Home & Contents Plus	•	X	√	\$25	•	•	•	\$2500	\$2500
QBE	Home Cover	•	X	√	10%	•			\$1500	\$1500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

onot available

Home and Contents Insurance - High Sum Insured Based on \$650,000 Total Sum Insured

North Queensland

		Temporary Accomodation	Pay Monthly at No Extra		Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

APIA	Home & Contents	•	✓	✓	5%	•	0	•	20%	\$1000
APIA	Home & Contents Extra	•	✓	√	5%	•	•		20%	\$2000
BOQ	Secure Home Elite	•	✓	√	0%	•	•		\$8000	\$2000
BOQ	Secure Home Extra	•	✓	✓	0%	•			\$8000	\$2000
OnePath	Home & Contents	•	✓	√	0%	•	•		Sum Insured	\$3000
OnePath	Home & Contents + Accidental damage	•	✓	✓	0%	•	•	•	Sum Insured	\$3000

ANZ	Home Insurance	•	✓	✓	0%	•	•	•	Sum Insured	\$3000
AON	Accidental Damage (Blue Ribbon)	•	✓	✓	20%	•	•		20%	\$2500
AON	Home Plus	•	✓	✓	20%	•			20%	\$2500
Bankwest	Secure Home Extra	•	✓	✓	0%	•	0		\$8000	\$2000
Comminsure	Home	•	✓	✓	10%	•	•		Sum Insured	Sum Insured
Comminsure	Home + Accidental Damage	•	✓	✓	10%	•	•		Sum Insured	Sum Insured
IMB	Secure Home Elite	•	✓	√	0%	•	•		20%	\$2000
St.George Bank	Quality Care	•	✓	√	10%	•	0		\$5000	\$1000
Westpac	Quality Care	•	✓	✓	10%	•		•	\$5000	\$1000

AAMI	Home & Contents	•	X	✓	10%	•	\circ	•	\$5000	\$1000
Bendigo Bank	Basic Bronze	•	✓	✓	0%	•			\$2000	\$1000
Bendigo Bank	Gold	•	✓	✓	0%	•			20%	\$2500
Bendigo Bank	Silver	•	✓	✓	0%	•			20%	\$2500
BUPA	Accidental Damage	•	✓	√	0%	•	•		20%	\$2500
BUPA	Fundamentals	•	✓	√	0%	•			\$2000	\$1000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - High Sum Insured Based on \$650,000 Total Sum Insured

North Queensland

		Temporary Accomodation	Pay Monthly	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	clusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

BUPA	Listed Events	•	✓	✓	0%	•	0	•	20%	\$2500
CGU	Accidental Damage	•	✓	✓	0%	•	•		20%	\$2500
CGU	Fundamentals	•	✓	✓	0%	•	•	•	\$2000	\$1000
CGU	Listed Events	•	✓	✓	0%	•	•		20%	\$2500
CUA	First Choice - Accidental Damage	•	✓	✓	0%	•	•		20%	\$2500
CUA	First Choice - Listed Events	•	✓	✓	0%	•	O		20%	\$2500
HBF	Accidental Damage	•	✓	✓	0%	•	•		20%	\$2500
HBF	Fundamentals	•	✓	✓	0%	•	0	•	\$2000	\$1000
HBF	Listed Events	•	✓	✓	0%	•	0	•	20%	\$2500
IMB	Secure Home Extra	•	✓	✓	0%	•	0		\$8000	\$2000
People's Choice CU	First Choice Accidental Damage	•	✓	✓	0%	•	•	•	20%	\$2500
People's Choice CU	First Choice Listed Events	•	✓	✓	0%	•	0		20%	\$2500
RACQ	Home & Contents	•	X	✓	0%	•	•	lacktriangle	\$6000	\$2000
RACQ	Home & Contents + Fusion	•	X	✓	0%	•	0	•	\$6000	\$2000
RACQ	Home & Contents + Fusion + Accidental Dam	•	X	✓	0%				\$6000	\$2000
Shannons	Home & Contents	•	✓	✓	0%	•	0		Sum Insured	\$2000
Shannons	Home & Contents +Accidental Damage	•	✓	✓	0%	•	•	•	Sum Insured	\$2000
St.George Bank	Essential Care	•	✓	✓	10%		0	0	\$3000	\$500
St.George Bank	Premier Care	•	✓	✓	10%	•	•		\$10000	\$2000
Suncorp	Classic Advantages Home & Contents	•	X	✓	\$100	•	•	•	\$20000	\$10000
Suncorp	Classic Extras Home & Contents	•	X	✓	\$100	•	•		\$10000	\$2500
Suncorp	Classic Home & Contents	•	X	✓	\$100	•	•	•	\$4000	\$1000
Westpac	Essential Care	•	✓	✓	10%	•	0		\$3000	\$500
Westpac	Premier Care	•	✓	✓	10%	•	•		\$10000	\$2000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

onot available

Home and Contents Insurance - High Sum Insured Based on \$650,000 Total Sum Insured

North Queensland

		Temporary Accomodation	Pay Monthly	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	lusions		
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
**										
Catholic Church Insurance	Classic Home Building & Contents	•	✓	✓	10%	•	0	•	\$7500	\$2000
Catholic Church Insurance	Prestige Home Building & Contents	•	✓	√	10%	•	•		20%	\$2000
Catholic Church Insurance	Vital Home Building & Contents	•	✓	✓	10%	•			\$7500	\$2000
Citibank	Prestige Home Building & Contents	•	✓	✓	10%	•	•		\$2000	\$5000
Citibank	Vital Home Building & Contents	•	✓	√	10%	•	•	•	\$2000	\$5000
HSBC	Classic Home Building & Contents	•	✓	✓	10%	•			\$5000	\$2000
HSBC	Prestige Home Building & Contents	•	✓	✓	10%	•	•		\$5000	\$2000
HSBC	Vital Home Building & Contents	•	✓	√	10%	•	0		\$5000	\$2000
nab	Home	•	✓	√	10%	•			\$7500	\$2000
National Seniors Insurance Agency	Prestige Home	•	X	√	10%	•	•		20%	\$2000
NRMA QLD	Home & Contents	•	X	√	\$25	•	•	•	\$2500	\$2500
NRMA QLD	Home & Contents Plus	•	X	√	\$25	•	•		\$2500	\$2500
*										
Citibank	Classic Home Building & Contents	•	1	1	10%	•	•	•	\$2000	\$5000
nab	Home Essentials	•	√	√	10%	•			\$7500	\$2000
National Seniors Insurance Agency	Classic Home	•	X	√	10%	•	Ō	•	\$7500	\$2000
National Seniors Insurance Agency	Classic Home + Fusion	•	X	✓	10%	•	O	•	\$7500	\$2000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - Low Sum Insured Based on \$375,000 Total Sum Insured

North Queensland

		Temporary Accomodation	Pay Monthly	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	clusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims	Discount	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

APIA	Home & Contents	•	✓	✓	5%	•	0	•	20%	\$1000
APIA	Home & Contents Extra	•	✓	√	5%	•			20%	\$2000
BOQ	Secure Home Elite	•	✓	√	0%	•	•		\$8000	\$2000
IMB	Secure Home Elite	•	✓	✓	0%	•	•		20%	\$2000
IMB	Secure Home Extra	•	✓	✓	0%	•	0	•	\$8000	\$2000

ANZ	Home Insurance	•	✓	✓	0%	•	•	•	Sum Insured	\$3000
Bankwest	Secure Home Extra	•	✓	√	0%	•			\$8000	\$2000
BOQ	Secure Home Extra	•	✓	√	0%	•	O	•	\$8000	\$2000
Comminsure	Home + Accidental Damage	•	✓	√	10%	•	•		Sum Insured	Sum Insured
Shannons	Home & Contents	•	✓	√	0%	•			Sum Insured	\$2000
Shannons	Home & Contents +Accidental Damage	•	✓	√	0%	•			Sum Insured	\$2000
Suncorp	Classic Extras Home & Contents	•	X	✓	\$100	•			\$10000	\$2500

AAMI	Home & Contents	•	Х	✓	10%	•	0	•	\$5000	\$1000
AON	Accidental Damage (Blue Ribbon)	•	✓	✓	20%	•	•	•	20%	\$2500
AON	Home Plus	•	✓	✓	20%	•	O	•	20%	\$2500
Bendigo Bank	Gold	•	✓	√	0%	•	•		20%	\$2500
BUPA	Accidental Damage	•	✓	✓	0%	•	•		20%	\$2500
BUPA	Listed Events	•	✓	√	0%	•		•	20%	\$2500
Catholic Church Insurance	Classic Home Building & Contents	•	✓	√	10%	•			\$7500	\$2000
Catholic Church Insurance	Prestige Home Building & Contents	•	✓	✓	10%	•	•		20%	\$2000
Catholic Church Insurance	Vital Home Building & Contents	•	✓	✓	10%	•			\$7500	\$2000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

onot available

Home and Contents Insurance - Low Sum Insured Based on \$375,000 Total Sum Insured

North Queensland

		Temporary Accomodation	Pay Monthly at No Extra		Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

CGU	Accidental Damage	•	✓	✓	0%				20%	\$2500
CGU	Listed Events	•	✓	✓	0%	•	0		20%	\$2500
Citibank	Prestige Home Building & Contents	•	✓	✓	10%	•	•		\$2000	\$5000
Comminsure	Home	•	✓	✓	10%	•	•		Sum Insured	Sum Insured
CUA	First Choice - Accidental Damage	•	✓	✓	0%	•	•		20%	\$2500
HBF	Accidental Damage	•	✓	✓	0%	•	•		20%	\$2500
HBF	Listed Events	•	✓	✓	0%	•			20%	\$2500
HSBC	Prestige Home Building & Contents	•	✓	✓	10%	•	•		\$5000	\$2000
HSBC	Vital Home Building & Contents	•	✓	✓	10%	•	O		\$5000	\$2000
National Seniors Insurance Agency	Prestige Home	•	X	✓	10%	•	•		20%	\$2000
OnePath	Home & Contents	•	✓	✓	0%	•	•		Sum Insured	\$3000
OnePath	Home & Contents + Accidental damage	•	✓	✓	0%	•	•		Sum Insured	\$3000
People's Choice CU	First Choice Accidental Damage	•	✓	✓	0%	•	•		20%	\$2500
People's Choice CU	First Choice Listed Events	•	✓	✓	0%	•	0		20%	\$2500
Suncorp	Classic Advantages Home & Contents	•	X	✓	\$100	•	•		\$20000	\$10000
Suncorp	Classic Home & Contents	•	X	✓	\$100	•	•	•	\$4000	\$1000
**										
Bendigo Bank	Silver	•	✓	✓	0%	•	0	•	20%	\$2500
BUPA	Fundamentals	•	✓	✓	0%				\$2000	\$1000
CGU	Fundamentals	•	✓	√	0%	•	•	•	\$2000	\$1000
Citibank	Classic Home Building & Contents	•	✓	√	10%	•	•	•	\$2000	\$5000
Citibank	Vital Home Building & Contents	•	✓	√	10%	•	•	•	\$2000	\$5000
CUA	First Choice - Listed Events	•	✓	√	0%	•	Ō	•	20%	\$2500
HSBC	Classic Home Building & Contents	•	✓	√	10%	•	Ō	•	\$5000	\$2000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Home and Contents Insurance - Low Sum Insured Based on \$375,000 Total Sum Insured

North Queensland

		Temporary Accomodation			Online	Riverine Flood Cover	Home Inclusions		Jewellery	
Company Name	Product Name	Available	Cost	both claims			Accidental Damage	Fusion Cover	Maximum	Item Limit
**										
nab	Home	•	✓	✓	10%	•	0	•	\$7500	\$2000
nab	Home Essentials	•	√	√	10%	•	O	Ō	\$7500	\$2000
National Seniors Insurance Agency	Classic Home + Fusion	•	X	√	10%	•	0	•	\$7500	\$2000
*										
Bendigo Bank	Basic Bronze	•	✓	✓	0%	0	0	0	\$2000	\$1000
HBF	Fundamentals	•	√	√	0%	•	Ō	•	\$2000	\$1000
National Seniors Insurance Agency	Classic Home	•	X	√	10%	•	0	•	\$7500	\$2000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

O optional

not available

Home and Contents Insurance - High Sum Insured Based on \$650,000 Total Sum Insured

Queensland

		Temporary Accomodation	Pay Monthly	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

AAMI	Home & Contents	•	X	✓	10%	•	0	•	\$5000	\$1000
APIA	Home & Contents	•	✓	√	5%	•	0	•	20%	\$1000
APIA	Home & Contents Extra	•	✓	✓	5%	•	•	•	20%	\$2000
OnePath	Home & Contents	•	✓	✓	0%	•	•		Sum Insured	\$3000
St.George Bank	Quality Care	•	✓	✓	10%	•	0	•	\$5000	\$1000
Westpac	Quality Care	•	✓	✓	10%		0		\$5000	\$1000
Woolworths	Standard Home & Contents	•	✓	X	10%	•	0	lacktriangle	\$2500	\$1000
Woolworths	Standard Home & Contents + Motor Burnout	•	✓	X	10%	•	0	•	\$2500	\$1000

ANZ	Home Insurance	•	✓	✓	0%	•	•	•	Sum Insured	\$3000
AON	Accidental Damage (Blue Ribbon)	•	✓	✓	20%	•	•		20%	\$2500
AON	Home Plus	•	✓	✓	20%	•	0	•	20%	\$2500
Australian Seniors Insurance Agency	Essential Home & Contents	•	✓	X	0%	•		•	\$2500	\$1000
	Essential Home & Contents + Motor Burnout	•	✓	X	0%	•	0	•	\$2500	\$1000
Budget Direct	Home & Contents	•	X	X	15%		•	•	\$3000	\$1000
CGU	Accidental Damage	•	√	✓	0%	•	•		20%	\$2500
Comminsure	Home	•	✓	√	10%	•	•	•	Sum Insured	Sum Insured
Comminsure	Home + Accidental Damage	•	√	√	10%				Sum Insured	Sum Insured
OnePath	Home & Contents + Accidental damage	•	√	√	0%	•	•		Sum Insured	\$3000
Real Insurance	Essential + Fusion	•	√	√	20%	•	•		\$2500	\$1000
Real Insurance	Essential Cover	•	✓	√	20%	•	•	•	\$2500	\$1000
St.George Bank	Premier Care	•	√	√	10%	•	•		\$10000	\$2000
Westpac	Premier Care	•	√	√	10%	•	•	•	\$10000	\$2000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

al 🔘

not available

Home and Contents Insurance - High Sum Insured Based on \$650,000 Total Sum Insured

Queensland

	2	Temporary Accomodation	Pay Monthly at No Extra		Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	ellery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

1300 Insurance	Home & Contents	•	X	X	10%	\bigcirc	$lackbox{}$	$lackbox{}$	\$3000	\$1000
1Cover Direct	Home & Contents	•	X	X	10%	0	0	•	\$3000	\$1000
Aussie	Home & Contents	•	X	X	10%	0	0	•	\$3000	\$1000
Australian Seniors Insurance Agency	Top Home & Contents	•	✓	X	0%	•	•	•	\$5000	\$1000
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	•	✓	X	0%	•	•	•	\$5000	\$1000
Bankwest	Secure Home Extra	•	✓	✓	0%	•	0	•	\$8000	\$2000
Bendigo Bank	Basic Bronze	•	✓	✓	0%	•	0		\$2000	\$1000
Bendigo Bank	Gold	•	✓	✓	0%	•	•	•	20%	\$2500
Bendigo Bank	Silver	•	✓	✓	0%	•		•	20%	\$2500
BOQ	Secure Home Elite	•	✓	✓	0%	•	•	•	\$8000	\$2000
BOQ	Secure Home Extra	•	✓	✓	0%	•	0		\$8000	\$2000
BUPA	Accidental Damage	•	✓	√	0%		•		20%	\$2500
BUPA	Fundamentals	•	✓	√	0%				\$2000	\$1000
BUPA	Listed Events	•	✓	✓	0%	•	0		20%	\$2500
CGU	Fundamentals	•	✓	√	0%		•	•	\$2000	\$1000
CGU	Listed Events	•	✓	√	0%		•		20%	\$2500
CUA	First Choice - Accidental Damage	•	✓	✓	0%	•	•		20%	\$2500
CUA	First Choice - Listed Events	•	✓	√	0%				20%	\$2500
HBF	Accidental Damage	•	✓	✓	0%	•	•		20%	\$2500
HBF	Listed Events	•	✓	✓	0%	•	Ō	•	20%	\$2500
IMB	Secure Home Elite	•	✓	✓	0%	•	•	•	20%	\$2000
IMB	Secure Home Extra	•	✓	√	0%	•	Ō	•	\$8000	\$2000
NRMA QLD	Home & Contents Plus	•	X	√	\$25	•	•	•	\$2500	\$2500
People's Choice CU	First Choice Accidental Damage	•	√	√	0%	•	•	•	20%	\$2500
-										



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

onot available

Home and Contents Insurance - High Sum Insured Based on \$650,000 Total Sum Insured

Queensland

		Temporary Accomodation	Pay Monthly at No Extra		Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

People's Choice CU	First Choice Listed Events	•	✓	✓	0%	•	\circ	•	20%	\$2500
QBE	Home Cover	•	X	✓	10%	•	0	•	\$1500	\$1500
QBE	Home Cover + Accidental Damage	•	X	✓	10%	•	•		\$1500	\$1500
RACQ	Home & Contents	•	X	✓	0%	•	•	•	\$6000	\$2000
RACQ	Home & Contents + Fusion	•	X	✓	0%	•	0		\$6000	\$2000
RACQ	Home & Contents + Fusion + Accidental Dam	•	X	✓	0%	•	•		\$6000	\$2000
Real Insurance	Top Cover	•	✓	✓	20%	•	•	•	\$5000	\$1000
Real Insurance	Top Cover + Fusion	•	✓	✓	20%	•	•		\$5000	\$1000
Shannons	Home & Contents +Accidental Damage	•	✓	√	0%	•	•		Sum Insured	\$2000
St.George Bank	Essential Care	•	✓	✓	10%	•			\$3000	\$500
Suncorp	Classic Advantages Home & Contents	•	X	√	\$100	•			\$20000	\$10000
Suncorp	Classic Extras Home & Contents	•	X	✓	\$100	•	•		\$10000	\$2500
Suncorp	Classic Home & Contents	•	X	√	\$100	•	•	•	\$4000	\$1000
Westpac	Essential Care	•	✓	√	10%	•			\$3000	\$500
Woolworths	Comprehensive Home & Contents	•	✓	X	10%	•	•	•	\$5000	\$1000
Woolworths	Comprehensive Home & Contents + Motor Bu	•	✓	X	10%	•	•		\$5000	\$1000
Youi	Home & Contents	•	X	√	0%	•	•	•	Sum insured	\$5000
Youi	Home & Contents + Accidental Damage	•	X	✓	0%	•	•	•	Sum insured	\$5000
Youi	Home & Contents + Fusion	•	X	√	0%	•	•		Sum insured	\$5000
**										
Allianz	SureCover	•	Х	✓	10%	•	0	•	\$7500	\$2000
Allianz	SureCover Gold	•	X	✓	10%	•	•		20%	\$2000
Allianz	SureCover Plus	•	X	√	10%	•			\$7500	\$2000
Catholic Church Insurance	Classic Home Building & Contents	•	✓	√	10%	•	Ö		\$7500	\$2000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - High Sum Insured Based on \$650,000 Total Sum Insured

Queensland

		Temporary Accomodation	Pay Monthly at No Extra	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Accomodation Available	Cost	both claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
**										
Catholic Church Insurance	Prestige Home Building & Contents	•	✓	✓	10%	•		•	20%	\$2000
Catholic Church Insurance	Vital Home Building & Contents	•	✓	√	10%	•	0		\$7500	\$2000
HBF	Fundamentals	•	✓	√	0%	•		•	\$2000	\$1000
HSBC	Classic Home Building & Contents	•	✓	✓	10%	•		•	\$5000	\$2000
HSBC	Prestige Home Building & Contents	•	✓	√	10%	•	•	•	\$5000	\$2000
HSBC	Vital Home Building & Contents	•	✓	✓	10%	•			\$5000	\$2000
nab	Home	•	✓	√	10%	•		•	\$7500	\$2000
nab	Home Essentials	•	✓	√	10%	•	0		\$7500	\$2000
National Seniors Insurance Agency	Classic Home	•	X	✓	10%	•	0	•	\$7500	\$2000
National Seniors Insurance Agency	Classic Home + Fusion	•	X	✓	10%	•	0	•	\$7500	\$2000
National Seniors Insurance Agency	Prestige Home	•	X	√	10%	•	•	•	20%	\$2000
NRMA QLD	Home & Contents	•	X	✓	\$25	•	•	•	\$2500	\$2500
Shannons	Home & Contents	•	√	√	0%	•		•	Sum Insured	\$2000
*										
Citibank	Classic Home Building & Contents	•	✓	✓	10%	•	0	•	\$2000	\$5000
Citibank	Prestige Home Building & Contents	•	✓	✓	10%	•		•	\$2000	\$5000
Citibank	Vital Home Building & Contents	•	√	✓	10%	•	•	•	\$2000	\$5000
Coles	Home	•	X	√	10%		•	•	\$1000	\$1000
Coles	Home + Fusion	•	X	√	10%	•			\$1000	\$1000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

optional

not available

Home and Contents Insurance - Low Sum Insured Based on \$375,000 Total Sum Insured

Queensland

		Temporary Accomodation	Pay Monthly at No Extra	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

AAMI	Home & Contents	•	X	✓	10%	•	\circ	•	\$5000	\$1000
APIA	Home & Contents	•	✓	√	5%	•	0	•	20%	\$1000
APIA	Home & Contents Extra	•	✓	✓	5%	•	•	•	20%	\$2000
Budget Direct	Home & Contents	•	X	X	15%		•	•	\$3000	\$1000
OnePath	Home & Contents	•	✓	✓	0%	•	•	•	Sum Insured	\$3000
Youi	Home & Contents	•	X	✓	0%	•	•	•	Sum insured	\$5000
Youi	Home & Contents + Fusion	•	X	✓	0%	•	•	•	Sum insured	\$5000

1300 Insurance	Home & Contents	•	X	X	10%	0	•	•	\$3000	\$1000
1Cover Direct	Home & Contents	•	X	X	10%		•	•	\$3000	\$1000
ANZ	Home Insurance	•	√	√	0%	•	•		Sum Insured	\$3000
Aussie	Home & Contents	•	X	X	10%		•	•	\$3000	\$1000
Comminsure	Home	•	√	✓	10%	•	•		Sum Insured	Sum Insured
Comminsure	Home + Accidental Damage	•	√	√	10%	•	•		Sum Insured	Sum Insured
OnePath	Home & Contents + Accidental damage	•	✓	√	0%	•	•	•	Sum Insured	\$3000
RACQ	Home & Contents + Fusion + Accidental Dam	•	X	✓	0%	•	•		\$6000	\$2000
St.George Bank	Quality Care	•	✓	√	10%	•	0	•	\$5000	\$1000
Youi	Home & Contents + Accidental Damage	•	X	✓	0%	•	•	•	Sum insured	\$5000

Allianz	SureCover	•	X	✓	10%	•	0	•	\$7500	\$2000
Allianz	SureCover Gold	•	X	√	10%	•	•	•	20%	\$2000
Allianz	SureCover Plus	•	X	√	10%	•	Ō		\$7500	\$2000
AON	Accidental Damage (Blue Ribbon)	•	✓	✓	20%	•	•	•	20%	\$2500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - Low Sum Insured Based on \$375,000 Total Sum Insured

Queensland

	2	Temporary Accomodation	Pay Monthly at No Extra	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

AON	Home Plus	•	✓	✓	20%	•	\circ	•	20%	\$2500
Bankwest	Secure Home Extra	•	✓	✓	0%	•	0		\$8000	\$2000
BOQ	Secure Home Elite	•	✓	✓	0%	•	•		\$8000	\$2000
BOQ	Secure Home Extra	•	✓	✓	0%	•			\$8000	\$2000
BUPA	Listed Events	•	✓	√	0%	•	0		20%	\$2500
Catholic Church Insurance	Classic Home Building & Contents	•	✓	✓	10%	•			\$7500	\$2000
Catholic Church Insurance	Prestige Home Building & Contents	•	✓	✓	10%	•	•		20%	\$2000
Catholic Church Insurance	Vital Home Building & Contents	•	√	✓	10%	•	0		\$7500	\$2000
CGU	Accidental Damage	•	✓	✓	0%	•	•		20%	\$2500
Citibank	Vital Home Building & Contents	•	✓	✓	10%	•	•		\$2000	\$5000
HBF	Accidental Damage	•	√	√	0%	•	•		20%	\$2500
HSBC	Classic Home Building & Contents	•	✓	✓	10%	•			\$5000	\$2000
HSBC	Prestige Home Building & Contents	•	✓	✓	10%	•	•		\$5000	\$2000
HSBC	Vital Home Building & Contents	•	√	√	10%	•			\$5000	\$2000
IMB	Secure Home Elite	•	✓	✓	0%	•	•		20%	\$2000
IMB	Secure Home Extra	•	✓	✓	0%		Ō		\$8000	\$2000
National Seniors Insurance Agency	Classic Home	•	X	√	10%	•		•	\$7500	\$2000
National Seniors Insurance Agency	Classic Home + Fusion	•	X	✓	10%	•	Ō		\$7500	\$2000
National Seniors Insurance Agency	Prestige Home	•	X	✓	10%	•	•		20%	\$2000
NRMA QLD	Home & Contents Plus	•	X	√	\$25	•	•		\$2500	\$2500
People's Choice CU	First Choice Accidental Damage	•	✓	✓	0%	•	•		20%	\$2500
RACQ	Home & Contents	•	X	√	0%	•	•	•	\$6000	\$2000
RACQ	Home & Contents + Fusion	•	X	√	0%	•	•		\$6000	\$2000
Shannons	Home & Contents	•	✓	✓	0%	•	Ō		Sum Insured	\$2000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - Low Sum Insured Based on \$375,000 Total Sum Insured

Queensland

		Temporary Accomodation	Pay Monthly at No Extra		Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

Shannons	Home & Contents +Accidental Damage	•	✓	✓	0%				Sum Insured	\$2000
St.George Bank	Essential Care	•	✓	✓	10%	•	0		\$3000	\$500
St.George Bank	Premier Care	•	✓	✓	10%	•	•		\$10000	\$2000
Suncorp	Classic Advantages Home & Contents	•	X	✓	\$100	•	•		\$20000	\$10000
Suncorp	Classic Extras Home & Contents	•	X	✓	\$100	•	•		\$10000	\$2500
Suncorp	Classic Home & Contents	•	X	√	\$100	•	•	•	\$4000	\$1000
Westpac	Essential Care	•	✓	✓	10%	•			\$3000	\$500
Westpac	Premier Care	•	✓	✓	10%	•	•	•	\$10000	\$2000
Westpac	Quality Care	•	✓	✓	10%	•			\$5000	\$1000
**										
Bendigo Bank	Gold	•	✓	✓	0%	•	•	•	20%	\$2500
Bendigo Bank	Silver	•	✓	✓	0%	•	0	•	20%	\$2500
BUPA	Accidental Damage	•	✓	✓	0%	•	•	•	20%	\$2500
BUPA	Fundamentals	•	✓	✓	0%	•			\$2000	\$1000
CGU	Fundamentals	•	✓	✓	0%	•	0	•	\$2000	\$1000
CGU	Listed Events	•	✓	✓	0%	•	•		20%	\$2500
Citibank	Classic Home Building & Contents	•	✓	✓	10%	•	•		\$2000	\$5000
Citibank	Prestige Home Building & Contents	•	✓	✓	10%	•	•		\$2000	\$5000
CUA	First Choice - Accidental Damage	•	✓	✓	0%				20%	\$2500
CUA	First Choice - Listed Events	•	✓	✓	0%	•			20%	\$2500
HBF	Listed Events	•	✓	√	0%				20%	\$2500
nab	Home	•	✓	✓	10%	•			\$7500	\$2000
nab	Home Essentials	•	✓	✓	10%	•		Ō	\$7500	\$2000
NRMA QLD	Home & Contents	•	X	✓	\$25	•	•	•	\$2500	\$2500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard	lacksquare	optional	\circ	not available

Home and Contents Insurance - Low Sum Insured Based on \$375,000 Total Sum Insured

Queensland

		Temporary Accomodation	Pay Monthly		Online	Riverine	Home Inc	lusions	Jewe	ellery
Company Name	Product Name	Available		both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
**										
People's Choice CU	First Choice Listed Events	•	✓	✓	0%	•	0	•	20%	\$2500
*										
Bendigo Bank	Basic Bronze	•	✓	✓	0%	0	0	0	\$2000	\$1000
Coles	Home	•	X	√	10%	•	•	•	\$1000	\$1000
Coles	Home + Fusion	•	X	√	10%		•		\$1000	\$1000
HBF	Fundamentals	•	 - √	√	0%	•	0	•	\$2000	\$1000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - High Sum Insured Based on \$650,000 Total Sum Insured

South Australia

		Temporary Accomodation	Pay Monthly at No Extra	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

AON	Accidental Damage (Blue Ribbon)	•	✓	✓	20%	•	•	•	20%	\$2500
APIA	Home & Contents	•	✓	✓	5%	•	0		20%	\$1000
APIA	Home & Contents Extra	•	√	√	5%	•	•		20%	\$2000
Comminsure	Home	•	√	✓	10%	•	•		Sum Insured	Sum Insured
Comminsure	Home + Accidental Damage	•	√	√	10%	•	•		Sum Insured	Sum Insured
RAA	Home & Contents	•	√	√	\$20	•	•		\$10000	\$5000
Shannons	Home & Contents	•	√	✓	0%	•			Sum Insured	\$2000
Shannons	Home & Contents +Accidental Damage	•	√	√	0%	•	•		Sum Insured	\$2000

AAMI	Home & Contents	•	X	✓	10%	•	\circ	•	\$5000	\$1000
Allianz	SureCover	•	X	✓	10%	•	0	•	\$7500	\$2000
Allianz	SureCover Plus	•	X	✓	10%	•	0	•	\$7500	\$2000
BankSA	Quality Care	•	✓	✓	0%	•			\$5000	\$1000
Catholic Church Insurance	Classic Home Building & Contents	•	✓	✓	10%	•	0		\$7500	\$2000
HBF	Accidental Damage	•	✓	√	0%	•	•		20%	\$2500
National Seniors Insurance Agency	Classic Home	•	X	✓	10%	•		•	\$7500	\$2000
National Seniors Insurance Agency	Classic Home + Fusion	•	X	√	10%	•	0		\$7500	\$2000
National Seniors Insurance Agency	Prestige Home	•	X	√	10%	•	•		20%	\$2000
Real Insurance	Essential + Fusion	•	√	✓	20%	•	•		\$2500	\$1000
Real Insurance	Essential Cover	•	√	√	20%	•	•	•	\$2500	\$1000
Suncorp	Classic Extras Home & Contents	•	X	√	\$100	•	•	•	\$10000	\$2500
Suncorp	Classic Home & Contents	•	X	✓	\$100	•	•	•	\$4000	\$1000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - High Sum Insured Based on \$650,000 Total Sum Insured

South Australia

Company Name	Product Name	Temporary Accomodation	Pay Monthly at No Extra Cost			Riverine Flood Cover Available	Home Inclusions		Jewellery	
		Available					Accidental Damage	Fusion Cover	Maximum	Item Limit

1300 Insurance	Home & Contents	•	X	X	10%	\circ	$lackbox{}$	$lackbox{}$	\$3000	\$1000
1Cover Direct	Home & Contents	•	X	X	10%	0	•	•	\$3000	\$1000
Allianz	SureCover Gold	•	X	✓	10%	•	•		20%	\$2000
ANZ	Home Insurance	•	✓	✓	0%	•	•		Sum Insured	\$3000
AON	Home Plus	•	✓	✓	20%	•	0		20%	\$2500
Aussie	Home & Contents	•	X	X	10%		•	•	\$3000	\$1000
BankSA	Essential Care	•	✓	✓	0%	•			\$3000	\$500
BankSA	Premier Care	•	√	√	0%	•	•		\$10000	\$2000
Bankwest	Secure Home Extra	•	✓	✓	0%	•			\$8000	\$2000
Bendigo Bank	Gold	•	✓	√	0%	•	•		20%	\$2500
Bendigo Bank	Silver	•	√	√	0%	•	O		20%	\$2500
BOQ	Secure Home Elite	•	✓	✓	0%	•	•		\$8000	\$2000
Budget Direct	Home & Contents	•	X	X	15%		•	•	\$3000	\$1000
BUPA	Accidental Damage	•	✓	√	0%	•	•		20%	\$2500
BUPA	Fundamentals	•	✓	✓	0%	•			\$2000	\$1000
BUPA	Listed Events	•	✓	✓	0%	•			20%	\$2500
Catholic Church Insurance	Prestige Home Building & Contents	•	✓	√	10%	•	•		20%	\$2000
Catholic Church Insurance	Vital Home Building & Contents	•	✓	✓	10%	•			\$7500	\$2000
CGU	Accidental Damage	•	✓	√	0%	•	•		20%	\$2500
CGU	Fundamentals	•	√	√	0%	•	•	•	\$2000	\$1000
CGU	Listed Events	•	✓	✓	0%	•	•		20%	\$2500
Citibank	Vital Home Building & Contents	•	✓	√	10%	•	•	•	\$2000	\$5000
HSBC	Classic Home Building & Contents	•	√	√	10%	•	Ō		\$5000	\$2000
HSBC	Prestige Home Building & Contents	•	√	√	10%	•	•		\$5000	\$2000
										



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - High Sum Insured Based on \$650,000 Total Sum Insured

South Australia

		Temporary Accomodation	Pay Monthly at No Extra	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

HSBC	Vital Home Building & Contents	•	✓	✓	10%	•	0	\circ	\$5000	\$2000
IMB	Secure Home Elite	•	✓	✓	0%	•	•	•	20%	\$2000
MB	Secure Home Extra	•	✓	✓	0%	•	0		\$8000	\$2000
nab	Home	•	✓	✓	10%	•	0	•	\$7500	\$2000
nab	Home Essentials	•	✓	✓	10%	•	0		\$7500	\$2000
OnePath	Home & Contents	•	✓	✓	0%	•	0		Sum Insured	\$3000
OnePath	Home & Contents + Accidental damage	•	✓	✓	0%	•	•		Sum Insured	\$3000
People's Choice CU	First Choice Accidental Damage	•	✓	✓	0%	•	•	•	20%	\$2500
People's Choice CU	First Choice Listed Events	•	✓	✓	0%	•			20%	\$2500
Real Insurance	Top Cover	•	✓	✓	20%	•	•	•	\$5000	\$1000
Real Insurance	Top Cover + Fusion	•	✓	✓	20%	•	•	•	\$5000	\$1000
SGIC	Home Cover	•	X	✓	\$25	•	0	•	\$2500	\$2500
SGIC	Home Plus Cover	•	X	✓	\$25	•	•		\$2500	\$2500
Suncorp	Classic Advantages Home & Contents	•	X	✓	\$100	•	•		\$20000	\$10000
Westpac	Essential Care	•	✓	✓	10%	•	0		\$3000	\$500
Westpac	Premier Care	•	✓	✓	10%	•	•	•	\$10000	\$2000
Westpac	Quality Care	•	✓	✓	10%	•	0		\$5000	\$1000
Woolworths	Standard Home & Contents	•	✓	X	10%	•	0	•	\$2500	\$1000
Woolworths	Standard Home & Contents + Motor Burnout	•	✓	X	10%	•			\$2500	\$1000
**										
Australian Seniors Insurance Agency	Essential Home & Contents	•	✓	Х	0%	•	0	•	\$2500	\$1000
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	•	√	X	0%	•	O		\$2500	\$1000
	Top Home & Contents + Motor Burnout	•	√	X	0%	•	•		\$5000	\$1000
Bendigo Bank	Basic Bronze	•	√	√	0%	•	O		\$2000	\$1000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

not available

Home and Contents Insurance - High Sum Insured Based on \$650,000 Total Sum Insured

South Australia

	5	Temporary Accomodation	Pay Monthly	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
**										
BOQ	Secure Home Extra	•	✓	✓	0%	•	\circ	•	\$8000	\$2000
Citibank	Classic Home Building & Contents	•	✓	√	10%	•	•		\$2000	\$5000
Citibank	Prestige Home Building & Contents	•	✓	✓	10%	•	•		\$2000	\$5000
Coles	Home + Fusion	•	X	✓	10%	•	•		\$1000	\$1000
CUA	First Choice - Accidental Damage	•	✓	✓	0%	•	•		20%	\$2500
CUA	First Choice - Listed Events	•	✓	✓	0%	•			20%	\$2500
QBE	Home Cover + Accidental Damage	•	X	✓	10%	•	•		\$1500	\$1500
Woolworths	Comprehensive Home & Contents	•	✓	X	10%	•	•	•	\$5000	\$1000
Woolworths	Comprehensive Home & Contents + Motor Bu	•	✓	X	10%	•	•		\$5000	\$1000
Youi	Home & Contents	•	X	✓	0%	•	•	•	Sum insured	\$5000
Youi	Home & Contents + Accidental Damage	•	X	✓	0%	•	•	•	Sum insured	\$5000
Youi	Home & Contents + Fusion	•	X	✓	0%	•	•		Sum insured	\$5000
*										
Australian Seniors Insurance Agency	Top Home & Contents	•	✓	X	0%	•	•	•	\$5000	\$1000
Coles	Home	•	X	√	10%		•	•	\$1000	\$1000
HBF	Fundamentals	•	√	✓	0%			•	\$2000	\$1000
HBF	Listed Events	•	√	✓	0%	•	O		20%	\$2500
QBE	Home Cover	•	X	√	10%	•	0		\$1500	\$1500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

onot available

Home and Contents Insurance - Low Sum Insured Based on \$375,000 Total Sum Insured

South Australia

	2.00	Temporary Accomodation	Pay Monthly	One Excess for	Online	Riverine Flood Cover	Home Inc	lusions	Jewe	ellery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

AAMI	Home & Contents	•	X	✓	10%	•	0	•	\$5000	\$1000
AON	Accidental Damage (Blue Ribbon)	•	✓	√	20%	•	•	•	20%	\$2500
APIA	Home & Contents	•	✓	√	5%	•	0	•	20%	\$1000
APIA	Home & Contents Extra	•	✓	✓	5%	•	•	•	20%	\$2000
Comminsure	Home	•	✓	√	10%	•	•	•	Sum Insured	Sum Insured
HBF	Accidental Damage	•	✓	✓	0%	•	•	•	20%	\$2500
National Seniors Insurance Agency	Classic Home	•	X	✓	10%	•	0	•	\$7500	\$2000
National Seniors Insurance Agency	Classic Home + Fusion	•	X	√	10%	•	0	•	\$7500	\$2000
National Seniors Insurance Agency	Prestige Home	•	X	✓	10%	•	•	•	20%	\$2000

Allianz	SureCover	•	X	✓	10%	•	0	•	\$7500	\$2000
Allianz	SureCover Gold	•	X	√	10%	•	•	•	20%	\$2000
Allianz	SureCover Plus	•	X	✓	10%	•	O		\$7500	\$2000
Budget Direct	Home & Contents	•	X	X	15%	0	•	•	\$3000	\$1000
Catholic Church Insurance	Classic Home Building & Contents	•	√	√	10%	•			\$7500	\$2000
Catholic Church Insurance	Prestige Home Building & Contents	•	✓	✓	10%	•	•		20%	\$2000
Catholic Church Insurance	Vital Home Building & Contents	•	√	√	10%	•			\$7500	\$2000
Comminsure	Home + Accidental Damage	•	√	√	10%	•	•		Sum Insured	Sum Insured
HSBC	Vital Home Building & Contents	•	✓	✓	10%	•	O	Ō	\$5000	\$2000
SGIC	Home Cover	•	X	√	\$25	•	•	•	\$2500	\$2500
SGIC	Home Plus Cover	•	X	√	\$25	•	•		\$2500	\$2500
Suncorp	Classic Extras Home & Contents	•	X	✓	\$100	•	•		\$10000	\$2500
Suncorp	Classic Home & Contents	•	X	√	\$100	•	•	•	\$4000	\$1000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

O optional

onot available

Home and Contents Insurance - Low Sum Insured Based on \$375,000 Total Sum Insured

South Australia

		Temporary Accomodation	Pay Monthly	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

1300 Insurance	Home & Contents	•	X	Х	10%	0	•	lacktriangle	\$3000	\$1000
1Cover Direct	Home & Contents	•	X	X	10%		•	lacksquare	\$3000	\$1000
ANZ	Home Insurance	•	✓	✓	0%	•	•		Sum Insured	\$3000
AON	Home Plus	•	✓	✓	20%	•	0		20%	\$2500
Aussie	Home & Contents	•	X	X	10%	0	0	•	\$3000	\$1000
Australian Unity	Extra Care	•	X	X	10%	•			25%	\$2500
BankSA	Premier Care	•	✓	✓	0%	•	•		\$10000	\$2000
BankSA	Quality Care	•	✓	✓	0%	•	0		\$5000	\$1000
Bankwest	Secure Home Extra	•	✓	✓	0%	•	0		\$8000	\$2000
Bendigo Bank	Gold	•	✓	✓	0%	•	•		20%	\$2500
Bendigo Bank	Silver	•	✓	✓	0%	0	0		20%	\$2500
BOQ	Secure Home Elite	•	✓	✓	0%				\$8000	\$2000
BUPA	Accidental Damage	•	✓	✓	0%	•	•		20%	\$2500
BUPA	Fundamentals	•	✓	✓	0%		0	0	\$2000	\$1000
BUPA	Listed Events	•	✓	✓	0%	•	0		20%	\$2500
CGU	Accidental Damage	•	✓	✓	0%	•	•		20%	\$2500
CGU	Fundamentals	•	✓	✓	0%	•	0	•	\$2000	\$1000
CGU	Listed Events	•	✓	✓	0%		•		20%	\$2500
Citibank	Classic Home Building & Contents	•	✓	✓	10%	•	•		\$2000	\$5000
Citibank	Prestige Home Building & Contents	•	✓	✓	10%	•	•		\$2000	\$5000
Citibank	Vital Home Building & Contents	•	✓	✓	10%	•	•	•	\$2000	\$5000
CUA	First Choice - Accidental Damage	•	✓	✓	0%	•	•		20%	\$2500
CUA	First Choice - Listed Events	•	✓	✓	0%	•			20%	\$2500
HSBC	Classic Home Building & Contents	•	✓	✓	10%	•			\$5000	\$2000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - Low Sum Insured Based on \$375,000 Total Sum Insured

South Australia

	2	Temporary Accomodation	Pay Monthly	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims	Discount	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

HSBC	Prestige Home Building & Contents	•	✓	✓	10%	•	•	•	\$5000	\$2000
IMB	Secure Home Elite	•	✓	✓	0%	•	•		20%	\$2000
IMB	Secure Home Extra	•	✓	✓	0%	•			\$8000	\$2000
nab	Home	•	✓	✓	10%	•			\$7500	\$2000
nab	Home Essentials	•	✓	√	10%	•			\$7500	\$2000
OnePath	Home & Contents	•	✓	✓	0%	•	0		Sum Insured	\$3000
OnePath	Home & Contents + Accidental damage	•	✓	✓	0%	•	•		Sum Insured	\$3000
People's Choice CU	First Choice Accidental Damage	•	✓	√	0%	•	•		20%	\$2500
People's Choice CU	First Choice Listed Events	•	✓	✓	0%	•	O		20%	\$2500
QBE	Home Cover	•	X	✓	10%	•			\$1500	\$1500
QBE	Home Cover + Accidental Damage	•	X	✓	10%	•	•		\$1500	\$1500
RAA	Home & Contents	•	✓	✓	\$20	•	0		\$10000	\$5000
Shannons	Home & Contents	•	✓	✓	0%	•			Sum Insured	\$2000
Shannons	Home & Contents +Accidental Damage	•	✓	✓	0%	•	•		Sum Insured	\$2000
Suncorp	Classic Advantages Home & Contents	•	X	✓	\$100	•	•		\$20000	\$10000
Westpac	Premier Care	•	✓	✓	10%	•	•		\$10000	\$2000
Westpac	Quality Care	•	✓	✓	10%	•	0		\$5000	\$1000
Woolworths	Standard Home & Contents	•	✓	X	10%	•		•	\$2500	\$1000
Woolworths	Standard Home & Contents + Motor Burnout	•	✓	X	10%	•	0		\$2500	\$1000
Youi	Home & Contents	•	X	√	0%	•	0	•	Sum insured	\$5000
Youi	Home & Contents + Fusion	•	X	✓	0%	•	•	•	Sum insured	\$5000
**										
Australian Seniors Insurance Agency	Essential Home & Contents	•	✓	Х	0%	•	0	•	\$2500	\$1000
	Essential Home & Contents + Motor Burnout	· · · · · · · · · · · · · · · · · · ·	-	X	0%	•			\$2500	\$1000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

not available

Home and Contents Insurance - Low Sum Insured Based on \$375,000 Total Sum Insured

South Australia

		Temporary Accomodation	Pay Monthly at No Extra	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
**										
Australian Unity	Elite Care	•	X	X	10%	•	•	•	25%	\$2500
Australian Unity	Everyday Care	•	X	X	10%	•	0	•	25%	\$1000
BankSA	Essential Care	•	✓	√	0%	•	0		\$3000	\$500
Bendigo Bank	Basic Bronze	•	✓	✓	0%	0	0		\$2000	\$1000
BOQ	Secure Home Extra	•	✓	√	0%	•	0		\$8000	\$2000
Coles	Home	•	X	√	10%	•	•	lacksquare	\$1000	\$1000
Coles	Home + Fusion	•	X	✓	10%	•	•		\$1000	\$1000
HBF	Listed Events	•	√	√	0%				20%	\$2500
Real Insurance	Essential + Fusion	•	✓	√	20%	•	•		\$2500	\$1000
Real Insurance	Essential Cover	•	✓	√	20%		•	•	\$2500	\$1000
Real Insurance	Top Cover	•	√	√	20%			•	\$5000	\$1000
Real Insurance	Top Cover + Fusion	•	✓	✓	20%	•			\$5000	\$1000
Westpac	Essential Care	•	✓	✓	10%	•			\$3000	\$500
Woolworths	Comprehensive Home & Contents	•	√	X	10%		•	•	\$5000	\$1000
Woolworths	Comprehensive Home & Contents + Motor Bu	•	✓	X	10%	•	•		\$5000	\$1000
Youi	Home & Contents + Accidental Damage	•	X	√	0%	•	•	•	Sum insured	\$5000
*										
Australian Seniors Insurance Age	ncy Top Home & Contents	•	✓	X	0%	•	•	•	\$5000	\$1000
Australian Seniors Insurance Age	ncy Top Home & Contents + Motor Burnout	•	✓	X	0%	•	•		\$5000	\$1000
Guild Insurance	Home Elite	•	X	√	0%	•	•	•	\$15000	\$2500
Guild Insurance	Home Essential	•	X	√	0%	•	Ō	•	\$10000	\$1500
HBF	Fundamentals	<u>-</u>	√	√	0%	•		•	\$2000	\$1000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - High Sum Insured Based on \$650,000 Total Sum Insured

Tasmania

		Temporary Accomodation	Pay Monthly at No Extra	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

AAMI	Home & Contents	•	X	✓	10%	•	\circ	•	\$5000	\$1000
APIA	Home & Contents	•	✓	✓	5%	•	0	•	20%	\$1000
APIA	Home & Contents Extra	•	✓	✓	5%	•	•		20%	\$2000
Comminsure	Home	•	✓	✓	10%	•	•		Sum Insured	Sum Insured
Comminsure	Home + Accidental Damage	•	✓	√	10%	•	•		Sum Insured	Sum Insured
OnePath	Home & Contents	•	✓	✓	0%	•	•		Sum Insured	\$3000
St.George Bank	Premier Care	•	✓	✓	10%	•	•		\$10000	\$2000
Woolworths	Standard Home & Contents	•	✓	X	10%	•	0	•	\$2500	\$1000
Woolworths	Standard Home & Contents + Motor Burnout	•	✓	X	10%	•		•	\$2500	\$1000

ANZ	Home Insurance	•	✓	✓	0%	•	•	•	Sum Insured	\$3000
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	•	√	X	0%	•			\$2500	\$1000
Budget Direct	Home & Contents	•	X	X	15%		•	•	\$3000	\$1000
BUPA	Listed Events	•	√	√	0%	•			20%	\$2500
OnePath	Home & Contents + Accidental damage	•	√	√	0%	•	•		Sum Insured	\$3000
RACT	Home & Contents + Fusion	•	X	X	0%	•	•		Sum Insured	\$1000
Real Insurance	Essential + Fusion	•	√	√	20%	•	•		\$2500	\$1000
Real Insurance	Essential Cover	•	√	√	20%		•	•	\$2500	\$1000
St.George Bank	Quality Care	•	√	√	10%	•			\$5000	\$1000
Suncorp	Classic Home & Contents	•	X	✓	\$100	•	•	•	\$4000	\$1000
Westpac	Premier Care	•	✓	√	10%	•	•		\$10000	\$2000
Westpac	Quality Care	•	√	√	10%	•			\$5000	\$1000
Woolworths	Comprehensive Home & Contents + Motor Bu	•	√	X	10%	•	•	•	\$5000	\$1000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - High Sum Insured Based on \$650,000 Total Sum Insured

Tasmania

		Temporary Accomodation	Pay Monthly	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	clusions	Jewe	ellery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

1300 Insurance	Home & Contents	•	X	X	10%	\circ	lacktriangle	$lackbox{0}$	\$3000	\$1000
1Cover Direct	Home & Contents	•	X	X	10%	0	•	•	\$3000	\$1000
Allianz	SureCover Gold	•	X	✓	10%	•	•	•	20%	\$2000
Allianz	SureCover Plus	•	X	✓	10%	•	0	•	\$7500	\$2000
AON	Accidental Damage (Blue Ribbon)	•	✓	✓	20%	•	•	•	20%	\$2500
AON	Home Plus	•	✓	✓	20%	•	0	•	20%	\$2500
Aussie	Home & Contents	•	X	X	10%	0	•	•	\$3000	\$1000
Australian Seniors Insurance Agency	Essential Home & Contents	•	✓	X	0%	•	0	•	\$2500	\$1000
Australian Seniors Insurance Agency	Top Home & Contents	•	✓	X	0%	•	•	•	\$5000	\$1000
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	•	✓	X	0%	•	•	•	\$5000	\$1000
Bankwest	Secure Home Extra	•	✓	✓	0%	•	0	•	\$8000	\$2000
Bendigo Bank	Basic Bronze	•	✓	✓	0%	•	0	0	\$2000	\$1000
Bendigo Bank	Gold	•	✓	✓	0%	•	•	•	20%	\$2500
Bendigo Bank	Silver	•	✓	✓	0%	•	0	•	20%	\$2500
BOQ	Secure Home Elite	•	✓	✓	0%	•	•	•	\$8000	\$2000
BOQ	Secure Home Extra	•	✓	✓	0%	•		•	\$8000	\$2000
BUPA	Accidental Damage	•	✓	✓	0%	•	•	•	20%	\$2500
BUPA	Fundamentals	•	✓	✓	0%	•			\$2000	\$1000
Catholic Church Insurance	Classic Home Building & Contents	•	✓	✓	10%	•		•	\$7500	\$2000
Catholic Church Insurance	Prestige Home Building & Contents	•	✓	√	10%	•	•		20%	\$2000
CGU	Accidental Damage	•	✓	✓	0%	•	•		20%	\$2500
CGU	Fundamentals	•	✓	✓	0%	•	•	•	\$2000	\$1000
CGU	Listed Events	•	✓	✓	0%	•	•	•	20%	\$2500
CUA	First Choice - Accidental Damage	•	✓	✓	0%	•	•	•	20%	\$2500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - High Sum Insured Based on \$650,000 Total Sum Insured

Tasmania

	2	Temporary Accomodation	Pay Monthly	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

CUA	First Choice - Listed Events	•	✓	✓	0%	•	\circ	•	20%	\$2500
HBF	Accidental Damage	•	✓	√	0%	•	•		20%	\$2500
HBF	Listed Events	•	✓	√	0%	•	Ö		20%	\$2500
IMB	Secure Home Elite	•	✓	✓	0%	•	•		20%	\$2000
IMB	Secure Home Extra	•	✓	√	0%	•			\$8000	\$2000
NRMA	Home & Contents Plus	•	X	✓	\$25	•	•		\$2500	\$2500
People's Choice CU	First Choice Accidental Damage	•	✓	✓	0%	•	•		20%	\$2500
People's Choice CU	First Choice Listed Events	•	✓	✓	0%	•	0		20%	\$2500
QBE	Home Cover	•	X	✓	10%	•			\$1500	\$1500
QBE	Home Cover + Accidental Damage	•	X	✓	10%	•	•		\$1500	\$1500
RACT	Home & Contents	•	X	X	0%	•	•	•	Sum Insured	\$1000
RACT	Home & Contents + Accidental Damage	•	X	X	0%	•	•	•	Sum Insured	\$1000
RACT	Home & Contents + Fusion + Accidental Dam	•	X	X	0%	•	•		Sum Insured	\$1000
Real Insurance	Top Cover	•	✓	✓	20%	•	•	•	\$5000	\$1000
Real Insurance	Top Cover + Fusion	•	✓	✓	20%	•	•		\$5000	\$1000
St.George Bank	Essential Care	•	✓	✓	10%	•			\$3000	\$500
Suncorp	Classic Advantages Home & Contents	•	X	✓	\$100	•	•		\$20000	\$10000
Suncorp	Classic Extras Home & Contents	•	X	✓	\$100	•	•		\$10000	\$2500
Westpac	Essential Care	•	✓	✓	10%	•			\$3000	\$500
Woolworths	Comprehensive Home & Contents	•	✓	X	10%			•	\$5000	\$1000
Youi	Home & Contents + Fusion	•	X	✓	0%		•	•	Sum insured	\$5000
**										
Allianz	SureCover	•	X	✓	10%	0	0	•	\$7500	\$2000
Australian Unity	Elite Care	•	X	X	10%	•	•	•	25%	\$2500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - High Sum Insured Based on \$650,000 Total Sum Insured

Tasmania

	2	Temporary Accomodation	Pay Monthly	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
**										
Australian Unity	Extra Care	•	X	X	10%	•	0	•	25%	\$2500
Catholic Church Insurance	Vital Home Building & Contents	•	✓	√	10%	•	0		\$7500	\$2000
Citibank	Prestige Home Building & Contents	•	✓	√	10%	•	•		\$2000	\$5000
Citibank	Vital Home Building & Contents	•	✓	✓	10%	•	•	•	\$2000	\$5000
Coles	Home	•	X	✓	10%	•	0	•	\$1000	\$1000
Coles	Home + Fusion	•	X	✓	10%	•	0		\$1000	\$1000
HBF	Fundamentals	•	✓	✓	0%	•	0	•	\$2000	\$1000
HSBC	Classic Home Building & Contents	•	✓	✓	10%	•	0		\$5000	\$2000
HSBC	Prestige Home Building & Contents	•	✓	✓	10%	•	•	•	\$5000	\$2000
HSBC	Vital Home Building & Contents	•	✓	✓	10%	•	0		\$5000	\$2000
National Seniors Insurance Agency	Classic Home + Fusion	•	X	✓	10%	•	0		\$7500	\$2000
National Seniors Insurance Agency	Prestige Home	•	X	✓	10%	•	•		20%	\$2000
NRMA	Home & Contents	•	X	✓	\$25	•	•	•	\$2500	\$2500
Youi	Home & Contents	•	X	√	0%	•	•	•	Sum insured	\$5000
Youi	Home & Contents + Accidental Damage	•	X	✓	0%	•		•	Sum insured	\$5000
*										
Australian Unity	Everyday Care	•	X	X	10%	•	\circ	•	25%	\$1000
Citibank	Classic Home Building & Contents	•	✓	√	10%	•	•	•	\$2000	\$5000
nab	Home	•	✓	✓	10%	•		•	\$7500	\$2000
nab	Home Essentials	•	√	✓	10%	•			\$7500	\$2000
National Seniors Insurance Agency	Classic Home	•	X	✓	10%	•	0	•	\$7500	\$2000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - Low Sum Insured Based on \$375,000 Total Sum Insured

Tasmania

		Temporary Accomodation	Pay Monthly at No Extra		Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

AAMI	Home & Contents	•	X	✓	10%		\circ		\$5000	\$1000
APIA	Home & Contents	•	✓	✓	5%	•	0		20%	\$1000
APIA	Home & Contents Extra	•	✓	✓	5%	•	•	•	20%	\$2000
Comminsure	Home	•	✓	✓	10%	•	•	•	Sum Insured	Sum Insured
Comminsure	Home + Accidental Damage	•	✓	✓	10%	•	•		Sum Insured	Sum Insured
Shannons	Home & Contents +Accidental Damage	•	✓	✓	0%	•	•	•	Sum Insured	\$2000
Suncorp	Classic Advantages Home & Contents	•	X	✓	\$100	•	•		\$20000	\$10000
Suncorp	Classic Extras Home & Contents	•	X	✓	\$100	•	•		\$10000	\$2500
Suncorp	Classic Home & Contents	•	X	✓	\$100	•	•	•	\$4000	\$1000

1300 Insurance	Home & Contents	•	X	Х	10%	0	•	•	\$3000	\$1000
1Cover Direct	Home & Contents	•	X	X	10%	0	0	•	\$3000	\$1000
ANZ	Home Insurance	•	✓	✓	0%	•	•	•	Sum Insured	\$3000
AON	Accidental Damage (Blue Ribbon)	•	✓	✓	20%	•	•		20%	\$2500
AON	Home Plus	•	✓	✓	20%	•			20%	\$2500
Aussie	Home & Contents	•	X	X	10%		•	•	\$3000	\$1000
Budget Direct	Home & Contents	•	X	X	15%	0	•	•	\$3000	\$1000
BUPA	Listed Events	•	✓	✓	0%	•	0		20%	\$2500
OnePath	Home & Contents + Accidental damage	•	✓	✓	0%	•	•	•	Sum Insured	\$3000
Shannons	Home & Contents	•	✓	✓	0%	•		•	Sum Insured	\$2000
St.George Bank	Premier Care	•	✓	✓	10%	•	•	•	\$10000	\$2000
St.George Bank	Quality Care	•	✓	✓	10%				\$5000	\$1000
Westpac	Premier Care	•	√	✓	10%				\$10000	\$2000
Westpac	Quality Care	•	✓	✓	10%	•	O		\$5000	\$1000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

O optional

not available

Home and Contents Insurance - Low Sum Insured Based on \$375,000 Total Sum Insured

Tasmania

	2	Temporary Accomodation	Pay Monthly	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	ellery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

Allianz	SureCover	•	X	✓	10%	•	0	•	\$7500	\$2000
Allianz	SureCover Gold	•	X	✓	10%	•	•	•	20%	\$2000
Allianz	SureCover Plus	•	X	✓	10%	•			\$7500	\$2000
Australian Seniors Insurance Agency	Essential Home & Contents	•	✓	X	0%	•		•	\$2500	\$1000
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	•	✓	X	0%	•	0	•	\$2500	\$1000
Bankwest	Secure Home Extra	•	✓	✓	0%	•		•	\$8000	\$2000
Bendigo Bank	Basic Bronze	•	✓	✓	0%	•			\$2000	\$1000
Bendigo Bank	Gold	•	✓	✓	0%	•	•	•	20%	\$2500
Bendigo Bank	Silver	•	✓	✓	0%	•		•	20%	\$2500
BOQ	Secure Home Elite	•	✓	✓	0%	•	•	•	\$8000	\$2000
BOQ	Secure Home Extra	•	✓	✓	0%	•	O	•	\$8000	\$2000
BUPA	Accidental Damage	•	✓	✓	0%	•	•		20%	\$2500
BUPA	Fundamentals	•	✓	✓	0%	•			\$2000	\$1000
Catholic Church Insurance	Classic Home Building & Contents	•	✓	✓	10%	•		•	\$7500	\$2000
Catholic Church Insurance	Prestige Home Building & Contents	•	✓	√	10%	•	•		20%	\$2000
Catholic Church Insurance	Vital Home Building & Contents	•	✓	✓	10%	•			\$7500	\$2000
CGU	Accidental Damage	•	✓	✓	0%	•	•	•	20%	\$2500
CGU	Fundamentals	•	✓	√	0%	•	•	•	\$2000	\$1000
CGU	Listed Events	•	✓	√	0%	•	•		20%	\$2500
Citibank	Prestige Home Building & Contents	•	✓	√	10%	•	•	•	\$2000	\$5000
CUA	First Choice - Accidental Damage	•	✓	✓	0%	•	•		20%	\$2500
CUA	First Choice - Listed Events	•	✓	√	0%	•	O	•	20%	\$2500
HBF	Accidental Damage	•	✓	✓	0%	•	•	•	20%	\$2500
HBF	Listed Events	•	✓	✓	0%	•	Ō		20%	\$2500
		-								



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

not available

Home and Contents Insurance - Low Sum Insured Based on \$375,000 Total Sum Insured

Tasmania

		Temporary Accomodation	Pay Monthly at No Extra		Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limi

HSBC	Prestige Home Building & Contents	•	✓	✓	10%	•	•	•	\$5000	\$2000
IMB	Secure Home Elite	•	✓	✓	0%	•	•		20%	\$2000
IMB	Secure Home Extra	•	✓	✓	0%	•			\$8000	\$2000
National Seniors Insurance Agency	Prestige Home	•	X	✓	10%	•	•		20%	\$2000
NRMA	Home & Contents Plus	•	X	√	\$25	•	•		\$2500	\$2500
OnePath	Home & Contents	•	✓	✓	0%	•	•		Sum Insured	\$3000
People's Choice CU	First Choice Accidental Damage	•	✓	✓	0%	•	•		20%	\$2500
People's Choice CU	First Choice Listed Events	•	✓	√	0%	•			20%	\$2500
QBE	Home Cover + Accidental Damage	•	X	✓	10%	•	•		\$1500	\$1500
RACT	Home & Contents	•	X	X	0%	•	•	•	Sum Insured	\$1000
RACT	Home & Contents + Accidental Damage	•	X	X	0%	•	•	•	Sum Insured	\$1000
RACT	Home & Contents + Fusion	•	X	X	0%	•	•		Sum Insured	\$1000
RACT	Home & Contents + Fusion + Accidental Dam	•	X	X	0%	•	•		Sum Insured	\$1000
Real Insurance	Essential + Fusion	•	✓	✓	20%	•	0		\$2500	\$1000
Real Insurance	Essential Cover	•	✓	✓	20%	•	•	•	\$2500	\$1000
Real Insurance	Top Cover + Fusion	•	✓	✓	20%	•	•		\$5000	\$1000
St.George Bank	Essential Care	•	✓	✓	10%	•	0		\$3000	\$500
Westpac	Essential Care	•	✓	✓	10%	•			\$3000	\$500
Woolworths	Comprehensive Home & Contents	•	✓	X	10%	•	•	•	\$5000	\$1000
Woolworths	Comprehensive Home & Contents + Motor Bu	•	√	X	10%	•			\$5000	\$1000
Woolworths	Standard Home & Contents	•	✓	X	10%	•		•	\$2500	\$1000
Woolworths	Standard Home & Contents + Motor Burnout	•	✓	X	10%	•		•	\$2500	\$1000
**										
Australian Seniors Insurance Agency	Top Home & Contents	•	✓	X	0%	•	•	•	\$5000	\$1000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

O optional

not available

Home and Contents Insurance - Low Sum Insured Based on \$375,000 Total Sum Insured

Tasmania

		Temporary Accomodation	Pay Monthly at No Extra	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
**										
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	•	✓	X	0%	•	•	•	\$5000	\$1000
Citibank	Classic Home Building & Contents	•	✓	✓	10%	0	0		\$2000	\$5000
Citibank	Vital Home Building & Contents	•	✓	✓	10%	•	•	•	\$2000	\$5000
HBF	Fundamentals	•	✓	✓	0%	•		•	\$2000	\$1000
HSBC	Classic Home Building & Contents	•	✓	√	10%	•	0		\$5000	\$2000
HSBC	Vital Home Building & Contents	•	√	✓	10%	•			\$5000	\$2000
nab	Home	•	✓	✓	10%	•			\$7500	\$2000
nab	Home Essentials	•	✓	√	10%	•	0		\$7500	\$2000
National Seniors Insurance Agency	Classic Home	•	X	✓	10%	•			\$7500	\$2000
National Seniors Insurance Agency	Classic Home + Fusion	•	X	✓	10%	•	O		\$7500	\$2000
NRMA	Home & Contents	•	X	√	\$25		•		\$2500	\$2500
QBE	Home Cover	•	X	✓	10%	•			\$1500	\$1500
Real Insurance	Top Cover	•	✓	✓	20%		•	•	\$5000	\$1000
Youi	Home & Contents	•	X	√	0%	•	•	•	Sum insured	\$5000
Youi	Home & Contents + Accidental Damage	•	X	✓	0%	•	•	•	Sum insured	\$5000
Youi	Home & Contents + Fusion	•	X	✓	0%	•	•		Sum insured	\$5000
*										
Australian Unity	Elite Care	•	X	X	10%	•	•	•	25%	\$2500
Australian Unity	Everyday Care	•	X	X	10%	•	O	•	25%	\$1000
Australian Unity	Extra Care	•	X	X	10%	•	0		25%	\$2500
Guild Insurance	Home Elite	•	X	√	0%	•	•	•	\$15000	\$2500
Guild Insurance	Home Essential	•	X	√	0%	•			\$10000	\$1500
										



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - High Sum Insured Based on \$650,000 Total Sum Insured

Victoria

	2	Temporary Accomodation	Pay Monthly		Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

AAMI	Home & Contents	•	X	✓	10%	•	\circ	•	\$5000	\$1000
APIA	Home & Contents	•	✓	√	5%	•	0		20%	\$1000
APIA	Home & Contents Extra	•	✓	√	5%	•	•		20%	\$2000
Comminsure	Home	•	✓	✓	10%	•	•		Sum Insured	Sum Insured
Comminsure	Home + Accidental Damage	•	✓	√	10%	•	•		Sum Insured	Sum Insured
GIO	Classic	•	X	√	20%	•	•	•	\$4000	\$1000
GIO	Classic Extras Home & Contents	•	X	√	20%	•	•		\$10000	\$2500
OnePath	Home & Contents	•	✓	√	0%	•	•		Sum Insured	\$3000

Allianz	SureCover	•	X	✓	10%	•	\circ	•	\$7500	\$2000
Allianz	SureCover Gold	•	X	✓	10%	•	•		20%	\$2000
Allianz	SureCover Plus	•	X	✓	10%	•	0		\$7500	\$2000
ANZ	Home Insurance	•	✓	✓	0%	•	•		Sum Insured	\$3000
AON	Accidental Damage (Blue Ribbon)	•	✓	√	20%	•	•		20%	\$2500
Australian Unity	Everyday Care	•	X	X	10%	•	0		25%	\$1000
Bank of Melbourne	Premier Care	•	✓	✓	0%	•	•		\$10000	\$2000
Bank of Melbourne	Quality Care	•	✓	√	0%	•			\$5000	\$1000
Catholic Church Insurance	Classic Home Building & Contents	•	✓	√	10%	•			\$7500	\$2000
CGU	Accidental Damage	•	✓	√	0%	•	•		20%	\$2500
OnePath	Home & Contents + Accidental damage	•	✓	√	0%	•	•		Sum Insured	\$3000
Westpac	Premier Care	•	√	√	10%	•	•	•	\$10000	\$2000
Westpac	Quality Care	•	✓	✓	10%	•	O	•	\$5000	\$1000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - High Sum Insured Based on \$650,000 Total Sum Insured

Victoria

	2	Temporary Accomodation	Pay Monthly	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	ellery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

1300 Insurance	Home & Contents	•	X	X	10%	0	•	•	\$3000	\$1000
1Cover Direct	Home & Contents	•	X	X	10%	0	•	•	\$3000	\$1000
AON	Home Plus	•	✓	✓	20%	•		•	20%	\$2500
Aussie	Home & Contents	•	X	X	10%		•	•	\$3000	\$1000
Australian Unity	Elite Care	•	X	X	10%	•	•	•	25%	\$2500
Australian Unity	Extra Care	•	X	X	10%	•		•	25%	\$2500
Bank of Melbourne	Essential Care	•	✓	✓	0%	•			\$3000	\$500
Bankwest	Secure Home Extra	•	✓	✓	0%	•		•	\$8000	\$2000
Bendigo Bank	Gold	•	✓	✓	0%	•	•	•	20%	\$2500
Bendigo Bank	Silver	•	✓	✓	0%	•		•	20%	\$2500
BOQ	Secure Home Elite	•	✓	✓	0%	•	•	•	\$8000	\$2000
BOQ	Secure Home Extra	•	✓	✓	0%	•	O	•	\$8000	\$2000
Budget Direct	Home & Contents	•	X	X	15%	0	•	•	\$3000	\$1000
BUPA	Accidental Damage	•	✓	✓	0%	•	•	•	20%	\$2500
BUPA	Fundamentals	•	✓	✓	0%	•	O		\$2000	\$1000
BUPA	Listed Events	•	✓	✓	0%	•	0	•	20%	\$2500
Catholic Church Insurance	Prestige Home Building & Contents	•	✓	✓	10%	•	•	•	20%	\$2000
Catholic Church Insurance	Vital Home Building & Contents	•	✓	✓	10%	•			\$7500	\$2000
CGU	Fundamentals	•	✓	✓	0%	•	•	•	\$2000	\$1000
CGU	Listed Events	•	✓	✓	0%	•	•	•	20%	\$2500
Citibank	Prestige Home Building & Contents	•	✓	✓	10%	•	•	•	\$2000	\$5000
Citibank	Vital Home Building & Contents	•	✓	✓	10%	•	•	•	\$2000	\$5000
CUA	First Choice - Listed Events	•	✓	√	0%				20%	\$2500
GIO	Platinum Home & Contents	•	X	✓	20%	•	•		\$40000	\$10000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - High Sum Insured Based on \$650,000 Total Sum Insured

Victoria

		Temporary Accomodation	Pay Monthly at No Extra	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

HBF	Accidental Damage	•	✓	✓	0%				20%	\$2500
HSBC	Classic Home Building & Contents	•	✓	✓	10%	•	0	•	\$5000	\$2000
HSBC	Prestige Home Building & Contents	•	✓	✓	10%	•	•	•	\$5000	\$2000
HSBC	Vital Home Building & Contents	•	✓	✓	10%	•	0		\$5000	\$2000
IMB	Secure Home Elite	•	✓	✓	0%	•	•	•	20%	\$2000
IMB	Secure Home Extra	•	✓	✓	0%	•	O	•	\$8000	\$2000
National Seniors Insurance Agency	Classic Home + Fusion	•	X	✓	10%	•	0	•	\$7500	\$2000
National Seniors Insurance Agency	Prestige Home	•	X	✓	10%	0	•	•	20%	\$2000
People's Choice CU	First Choice Accidental Damage	•	✓	✓	0%	•	•	•	20%	\$2500
People's Choice CU	First Choice Listed Events	•	✓	✓	0%	•	0	•	20%	\$2500
QBE	Home Cover	•	X	✓	10%	•		•	\$1500	\$1500
QBE	Home Cover + Accidental Damage	•	X	✓	10%	•	•	•	\$1500	\$1500
RACV	Home & Contents + Fusion + Accidental Dam	•	X	✓	0%	•	•	•	\$1000	\$1000
St.George Bank	Premier Care	•	✓	✓	10%	•	•	•	\$10000	\$2000
Suncorp	Classic Extras Home & Contents	•	X	✓	\$100	•	•	•	\$10000	\$2500
Westpac	Essential Care	•	✓	✓	10%	•			\$3000	\$500
Youi	Home & Contents	•	X	✓	0%	•	0	•	Sum insured	\$5000
Youi	Home & Contents + Fusion	•	X	✓	0%	•	•		Sum insured	\$5000
**										
Bendigo Bank	Basic Bronze	•	✓	✓	0%	•	\circ	\circ	\$2000	\$1000
Citibank	Classic Home Building & Contents	•	✓	✓	10%	•	•	•	\$2000	\$5000
CUA	First Choice - Accidental Damage	•	✓	✓	0%	•	•	•	20%	\$2500
HBF	Fundamentals	•	✓	✓	0%	•		•	\$2000	\$1000
HBF	Listed Events	•	✓	√	0%	•			20%	\$2500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

not available

Home and Contents Insurance - High Sum Insured Based on \$650,000 Total Sum Insured

Victoria

		Temporary Accomodation	Pay Monthly		Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
**										
nab	Home	•	✓	✓	10%	•	0	•	\$7500	\$2000
nab	Home Essentials	•	✓	✓	10%	•	0		\$7500	\$2000
National Seniors Insurance Agency	Classic Home	•	X	✓	10%	•	0	•	\$7500	\$2000
RACV	Home & Contents	•	X	✓	0%	•	•	0	\$1000	\$1000
RACV	Home & Contents + Fusion	•	X	✓	0%		•		\$1000	\$1000
St.George Bank	Quality Care	•	✓	✓	10%		\circ		\$5000	\$1000
Suncorp	Classic Advantages Home & Contents	•	X	✓	\$100	•	•		\$20000	\$10000
Woolworths	Comprehensive Home & Contents + Motor Bu	•	✓	X	10%		•		\$5000	\$1000
Woolworths	Standard Home & Contents	•	✓	X	10%		\circ	lacksquare	\$2500	\$1000
Woolworths	Standard Home & Contents + Motor Burnout	•	✓	X	10%		0		\$2500	\$1000
Youi	Home & Contents + Accidental Damage	•	X	✓	0%		•	lacktriangle	Sum insured	\$5000
*										
Coles	Home	•	X	✓	10%	•	•	lacktriangle	\$1000	\$1000
Coles	Home + Fusion	•	X	√	10%	•	•		\$1000	\$1000
St.George Bank	Essential Care	•	√	√	10%				\$3000	\$500
Suncorp	Classic Home & Contents	•	X	√	\$100	•	•		\$4000	\$1000
Woolworths	Comprehensive Home & Contents	•	√	X	10%	•	•	•	\$5000	\$1000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - Low Sum Insured Based on \$375,000 Total Sum Insured

Victoria

		Temporary Accomodation	Pay Monthly	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

AAMI	Home & Contents	•	X	✓	10%	•	0	•	\$5000	\$1000
APIA	Home & Contents	•	√	√	5%				20%	\$1000
APIA	Home & Contents Extra	•	✓	√	5%	•	•		20%	\$2000
Comminsure	Home	•	√	✓	10%	•	•		Sum Insured	Sum Insured
GIO	Classic	•	X	√	20%		•	•	\$4000	\$1000
GIO	Classic Extras Home & Contents	•	X	√	20%	•			\$10000	\$2500
OnePath	Home & Contents + Accidental damage	•	✓	✓	0%	•	•		Sum Insured	\$3000
Suncorp	Classic Extras Home & Contents	•	X	√	\$100	•	•	•	\$10000	\$2500

Allianz	SureCover	•	X	✓	10%	•	0	•	\$7500	\$2000
Allianz	SureCover Gold	•	X	✓	10%	•	•		20%	\$2000
Allianz	SureCover Plus	•	X	√	10%	•			\$7500	\$2000
ANZ	Home Insurance	•	√	√	0%	•	•		Sum Insured	\$3000
Australian Seniors Insurance Agency	Essential Home & Contents	•	√	X	0%	•			\$2500	\$1000
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	•	√	X	0%				\$2500	\$1000
Catholic Church Insurance	Classic Home Building & Contents	•	✓	✓	10%	•	Ö		\$7500	\$2000
Comminsure	Home + Accidental Damage	•	✓	✓	10%	•	•		Sum Insured	Sum Insured
GIO	Platinum Home & Contents	•	X	√	20%		•		\$40000	\$10000
OnePath	Home & Contents	•	✓	✓	0%	•	•		Sum Insured	\$3000
QBE	Home Cover + Accidental Damage	•	X	√	10%	•	•	•	\$1500	\$1500
Suncorp	Classic Advantages Home & Contents	•	X	√	\$100	•	•	•	\$20000	\$10000
Suncorp	Classic Home & Contents	•	X	√	\$100	•	•	•	\$4000	\$1000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

O optional

not available

Home and Contents Insurance - Low Sum Insured Based on \$375,000 Total Sum Insured

Victoria

	2	Temporary Accomodation	Pay Monthly	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims	Discount#	Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

AON	Accidental Damage (Blue Ribbon)	•	✓	✓	20%	•	•	•	20%	\$2500
AON	Home Plus	•	✓	✓	20%	•	0	•	20%	\$2500
Aussie	Home & Contents	•	X	X	10%		•	•	\$3000	\$1000
Australian Seniors Insurance Agency	Top Home & Contents	•	✓	X	0%	•	•	•	\$5000	\$1000
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	•	✓	X	0%	•	•	•	\$5000	\$1000
Bank of Melbourne	Premier Care	•	✓	✓	0%	•	•	•	\$10000	\$2000
Bank of Melbourne	Quality Care	•	✓	✓	0%	•	0		\$5000	\$1000
BOQ	Secure Home Elite	•	✓	✓	0%	•	•	•	\$8000	\$2000
BOQ	Secure Home Extra	•	✓	✓	0%	•	0	•	\$8000	\$2000
Budget Direct	Home & Contents	•	X	X	15%		•	•	\$3000	\$1000
BUPA	Accidental Damage	•	✓	✓	0%	•	•	•	20%	\$2500
BUPA	Listed Events	•	✓	✓	0%	•	O	•	20%	\$2500
Catholic Church Insurance	Prestige Home Building & Contents	•	✓	✓	10%	•	•	•	20%	\$2000
Catholic Church Insurance	Vital Home Building & Contents	•	✓	✓	10%	0	0	0	\$7500	\$2000
CGU	Accidental Damage	•	✓	✓	0%	•	•	•	20%	\$2500
CGU	Fundamentals	•	✓	✓	0%	•	•	•	\$2000	\$1000
CGU	Listed Events	•	✓	✓	0%	•	0	•	20%	\$2500
Citibank	Vital Home Building & Contents	•	✓	✓	10%	•	•	•	\$2000	\$5000
CUA	First Choice - Listed Events	•	√	✓	0%	•		•	20%	\$2500
HBF	Accidental Damage	•	✓	✓	0%	•	•	•	20%	\$2500
HSBC	Classic Home Building & Contents	•	✓	✓	10%	•		•	\$5000	\$2000
HSBC	Prestige Home Building & Contents	•	✓	✓	10%	•	•	•	\$5000	\$2000
HSBC	Vital Home Building & Contents	•	✓	✓	10%	•			\$5000	\$2000
IMB	Secure Home Elite	•	✓	✓	0%		•		20%	\$2000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - Low Sum Insured Based on \$375,000 Total Sum Insured

Victoria

		Temporary Accomodation	Pay Monthly at No Extra	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

National Seniors Insurance Agency	Classic Home	•	X	✓	10%	$lackbox{0}$	\circ	$lackbox{}$	\$7500	\$2000
National Seniors Insurance Agency	Classic Home + Fusion	•	X	✓	10%	•	0		\$7500	\$2000
National Seniors Insurance Agency	Prestige Home	•	X	✓	10%	lacktriangle			20%	\$2000
People's Choice CU	First Choice Accidental Damage	•	✓	✓	0%	•	•		20%	\$2500
People's Choice CU	First Choice Listed Events	•	✓	✓	0%	•	0		20%	\$2500
QBE	Home Cover	•	X	✓	10%		0		\$1500	\$1500
RACV	Home & Contents	•	X	✓	0%	•	lacktriangle	0	\$1000	\$1000
RACV	Home & Contents + Fusion	•	X	✓	0%		•		\$1000	\$1000
RACV	Home & Contents + Fusion + Accidental Dam	•	X	✓	0%				\$1000	\$1000
Real Insurance	Essential + Fusion	•	✓	✓	20%	•	lacktriangle		\$2500	\$1000
Real Insurance	Essential Cover	•	✓	✓	20%	•	•	•	\$2500	\$1000
Westpac	Premier Care	•	✓	✓	10%				\$10000	\$2000
Westpac	Quality Care	•	✓	✓	10%	•	0		\$5000	\$1000
Woolworths	Comprehensive Home & Contents + Motor Bu	•	✓	X	10%				\$5000	\$1000
Woolworths	Standard Home & Contents	•	✓	X	10%	•	Ö	•	\$2500	\$1000
Woolworths	Standard Home & Contents + Motor Burnout	•	✓	X	10%	•			\$2500	\$1000
Youi	Home & Contents	•	X	✓	0%	•	•	•	Sum insured	\$5000
Youi	Home & Contents + Accidental Damage	•	X	✓	0%	•	•	•	Sum insured	\$5000
Youi	Home & Contents + Fusion	•	X	✓	0%	•	•		Sum insured	\$5000
**										
1300 Insurance	Home & Contents	•	X	Х	10%	0	•	•	\$3000	\$1000
1Cover Direct	Home & Contents	•	X	X	10%		•	lacksquare	\$3000	\$1000
Bank of Melbourne	Essential Care	•	✓	√	0%	•			\$3000	\$500
Bankwest	Secure Home Extra	•	✓	✓	0%	•	0		\$8000	\$2000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - Low Sum Insured Based on \$375,000 Total Sum Insured

Victoria

		Temporary Accomodation	Pay Monthly	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	ellery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit
**										
Bendigo Bank	Gold	•	✓	✓	0%	0	•	•	20%	\$2500
Bendigo Bank	Silver	•	✓	√	0%	•	0	•	20%	\$2500
BUPA	Fundamentals	•	✓	✓	0%	•			\$2000	\$1000
Citibank	Classic Home Building & Contents	•	✓	✓	10%	•	•	•	\$2000	\$5000
Citibank	Prestige Home Building & Contents	•	✓	√	10%	•	•	•	\$2000	\$5000
Coles	Home	•	X	✓	10%	•	•	•	\$1000	\$1000
CUA	First Choice - Accidental Damage	•	✓	✓	0%	•	•		20%	\$2500
IMB	Secure Home Extra	•	√	√	0%				\$8000	\$2000
nab	Home	•	√	✓	10%	•			\$7500	\$2000
nab	Home Essentials	•	√	✓	10%	•			\$7500	\$2000
Real Insurance	Top Cover	•	√	√	20%			•	\$5000	\$1000
Real Insurance	Top Cover + Fusion	•	✓	✓	20%	•			\$5000	\$1000
Woolworths	Comprehensive Home & Contents	•	✓	X	10%	•	•	•	\$5000	\$1000
*										
Bendigo Bank	Basic Bronze	•	✓	✓	0%	•	0	\circ	\$2000	\$1000
Coles	Home + Fusion	•	X	✓	10%	•	•		\$1000	\$1000
HBF	Fundamentals	•	√	√	0%	•	O	•	\$2000	\$1000
HBF	Listed Events	•	✓	√	0%	•	Ō	•	20%	\$2500
Westpac	Essential Care	•	√	√	10%	•			\$3000	\$500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

onot available

Home and Contents Insurance - High Sum Insured Based on \$650,000 Total Sum Insured

Western Australia

		Temporary Accomodation	Pay Monthly	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	clusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

AAMI	Home & Contents	•	X	✓	10%	•	0	•	\$5000	\$1000
AON	Accidental Damage (Blue Ribbon)	•	√	√	20%				20%	\$2500
GIO	Classic	•	X	√	20%	•	•	•	\$4000	\$1000
GIO	Classic Extras Home & Contents	•	X	✓	20%	•	•		\$10000	\$2500
Suncorp	Classic Advantages Home & Contents	•	X	√	\$100	•			\$20000	\$10000
Buncorp	Classic Extras Home & Contents	•	X	√	\$100	•	•		\$10000	\$2500
Suncorp	Classic Home & Contents	•	X	✓	\$100	•	•	•	\$4000	\$1000

PIA	Home & Contents	•	✓	✓	5%	•	0	•	20%	\$1000
.PIA	Home & Contents Extra	•	✓	✓	5%	•	•		20%	\$2000
Sendigo Bank	Gold	•	✓	√	0%	•	•		20%	\$2500
Comminsure	Home	•	✓	√	10%	•	•		Sum Insured	Sum Insure
Comminsure	Home + Accidental Damage	•	✓	✓	10%	•	•		Sum Insured	Sum Insure
BIO	Platinum Home & Contents	•	X	√	20%	•	•		\$40000	\$10000
nePath	Home & Contents	•	✓	√	0%	•	•		Sum Insured	\$3000
nePath	Home & Contents + Accidental damage	•	✓	✓	0%	•	•		Sum Insured	\$3000
AC	Home & Contents	•	X	√	\$35	•	0		\$3000	\$3000
GIO	Home Cover	•	X	√	\$25	•	•	•	\$2500	\$2500
Vestpac	Quality Care	•	✓	✓	10%	•	0	•	\$5000	\$1000

Allianz	SureCover	•	X	✓	10%	•	0	•	\$7500	\$2000
Allianz	SureCover Gold	•	X	√	10%	•	•		20%	\$2000
Allianz	SureCover Plus	•	X	✓	10%	0	Ō		\$7500	\$2000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

not available

Home and Contents Insurance - High Sum Insured Based on \$650,000 Total Sum Insured

Western Australia

	2	Temporary Accomodation	Pay Monthly	One Excess for	Online Discount#	Riverine Flood Cover	Home Inc	lusions	Jewe	llery
Company Name	Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit

ANZ	Home Insurance	•	✓	✓	0%	•	•	•	Sum Insured	\$3000
AON	Home Plus	•	✓	✓	20%	•	0	•	20%	\$2500
Aussie	Home & Contents	•	X	X	10%		•	•	\$3000	\$1000
Bankwest	Secure Home Extra	•	✓	✓	0%	•		•	\$8000	\$2000
Bendigo Bank	Silver	•	✓	✓	0%	•		•	20%	\$2500
BOQ	Secure Home Elite	•	✓	✓	0%	•	•	•	\$8000	\$2000
BOQ	Secure Home Extra	•	✓	✓	0%	•		•	\$8000	\$2000
Budget Direct	Home & Contents	•	X	X	15%	0	•	•	\$3000	\$1000
BUPA	Accidental Damage	•	✓	✓	0%	•	•	•	20%	\$2500
BUPA	Listed Events	•	✓	✓	0%	•		•	20%	\$2500
Catholic Church Insurance	Classic Home Building & Contents	•	✓	✓	10%	•		•	\$7500	\$2000
Catholic Church Insurance	Prestige Home Building & Contents	•	✓	✓	10%	•	•	•	20%	\$2000
CGU	Accidental Damage	•	✓	✓	0%	•	•	•	20%	\$2500
CGU	Fundamentals	•	✓	✓	0%	•	0	•	\$2000	\$1000
CGU	Listed Events	•	✓	✓	0%	•	0	•	20%	\$2500
CUA	First Choice - Listed Events	•	✓	✓	0%	•		•	20%	\$2500
HBF	Accidental Damage	•	✓	✓	0%	•	•	•	20%	\$2500
IMB	Secure Home Elite	•	✓	✓	0%	•	•	•	20%	\$2000
IMB	Secure Home Extra	•	✓	✓	0%	•		•	\$8000	\$2000
National Seniors Insurance Agency	Classic Home + Fusion	•	X	✓	10%	•	0	•	\$7500	\$2000
National Seniors Insurance Agency	Prestige Home	•	X	✓	10%	•	•	•	20%	\$2000
People's Choice CU	First Choice Accidental Damage	•	✓	✓	0%				20%	\$2500
People's Choice CU	First Choice Listed Events	•	✓	✓	0%	•	0	•	20%	\$2500
QBE	Home Cover	•	X	✓	10%				\$1500	\$1500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

not available

Home and Contents Insurance - High Sum Insured Based on \$650,000 Total Sum Insured

Western Australia

			Pay Monthly at No Extra		Online Discount#	Riverine Flood Cover	Home Inclusions		Jewellery	
Company Name Product Name	Available	Cost	both claims		Available	Accidental Damage	Fusion Cover	Maximum	Item Limit	

QBE	Home Cover + Accidental Damage	•	X	✓	10%				\$1500	\$1500
SGIO	Home Plus Cover	•	X	✓	\$25	•	•	•	\$2500	\$2500
St.George Bank	Essential Care	•	✓	✓	10%	•	0		\$3000	\$500
St.George Bank	Premier Care	•	✓	✓	10%	•	•		\$10000	\$2000
St.George Bank	Quality Care	•	✓	✓	10%	•			\$5000	\$1000
Westpac	Essential Care	•	✓	✓	10%	•	O		\$3000	\$500
Westpac	Premier Care	•	✓	✓	10%	•	•		\$10000	\$2000
Youi	Home & Contents	•	X	✓	0%	•	0	•	Sum insured	\$5000
Youi	Home & Contents + Accidental Damage	•	X	✓	0%	•	•	•	Sum insured	\$5000
Youi	Home & Contents + Fusion	•	X	✓	0%	•	•		Sum insured	\$5000
**										
1300 Insurance	Home & Contents	•	X	Х	10%	0	•	$lackbox{0}$	\$3000	\$1000
1Cover Direct	Home & Contents	•	X	X	10%	0	•	•	\$3000	\$1000
BUPA	Fundamentals	•	✓	✓	0%	•			\$2000	\$1000
Catholic Church Insurance	Vital Home Building & Contents	•	✓	✓	10%	•			\$7500	\$2000
Citibank	Prestige Home Building & Contents	•	✓	✓	10%	•	•		\$2000	\$5000
Citibank	Vital Home Building & Contents	•	✓	✓	10%	•	•	•	\$2000	\$5000
CUA	First Choice - Accidental Damage	•	✓	✓	0%	•	•	•	20%	\$2500
HBF	Fundamentals	•	✓	✓	0%	•	0	•	\$2000	\$1000
HBF	Listed Events	•	✓	✓	0%	•		•	20%	\$2500
HSBC	Classic Home Building & Contents	•	✓	✓	10%	•		•	\$5000	\$2000
HSBC	Prestige Home Building & Contents	•	✓	✓	10%	•	•		\$5000	\$2000
HSBC	Vital Home Building & Contents	•	√	√	10%	•			\$5000	\$2000
nab	Home	•	✓	√	10%	•		•	\$7500	\$2000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

not available

Home and Contents Insurance - High Sum Insured Based on \$650,000 Total Sum Insured

Western Australia

			Pay Monthly		Online	Riverine Flood Cover Available	Home Inclusions		Jewellery	
Company Name	Product Name	Available	Cost	both claims			Accidental Damage	Fusion Cover	Maximum	Item Limit
**										
nab	Home Essentials	•	✓	✓	10%	0	0	\circ	\$7500	\$2000
National Seniors Insurance Agency	Classic Home	•	X	√	10%	•	0	lacksquare	\$7500	\$2000
*										
Bendigo Bank	Basic Bronze	•	✓	✓	0%	•	0	\circ	\$2000	\$1000
Citibank	Classic Home Building & Contents	•	✓	✓	10%	•	•		\$2000	\$5000
Guild Insurance	Home Elite	•	X	√	0%	•			\$15000	\$2500
Guild Insurance	Home Essential	•	X	✓	0%	•			\$10000	\$1500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

onot available

Home and Contents Insurance - Low Sum Insured Based on \$375,000 Total Sum Insured

Western Australia

Company Name		Temporary	Pay Monthly at No Extra Cost			Riverine Flood Cover Available	Home Inclusions		Jewe	llery
	Product Name	Available					Accidental Damage	Fusion Cover	Maximum	Item Limit

AAMI	Home & Contents	•	X	✓	10%	•	\circ	•	\$5000	\$1000
APIA	Home & Contents	•	✓	√	5%				20%	\$1000
APIA	Home & Contents Extra	•	✓	✓	5%	•	•		20%	\$2000
GIO	Classic	•	X	✓	20%	•	•	•	\$4000	\$1000
GIO	Classic Extras Home & Contents	•	X	√	20%		•		\$10000	\$2500
SGIO	Home Cover	•	X	√	\$25	•	•	•	\$2500	\$2500
Suncorp	Classic Extras Home & Contents	•	X	√	\$100	•	•		\$10000	\$2500

Allianz	SureCover	•	Х	✓	10%	•	0	•	\$7500	\$2000
Allianz	SureCover Plus	•	X	✓	10%	•			\$7500	\$2000
Catholic Church Insurance	Classic Home Building & Contents	•	✓	√	10%	•			\$7500	\$2000
Comminsure	Home	•	✓	✓	10%	•	•		Sum Insured	Sum Insured
Comminsure	Home + Accidental Damage	•	✓	√	10%	•	•		Sum Insured	Sum Insured
GIO	Platinum Home & Contents	•	X	√	20%	•	•		\$40000	\$10000
OnePath	Home & Contents	•	✓	√	0%	•	•		Sum Insured	\$3000
OnePath	Home & Contents + Accidental damage	•	✓	√	0%	•	•		Sum Insured	\$3000
SGIO	Home Plus Cover	•	X	√	\$25	•	•		\$2500	\$2500
St.George Bank	Premier Care	•	✓	√	10%	•	•		\$10000	\$2000
Suncorp	Classic Advantages Home & Contents	•	X	√	\$100	•	•		\$20000	\$10000
Suncorp	Classic Home & Contents	•	X	✓	\$100	•	•	•	\$4000	\$1000

Allianz	SureCover Gold	•	Х	1	10%	•	•	•	20%	\$2000
ANZ	Home Insurance	•	✓	√	0%	•	•		Sum Insured	\$3000



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

optional

onot available

Home and Contents Insurance - Low Sum Insured Based on \$375,000 Total Sum Insured

Western Australia

O. W. W. Nama		Temporary	emporary Pay Monthly at No Extra		Online Discount#	Riverine Flood Cover	Home Inclusions		Jewellery	
Company Name	Product Name	Available	Cost	Excess for both claims	Discount#	Available	Accidental Damage	Fusion Cover	20% 20% \$3000 \$8000 \$8000 \$8000 \$3000 20% 20% \$7500 20% \$2000 20% \$2000 \$5000 \$5000 \$5000 \$5000 \$7500 \$7500 \$7500	Item Limit

AON	Accidental Damage (Blue Ribbon)	•	✓	✓	20%	•	•	•	20%	\$2500
AON	Home Plus	•	✓	✓	20%	•	0	•	20%	\$2500
Aussie	Home & Contents	•	X	X	10%		•	•	\$3000	\$1000
Bankwest	Secure Home Extra	•	✓	✓	0%	•	0	•	\$8000	\$2000
BOQ	Secure Home Elite	•	✓	✓	0%	•	•	•	\$8000	\$2000
BOQ	Secure Home Extra	•	✓	✓	0%	•		•	\$8000	\$2000
Budget Direct	Home & Contents	•	X	X	15%	0	•	lacktriangle	\$3000	\$1000
BUPA	Listed Events	•	✓	✓	0%		0		20%	\$2500
Catholic Church Insurance	Prestige Home Building & Contents	•	✓	✓	10%	•			20%	\$2000
Catholic Church Insurance	Vital Home Building & Contents	•	✓	✓	10%	•	0	0	\$7500	\$2000
CGU	Accidental Damage	•	✓	✓	0%				20%	\$2500
CGU	Fundamentals	•	✓	✓	0%		$lackbox{0}$	$lackbox{0}$	\$2000	\$1000
CGU	Listed Events	•	✓	✓	0%		lacktriangle		20%	\$2500
CUA	First Choice - Listed Events	•	✓	✓	0%		\circ		20%	\$2500
HBF	Accidental Damage	•	✓	✓	0%	•	•	•	20%	\$2500
HSBC	Classic Home Building & Contents	•	✓	✓	10%	lacktriangle	0		\$5000	\$2000
HSBC	Prestige Home Building & Contents	•	✓	✓	10%	$lackbox{0}$			\$5000	\$2000
HSBC	Vital Home Building & Contents	•	✓	✓	10%	$lackbox{}$	\circ	\circ	\$5000	\$2000
IMB	Secure Home Elite	•	✓	✓	0%				20%	\$2000
IMB	Secure Home Extra	•	✓	✓	0%	•	0	•	\$8000	\$2000
National Seniors Insurance Agency	Classic Home	•	X	✓	10%	•	0	•	\$7500	\$2000
National Seniors Insurance Agency	Classic Home + Fusion	•	X	✓	10%	•	0	•	\$7500	\$2000
National Seniors Insurance Agency	Prestige Home	•	X	✓	10%	•	•	•	20%	\$2000
People's Choice CU	First Choice Accidental Damage	•	✓	✓	0%		•		20%	\$2500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

onot available

Home and Contents Insurance - Low Sum Insured Based on \$375,000 Total Sum Insured

Western Australia

Company Name		Temporary Accomodation	Pay Monthly at No Extra			Riverine Flood Cover Available	Home Inc	clusions	Jewe	llery
	Product Name	Available Cost					Accidental Damage	Fusion Cover	Maximum	Item Limit

People's Choice CU	First Choice Listed Events	•	✓	✓	0%	•	0	•	20%	\$2500
QBE	Home Cover	•	X	√	10%	•	0		\$1500	\$1500
QBE	Home Cover + Accidental Damage	•	X	✓	10%	•	•		\$1500	\$1500
RAC	Home & Contents	•	X	✓	\$35	•			\$3000	\$3000
Shannons	Home & Contents	•	✓	✓	0%	•	0		Sum Insured	\$2000
Shannons	Home & Contents +Accidental Damage	•	✓	✓	0%	•	•		Sum Insured	\$2000
St.George Bank	Essential Care	•	✓	✓	10%	•			\$3000	\$500
St.George Bank	Quality Care	•	✓	✓	10%	•	0		\$5000	\$1000
Youi	Home & Contents	•	X	✓	0%	•	•	•	Sum insured	\$5000
Youi	Home & Contents + Accidental Damage	•	X	✓	0%	•	•	•	Sum insured	\$5000
Youi	Home & Contents + Fusion	•	X	✓	0%	•	•		Sum insured	\$5000
**										
1300 Insurance	Home & Contents	•	Х	X	10%	0	•	•	\$3000	\$1000
1Cover Direct	Home & Contents	•	X	X	10%	0	•	•	\$3000	\$1000
Australian Unity	Extra Care	•	X	X	10%				25%	\$2500
Bendigo Bank	Basic Bronze	•	✓	√	0%	•	0		\$2000	\$1000
Bendigo Bank	Gold	•	✓	√	0%	•	•		20%	\$2500
Bendigo Bank	Silver	•	✓	√	0%	•			20%	\$2500
BUPA	Accidental Damage	•	✓	✓	0%	•	•		20%	\$2500
BUPA	Fundamentals	•	✓	✓	0%	•			\$2000	\$1000
Citibank	Classic Home Building & Contents	•	✓	√	10%	•	•		\$2000	\$5000
Citibank	Prestige Home Building & Contents	•	✓	√	10%	•	•		\$2000	\$5000
Citibank	Vital Home Building & Contents	•	✓	✓	10%	•	•	•	\$2000	\$5000
CUA	First Choice - Accidental Damage	•	✓	√	0%		•		20%	\$2500



Report Date: September 2014

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

standard

Optional

Home and Contents Insurance - Low Sum Insured Based on \$375,000 Total Sum Insured

Western Australia

not available

	2		at No Extra			Riverine Flood Cover Available	Home Inclusions		Jewellery	
Company Name	Product Name	Available					Accidental Damage	Fusion Cover	Maximum	Item Limit
**										
HBF	Fundamentals	•	✓	✓	0%	•	0	•	\$2000	\$1000
HBF	Listed Events	•	√	√	0%				20%	\$2500
nab	Home	•	√	√	10%	•			\$7500	\$2000
nab	Home Essentials	•	✓	✓	10%	•	0		\$7500	\$2000
*										
Australian Unity	Elite Care	•	X	X	10%	•	•	•	25%	\$2500
Australian Unity	Everyday Care	•	X	X	10%				25%	\$1000
Guild Insurance	Home Elite	•	X	✓	0%	•			\$15000	\$2500
Guild Insurance	Home Essential	•	X	√	0%	•	0		\$10000	\$1500