

# 2014

## STAR RATINGS REPORT

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Home & contents  
insurance



# HOME & CONTENTS INSURANCE

## 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	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	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 are present. A list of the things you should look for in a home and contents package includes:

- **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 opening an unlocked door or window.
- **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 clean-up 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 Queensland) 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 follows...

## National awards



CommInsure



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 Queensland and northern Queensland 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.



## 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!





# HOME & CONTENTS INSURANCE

STAR RATINGS  
METHODOLOGY

## 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



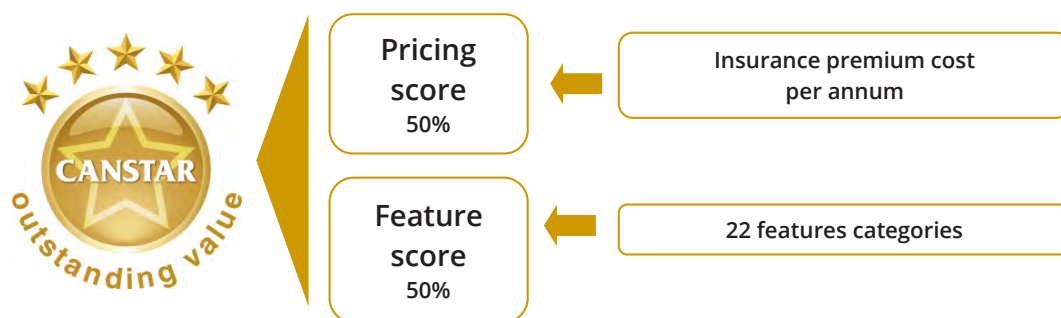
Contents Insurance  
Australia



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.

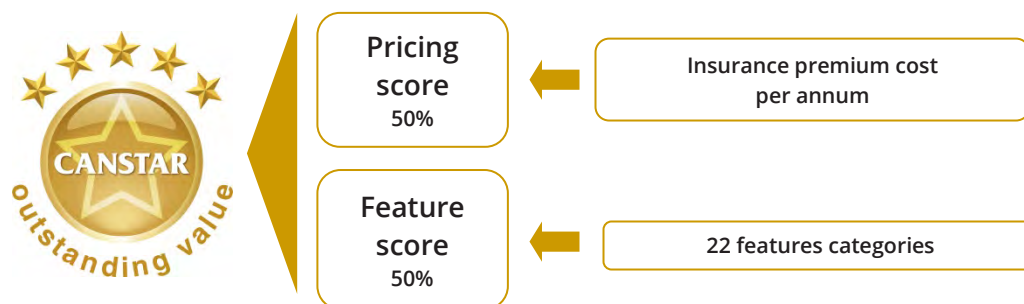
## How does it work?

### 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:

$$\text{TOTAL SCORE ( T )} = \text{PRICING ( P )} + \text{FEATURES SCORE ( F )}$$



### 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.

Feature categories	Descriptions	Weights		
		Home only	Contents only	Home & Contents
<b>Policy terms</b>		<b>50%</b>	<b>50%</b>	<b>50%</b>
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%
<b>Building cover</b>		<b>50%</b>		<b>25%</b>
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%
<b>Contents cover</b>			<b>50%</b>	<b>25%</b>
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

### National awards

National Awards  
Home Insurance

National Awards  
Contents Insurance

National Awards  
Home & Contents  
Insurance

### State awards

State Awards  
Home Insurance

State Awards  
Contents Insurance

State Awards  
Home & Contents  
Insurance



14 categories



14 categories



14 categories



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 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.
- 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](http://www.canstar.com.au) if you would like to view the latest star ratings reports of interest.



- |                           |                         |                        |
|---------------------------|-------------------------|------------------------|
| • Account based pensions  | • Agribusiness          | • Business banking     |
| • Business life insurance | • Car insurance         | • Credit cards         |
| • Deposit accounts        | • Direct life insurance | • First home buyer     |
| • Health insurance        | • Home & contents       | • Home loans           |
| • Landlord insurance      | • Life insurance        | • Managed investments  |
| • Margin lending          | • Online banking        | • Online share trading |
| • Package banking         | • Personal loans        | • Pet insurance        |
| • Reward programs         | • Superannuation        | • Term deposits        |
| • Travel insurance        | • Travel money cards    | • Youth banking        |

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

New South Wales

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★★★★★								
ANZ	Home Insurance	0%	✓	✗	●	●	●	●
AON	Accidental Damage (Blue Ribbon)	20%	✓	✗	●	●	○	●
AON	Home Plus	20%	✓	✗	○	●	○	●
APIA	Home & Contents Extra	5%	✓	✓	●	●	○	●
CGU	Accidental Damage	0%	✓	✗	●	●	●	●
GIO	Classic Extras Home & Contents	20%	✗	✓	●	●	○	●
OnePath	Home & Contents	0%	✓	✗	◐	●	●	●
OnePath	Home & Contents + Accidental damage	0%	✓	✗	●	●	●	●
★★★★★								
BUPA	Listed Events	0%	✓	✗	○	●	○	●
CGU	Fundamentals	0%	✓	✗	◐	◐	◐	●
GIO	Platinum Home & Contents	20%	✗	✓	●	●	○	●
HBF	Accidental Damage	0%	✓	✗	●	●	●	●
People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
St.George Bank	Premier Care	10%	✓	✗	●	●	○	●
Suncorp	Classic Advantages Home & Contents	\$50	✗	✓	●	●	○	●
Suncorp	Classic Extras Home & Contents	\$50	✗	✓	●	●	○	●
Westpac	Premier Care	10%	✓	✗	●	●	○	●
Woolworths	Standard Home & Contents	10%	✓	✗	○	◐	○	●
Woolworths	Standard Home & Contents + Motor Burnout	10%	✓	✗	○	●	○	●
Youi	Home & Contents	0%	✗	✗	◐	◐	○	●
Youi	Home & Contents + Fusion	0%	✗	✗	◐	●	○	●

your guide to product excellence

# Discounts may vary

Report Date: September, 2014 (All information correct as at 1st September 2014)



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Report Date: September 2014

● standard ● optional ○ not available

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

New South Wales

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★ ★ ★								
1300 Insurance	Home & Contents	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
1Cover Direct	Home & Contents	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
AAMI	Home & Contents	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
Allianz	SureCover	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
Allianz	SureCover Gold	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
APIA	Home & Contents	5%	✓	✓	<div></div>	<div></div>	<div></div>	<div></div>
Aussie	Home & Contents	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
Australian Seniors Insurance Agency	Essential Home & Contents	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Australian Seniors Insurance Agency	Top Home & Contents	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Bendigo Bank	Basic Bronze	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Bendigo Bank	Gold	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Bendigo Bank	Silver	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Budget Direct	Home & Contents	15%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
BUPA	Accidental Damage	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
BUPA	Fundamentals	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
CGU	Listed Events	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Coles	Home	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
Coles	Home + Fusion	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
CommInsure	Home	10%	✓	✓	<div></div>	<div></div>	<div></div>	<div></div>
CommInsure	Home + Accidental Damage	10%	✓	✓	<div></div>	<div></div>	<div></div>	<div></div>
CUA	First Choice - Accidental Damage	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
CUA	First Choice - Listed Events	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>

your guide to product excellence

# Discounts may vary

Report Date: September, 2014 (All information correct as at 1st September 2014)





# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

New South Wales

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★ ★ ★								
GIO	Classic	20%	✗	✓	🕒	🕒	🕒	🕒
HBF	Fundamentals	0%	✓	✗	🕒	🕒	🕒	🕒
HBF	Listed Events	0%	✓	✗	🕒	🕒	🕒	🕒
IMB	Secure Home Elite	0%	✓	✓	🕒	🕒	🕒	🕒
NRMA	Home & Contents Plus	\$25	✗	✗	🕒	🕒	🕒	🕒
People's Choice CU	First Choice Listed Events	0%	✓	✗	🕒	🕒	🕒	🕒
Real Insurance	Essential + Fusion	20%	✓	✗	🕒	🕒	🕒	🕒
Real Insurance	Essential Cover	20%	✓	✗	🕒	🕒	🕒	🕒
Real Insurance	Top Cover	20%	✓	✗	🕒	🕒	🕒	🕒
Real Insurance	Top Cover + Fusion	20%	✓	✗	🕒	🕒	🕒	🕒
Shannons	Home & Contents	0%	✓	✗	🕒	🕒	🕒	🕒
Shannons	Home & Contents +Accidental Damage	0%	✓	✗	🕒	🕒	🕒	🕒
St.George Bank	Essential Care	10%	✓	✗	🕒	🕒	🕒	🕒
St.George Bank	Quality Care	10%	✓	✗	🕒	🕒	🕒	🕒
Suncorp	Classic Home & Contents	\$50	✗	✓	🕒	🕒	🕒	🕒
Westpac	Essential Care	10%	✓	✗	🕒	🕒	🕒	🕒
Westpac	Quality Care	10%	✓	✗	🕒	🕒	🕒	🕒
Woolworths	Comprehensive Home & Contents	10%	✓	✗	🕒	🕒	🕒	🕒
Woolworths	Comprehensive Home & Contents + Motor Burnout	10%	✓	✗	🕒	🕒	🕒	🕒
Youi	Home & Contents + Accidental Damage	0%	✗	✗	🕒	🕒	🕒	🕒
★ ★								
Allianz	SureCover Plus	10%	✗	✗	🕒	🕒	🕒	🕒
Bankwest	Secure Home Extra	0%	✓	✓	🕒	🕒	🕒	🕒

your guide to product excellence

# Discounts may vary

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

New South Wales

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

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

New South Wales

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★★★★★								
AAMI	Home & Contents	10%	✗	✗	○	●	◐	●
ANZ	Home Insurance	0%	✓	✗	●	●	●	●
AON	Accidental Damage (Blue Ribbon)	20%	✓	✗	●	●	○	●
APIA	Home & Contents Extra	5%	✓	✓	●	●	○	●
CGU	Accidental Damage	0%	✓	✗	●	●	●	●
GIO	Classic Extras Home & Contents	20%	✗	✓	●	●	○	●
OnePath	Home & Contents + Accidental damage	0%	✓	✗	●	●	●	●
Suncorp	Classic Extras Home & Contents	\$50	✗	✓	●	●	○	●
★★★★★								
AON	Home Plus	20%	✓	✗	○	●	○	●
APIA	Home & Contents	5%	✓	✓	○	●	○	●
BUPA	Listed Events	0%	✓	✗	○	●	○	●
CGU	Fundamentals	0%	✓	✗	◐	◐	◐	●
GIO	Platinum Home & Contents	20%	✗	✓	●	●	○	●
HBF	Accidental Damage	0%	✓	✗	●	●	●	●
People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
St.George Bank	Premier Care	10%	✓	✗	●	●	○	●
Suncorp	Classic Advantages Home & Contents	\$50	✗	✓	●	●	○	●
Westpac	Premier Care	10%	✓	✗	●	●	○	●
Woolworths	Comprehensive Home & Contents + Motor Burnout	10%	✓	✗	●	●	○	●
Woolworths	Standard Home & Contents	10%	✓	✗	○	◐	○	●
Woolworths	Standard Home & Contents + Motor Burnout	10%	✓	✗	○	●	○	●
Youi	Home & Contents + Fusion	0%	✗	✗	◐	●	○	●

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● standard ● optional ○ not available

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

New South Wales

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★ ★ ★								
1300 Insurance	Home & Contents	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
Allianz	SureCover	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
Allianz	SureCover Gold	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
Allianz	SureCover Plus	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
Aussie	Home & Contents	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
Australian Seniors Insurance Agency	Essential Home & Contents	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Australian Seniors Insurance Agency	Top Home & Contents	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Bendigo Bank	Basic Bronze	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Bendigo Bank	Gold	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Bendigo Bank	Silver	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
BOQ	Secure Home Elite	0%	✓	✓	<div></div>	<div></div>	<div></div>	<div></div>
Budget Direct	Home & Contents	15%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
BUPA	Accidental Damage	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
BUPA	Fundamentals	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Catholic Church Insurance	Classic Home Building & Contents	10%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Catholic Church Insurance	Prestige Home Building & Contents	10%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
CGU	Listed Events	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
CommInsure	Home	10%	✓	✓	<div></div>	<div></div>	<div></div>	<div></div>
CommInsure	Home + Accidental Damage	10%	✓	✓	<div></div>	<div></div>	<div></div>	<div></div>
CUA	First Choice - Accidental Damage	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
CUA	First Choice - Listed Events	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
GIO	Classic	20%	✗	✓	<div></div>	<div></div>	<div></div>	<div></div>

your guide to product excellence

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# Home and Contents Insurance Star Ratings

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● standard ● optional ○ not available

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

New South Wales

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★ ★ ★								
HBF	Fundamentals	0%	✓	✗	○	◐	◐	●
IMB	Secure Home Elite	0%	✓	✓	●	●	○	●
NRMA	Home & Contents Plus	\$25	✗	✗	●	●	○	●
OnePath	Home & Contents	0%	✓	✗	◐	●	●	●
People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
Real Insurance	Essential + Fusion	20%	✓	✗	◐	●	○	●
Real Insurance	Essential Cover	20%	✓	✗	◐	◐	○	●
Real Insurance	Top Cover	20%	✓	✗	●	◐	○	●
Real Insurance	Top Cover + Fusion	20%	✓	✗	●	●	○	●
Shannons	Home & Contents	0%	✓	✗	○	●	○	●
Shannons	Home & Contents +Accidental Damage	0%	✓	✗	●	●	○	●
St.George Bank	Essential Care	10%	✓	✗	○	○	○	●
St.George Bank	Quality Care	10%	✓	✗	○	●	○	●
Suncorp	Classic Home & Contents	\$50	✗	✓	◐	◐	○	●
Westpac	Essential Care	10%	✓	✗	○	○	○	●
Westpac	Quality Care	10%	✓	✗	○	●	○	●
Woolworths	Comprehensive Home & Contents	10%	✓	✗	●	◐	○	●
Youi	Home & Contents	0%	✗	✗	◐	◐	○	●
Youi	Home & Contents + Accidental Damage	0%	✗	✗	●	◐	○	●
★ ★								
1Cover Direct	Home & Contents	10%	✗	✗	◐	◐	○	○
BOQ	Secure Home Extra	0%	✓	✓	○	●	○	●
Catholic Church Insurance	Vital Home Building & Contents	10%	✓	✗	○	○	○	◐

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# Home and Contents Insurance Star Ratings

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● standard ● optional ○ not available

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

New South Wales

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

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● standard ● optional ○ not available

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

North Queensland

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★★★★★								
ANZ	Home Insurance	0%	✓	✗	●	●	●	●
APIA	Home & Contents Extra	5%	✓	✓	●	●	○	●
BOQ	Secure Home Elite	0%	✓	✓	●	●	○	●
CGU	Accidental Damage	0%	✓	✗	●	●	●	●
OnePath	Home & Contents	0%	✓	✗	◐	●	●	●
OnePath	Home & Contents + Accidental damage	0%	✓	✗	●	●	●	●
★★★★★								
AON	Accidental Damage (Blue Ribbon)	20%	✓	✗	●	●	○	●
APIA	Home & Contents	5%	✓	✓	○	●	○	●
BOQ	Secure Home Extra	0%	✓	✓	○	●	○	●
HBF	Accidental Damage	0%	✓	✗	●	●	●	●
IMB	Secure Home Elite	0%	✓	✓	●	●	○	●
Shannons	Home & Contents +Accidental Damage	0%	✓	✗	●	●	○	●
St.George Bank	Premier Care	10%	✓	✗	●	●	○	●
Suncorp	Classic Extras Home & Contents	\$50	✗	✓	●	●	○	●
Westpac	Premier Care	10%	✓	✗	●	●	○	●
★★★								
AAMI	Home & Contents	10%	✗	✗	○	●	◐	●
AON	Home Plus	20%	✓	✗	○	●	○	●
Bankwest	Secure Home Extra	0%	✓	✓	○	●	○	●
Bendigo Bank	Basic Bronze	0%	✓	✗	○	○	○	◐
Bendigo Bank	Gold	0%	✓	✗	●	●	○	◐
Bendigo Bank	Silver	0%	✓	✗	○	●	○	◐

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● standard ● optional ○ not available

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

North Queensland

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★★★★								
BUPA	Accidental Damage	0%	✓	✗	●	●	○	●
BUPA	Fundamentals	0%	✓	✗	○	○	○	●
BUPA	Listed Events	0%	✓	✗	○	●	○	●
CGU	Fundamentals	0%	✓	✗	◐	◐	◐	●
CGU	Listed Events	0%	✓	✗	◐	●	◐	●
CommInsure	Home	10%	✓	✓	◐	●	○	●
CommInsure	Home + Accidental Damage	10%	✓	✓	●	●	○	●
CUA	First Choice - Accidental Damage	0%	✓	✗	●	●	◐	●
CUA	First Choice - Listed Events	0%	✓	✗	○	●	◐	●
HBF	Fundamentals	0%	✓	✗	○	◐	◐	●
HBF	Listed Events	0%	✓	✗	○	●	◐	●
IMB	Secure Home Extra	0%	✓	✓	○	●	○	●
People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
RACQ	Home & Contents	0%	✗	✓	◐	◐	○	●
RACQ	Home & Contents + Fusion	0%	✗	✓	◐	●	○	●
RACQ	Home & Contents + Fusion + Accidental Damage	0%	✗	✓	●	●	○	●
Shannons	Home & Contents	0%	✓	✗	○	●	○	●
St.George Bank	Essential Care	10%	✓	✗	○	○	○	●
St.George Bank	Quality Care	10%	✓	✗	○	●	○	●
Suncorp	Classic Advantages Home & Contents	\$50	✗	✓	●	●	○	●
Suncorp	Classic Home & Contents	\$50	✗	✓	◐	◐	○	●
Westpac	Essential Care	10%	✓	✗	○	○	○	●
Westpac	Quality Care	10%	✓	✗	○	●	○	●

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● standard ● optional ○ not available

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

North Queensland

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★★★								
★★								
Catholic Church Insurance	Classic Home Building & Contents	10%	✓	✗	○	●	○	◐
Catholic Church Insurance	Prestige Home Building & Contents	10%	✓	✗	●	●	○	◐
Catholic Church Insurance	Vital Home Building & Contents	10%	✓	✗	○	○	○	◐
Citibank	Prestige Home Building & Contents	10%	✓	✗	●	●	○	◐
HSBC	Classic Home Building & Contents	10%	✓	✗	○	●	○	◐
HSBC	Prestige Home Building & Contents	10%	✓	✗	●	●	○	◐
HSBC	Vital Home Building & Contents	10%	✓	✗	○	○	○	◐
nab	Home	10%	✓	✗	○	●	○	◐
nab	Home Essentials	10%	✓	✗	○	○	○	◐
National Seniors Insurance Agency	Prestige Home	10%	✗	✗	●	●	○	◐
NRMA QLD	Home & Contents	\$25	✗	✗	◐	◐	○	●
NRMA QLD	Home & Contents Plus	\$25	✗	✗	●	●	○	●
★								
Citibank	Classic Home Building & Contents	10%	✓	✗	◐	●	○	◐
Citibank	Vital Home Building & Contents	10%	✓	✗	◐	◐	○	◐
National Seniors Insurance Agency	Classic Home	10%	✗	✗	○	◐	○	◐
National Seniors Insurance Agency	Classic Home + Fusion	10%	✗	✗	○	●	○	◐

your guide to product excellence

# Discounts may vary

Report Date: September, 2014 (All information correct as at 1st September 2014)



# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

North Queensland

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★★★★★								
ANZ	Home Insurance	0%	✓	✗	●	●	●	●
APIA	Home & Contents Extra	5%	✓	✓	●	●	○	●
BOQ	Secure Home Elite	0%	✓	✓	●	●	○	●
IMB	Secure Home Elite	0%	✓	✓	●	●	○	●
IMB	Secure Home Extra	0%	✓	✓	○	●	○	●
★★★★★								
APIA	Home & Contents	5%	✓	✓	○	●	○	●
Bankwest	Secure Home Extra	0%	✓	✓	○	●	○	●
BOQ	Secure Home Extra	0%	✓	✓	○	●	○	●
OnePath	Home & Contents + Accidental damage	0%	✓	✗	●	●	●	●
Shannons	Home & Contents +Accidental Damage	0%	✓	✗	●	●	○	●
Suncorp	Classic Advantages Home & Contents	\$50	✗	✓	●	●	○	●
Suncorp	Classic Extras Home & Contents	\$50	✗	✓	●	●	○	●
★★★								
AAMI	Home & Contents	10%	✗	✗	○	●	◐	●
AON	Accidental Damage (Blue Ribbon)	20%	✓	✗	●	●	○	●
AON	Home Plus	20%	✓	✗	○	●	○	●
Bendigo Bank	Gold	0%	✓	✗	●	●	○	◐
Bendigo Bank	Silver	0%	✓	✗	○	●	○	◐
BUPA	Accidental Damage	0%	✓	✗	●	●	○	●
BUPA	Fundamentals	0%	✓	✗	○	○	○	●
BUPA	Listed Events	0%	✓	✗	○	●	○	●
Catholic Church Insurance	Classic Home Building & Contents	10%	✓	✗	○	●	○	◐

your guide to product excellence

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

North Queensland

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★ ★ ★								
Catholic Church Insurance	Prestige Home Building & Contents	10%	✓	✗	●	●	○	◐
CGU	Accidental Damage	0%	✓	✗	●	●	●	●
CGU	Fundamentals	0%	✓	✗	◐	◐	◐	●
CGU	Listed Events	0%	✓	✗	◐	●	◐	●
CommInsure	Home	10%	✓	✓	◐	●	○	●
CommInsure	Home + Accidental Damage	10%	✓	✓	●	●	○	●
CUA	First Choice - Accidental Damage	0%	✓	✗	●	●	◐	●
CUA	First Choice - Listed Events	0%	✓	✗	○	●	◐	●
HBF	Accidental Damage	0%	✓	✗	●	●	●	●
HBF	Listed Events	0%	✓	✗	○	●	◐	●
HSBC	Prestige Home Building & Contents	10%	✓	✗	●	●	○	◐
OnePath	Home & Contents	0%	✓	✗	◐	●	●	●
People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
Shannons	Home & Contents	0%	✓	✗	○	●	○	●
Suncorp	Classic Home & Contents	\$50	✗	✓	◐	◐	○	●
★ ★								
Bendigo Bank	Basic Bronze	0%	✓	✗	○	○	○	◐
Catholic Church Insurance	Vital Home Building & Contents	10%	✓	✗	○	○	○	◐
Citibank	Prestige Home Building & Contents	10%	✓	✗	●	●	○	◐
HBF	Fundamentals	0%	✓	✗	○	◐	◐	●
HSBC	Classic Home Building & Contents	10%	✓	✗	○	●	○	◐
HSBC	Vital Home Building & Contents	10%	✓	✗	○	○	○	◐

your guide to product excellence

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# Home and Contents Insurance Star Ratings

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● standard ● optional ○ not available

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

North Queensland

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★ ★								
nab	Home	10%	✓	✗	○	●	○	◐
nab	Home Essentials	10%	✓	✗	○	○	○	◐
National Seniors Insurance Agency	Classic Home + Fusion	10%	✗	✗	○	●	○	◐
National Seniors Insurance Agency	Prestige Home	10%	✗	✗	●	●	○	◐
★								
Citibank	Classic Home Building & Contents	10%	✓	✗	◐	●	○	◐
Citibank	Vital Home Building & Contents	10%	✓	✗	◐	◐	○	◐
National Seniors Insurance Agency	Classic Home	10%	✗	✗	○	◐	○	◐

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Queensland

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★★★★★								
ANZ	Home Insurance	0%	✓	✗	●	●	●	●
APIA	Home & Contents Extra	5%	✓	✓	●	●	○	●
CGU	Accidental Damage	0%	✓	✗	●	●	●	●
OnePath	Home & Contents	0%	✓	✗	◐	●	●	●
OnePath	Home & Contents + Accidental damage	0%	✓	✗	●	●	●	●
St.George Bank	Premier Care	10%	✓	✗	●	●	○	●
Westpac	Premier Care	10%	✓	✗	●	●	○	●
Youi	Home & Contents + Fusion	0%	✗	✗	◐	●	○	●
★★★★★								
AAMI	Home & Contents	10%	✗	✗	○	●	◐	●
AON	Accidental Damage (Blue Ribbon)	20%	✓	✗	●	●	○	●
AON	Home Plus	20%	✓	✗	○	●	○	●
APIA	Home & Contents	5%	✓	✓	○	●	○	●
CGU	Fundamentals	0%	✓	✗	◐	◐	◐	●
HBF	Accidental Damage	0%	✓	✗	●	●	●	●
IMB	Secure Home Elite	0%	✓	✓	●	●	○	●
St.George Bank	Essential Care	10%	✓	✗	○	○	○	●
St.George Bank	Quality Care	10%	✓	✗	○	●	○	●
Westpac	Essential Care	10%	✓	✗	○	○	○	●
Westpac	Quality Care	10%	✓	✗	○	●	○	●
Youi	Home & Contents	0%	✗	✗	◐	◐	○	●
Youi	Home & Contents + Accidental Damage	0%	✗	✗	●	◐	○	●

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# Discounts may vary

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# Home and Contents Insurance Star Ratings

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● standard ● optional ○ not available

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

Queensland

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★ ★ ★								
1300 Insurance	Home & Contents	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
1Cover Direct	Home & Contents	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
Allianz	SureCover Gold	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
Aussie	Home & Contents	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
Australian Seniors Insurance Agency	Essential Home & Contents	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Bankwest	Secure Home Extra	0%	✓	✓	<div></div>	<div></div>	<div></div>	<div></div>
Bendigo Bank	Basic Bronze	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Bendigo Bank	Gold	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Bendigo Bank	Silver	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
BOQ	Secure Home Elite	0%	✓	✓	<div></div>	<div></div>	<div></div>	<div></div>
BOQ	Secure Home Extra	0%	✓	✓	<div></div>	<div></div>	<div></div>	<div></div>
Budget Direct	Home & Contents	15%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
BUPA	Accidental Damage	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
BUPA	Fundamentals	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
BUPA	Listed Events	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
CGU	Listed Events	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
CommInsure	Home	10%	✓	✓	<div></div>	<div></div>	<div></div>	<div></div>
CommInsure	Home + Accidental Damage	10%	✓	✓	<div></div>	<div></div>	<div></div>	<div></div>
CUA	First Choice - Accidental Damage	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
CUA	First Choice - Listed Events	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
HBF	Fundamentals	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
HBF	Listed Events	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>

your guide to product excellence

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Queensland

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★ ★ ★								
IMB	Secure Home Extra	0%	✓	✓	○	●	○	●
NRMA QLD	Home & Contents	\$25	✗	✗	◐	◐	○	●
NRMA QLD	Home & Contents Plus	\$25	✗	✗	●	●	○	●
People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
QBE	Home Cover	10%	✗	✗	○	●	○	●
QBE	Home Cover + Accidental Damage	10%	✗	✗	●	●	○	●
RACQ	Home & Contents + Fusion + Accidental Damage	0%	✗	✓	●	●	○	●
Real Insurance	Essential + Fusion	20%	✓	✗	◐	●	○	●
Real Insurance	Essential Cover	20%	✓	✗	◐	◐	○	●
Real Insurance	Top Cover + Fusion	20%	✓	✗	●	●	○	●
Shannons	Home & Contents	0%	✓	✗	○	●	○	●
Shannons	Home & Contents +Accidental Damage	0%	✓	✗	●	●	○	●
Suncorp	Classic Advantages Home & Contents	\$50	✗	✓	●	●	○	●
Suncorp	Classic Extras Home & Contents	\$50	✗	✓	●	●	○	●
Suncorp	Classic Home & Contents	\$50	✗	✓	◐	◐	○	●
Woolworths	Comprehensive Home & Contents	10%	✓	✗	●	◐	○	●
Woolworths	Comprehensive Home & Contents + Motor Burnout	10%	✓	✗	●	●	○	●
Woolworths	Standard Home & Contents	10%	✓	✗	○	◐	○	●
Woolworths	Standard Home & Contents + Motor Burnout	10%	✓	✗	○	●	○	●
★ ★								
Allianz	SureCover	10%	✗	✗	○	◐	○	◐
Allianz	SureCover Plus	10%	✗	✗	○	●	○	◐

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Report Date: September 2014

● standard ● optional ○ not available

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

Queensland

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

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Report Date: September 2014

● standard ● optional ○ not available

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

Queensland

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★★★★★								
AAMI	Home & Contents	10%	✗	✗	○	●	◐	●
ANZ	Home Insurance	0%	✓	✗	●	●	●	●
APIA	Home & Contents Extra	5%	✓	✓	●	●	○	●
OnePath	Home & Contents + Accidental damage	0%	✓	✗	●	●	●	●
Youi	Home & Contents	0%	✗	✗	◐	◐	○	●
Youi	Home & Contents + Fusion	0%	✗	✗	◐	●	○	●
★★★★								
APIA	Home & Contents	5%	✓	✓	○	●	○	●
BOQ	Secure Home Elite	0%	✓	✓	●	●	○	●
Budget Direct	Home & Contents	15%	✗	✗	◐	◐	○	○
CGU	Accidental Damage	0%	✓	✗	●	●	●	●
IMB	Secure Home Elite	0%	✓	✓	●	●	○	●
OnePath	Home & Contents	0%	✓	✗	◐	●	●	●
Shannons	Home & Contents +Accidental Damage	0%	✓	✗	●	●	○	●
St.George Bank	Premier Care	10%	✓	✗	●	●	○	●
Suncorp	Classic Extras Home & Contents	\$50	✗	✓	●	●	○	●
Westpac	Premier Care	10%	✓	✗	●	●	○	●
Youi	Home & Contents + Accidental Damage	0%	✗	✗	●	◐	○	●
★★★								
1300 Insurance	Home & Contents	10%	✗	✗	◐	◐	○	○
1Cover Direct	Home & Contents	10%	✗	✗	◐	◐	○	○
Allianz	SureCover	10%	✗	✗	○	◐	○	◐
Allianz	SureCover Gold	10%	✗	✗	●	●	○	◐

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● standard ● optional ○ not available

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

Queensland

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★ ★ ★								
Allianz	SureCover Plus	10%	✗	✗	○	●	○	◐
AON	Accidental Damage (Blue Ribbon)	20%	✓	✗	●	●	○	●
AON	Home Plus	20%	✓	✗	○	●	○	●
Aussie	Home & Contents	10%	✗	✗	◐	◐	○	○
Bankwest	Secure Home Extra	0%	✓	✓	○	●	○	●
Bendigo Bank	Gold	0%	✓	✗	●	●	○	◐
BOQ	Secure Home Extra	0%	✓	✓	○	●	○	●
BUPA	Accidental Damage	0%	✓	✗	●	●	○	●
BUPA	Listed Events	0%	✓	✗	○	●	○	●
Catholic Church Insurance	Classic Home Building & Contents	10%	✓	✗	○	●	○	◐
Catholic Church Insurance	Prestige Home Building & Contents	10%	✓	✗	●	●	○	◐
Catholic Church Insurance	Vital Home Building & Contents	10%	✓	✗	○	○	○	◐
CGU	Fundamentals	0%	✓	✗	◐	◐	◐	●
CGU	Listed Events	0%	✓	✗	◐	●	◐	●
CommInsure	Home	10%	✓	✓	◐	●	○	●
CommInsure	Home + Accidental Damage	10%	✓	✓	●	●	○	●
CUA	First Choice - Accidental Damage	0%	✓	✗	●	●	◐	●
HBF	Accidental Damage	0%	✓	✗	●	●	●	●
HSBC	Prestige Home Building & Contents	10%	✓	✗	●	●	○	◐
IMB	Secure Home Extra	0%	✓	✓	○	●	○	●
National Seniors Insurance Agency	Prestige Home	10%	✗	✗	●	●	○	◐
NRMA QLD	Home & Contents Plus	\$25	✗	✗	●	●	○	●
People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
RACQ	Home & Contents	0%	✗	✓	◐	◐	○	●

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● standard ● optional ○ not available

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

Queensland

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★ ★ ★								
RACQ	Home & Contents + Fusion	0%	✗	✓	<div></div>	<div></div>	<div></div>	<div></div>
RACQ	Home & Contents + Fusion + Accidental Damage	0%	✗	✓	<div></div>	<div></div>	<div></div>	<div></div>
Shannons	Home & Contents	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
St.George Bank	Essential Care	10%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
St.George Bank	Quality Care	10%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Suncorp	Classic Advantages Home & Contents	\$50	✗	✓	<div></div>	<div></div>	<div></div>	<div></div>
Suncorp	Classic Home & Contents	\$50	✗	✓	<div></div>	<div></div>	<div></div>	<div></div>
Westpac	Essential Care	10%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Westpac	Quality Care	10%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
★ ★								
Bendigo Bank	Basic Bronze	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Bendigo Bank	Silver	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
BUPA	Fundamentals	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Citibank	Prestige Home Building & Contents	10%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Citibank	Vital Home Building & Contents	10%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
CUA	First Choice - Listed Events	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
HBF	Fundamentals	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
HSBC	Classic Home Building & Contents	10%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
HSBC	Vital Home Building & Contents	10%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
nab	Home	10%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
nab	Home Essentials	10%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
National Seniors Insurance Agency	Classic Home	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
National Seniors Insurance Agency	Classic Home + Fusion	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>

your guide to product excellence

# Discounts may vary

Report Date: September, 2014 (All information correct as at 1st September 2014)



# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Queensland

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★ ★								
NRMA QLD	Home & Contents	\$25	✗	✗	🌓	🌓	◯	●
People's Choice CU	First Choice Listed Events	0%	✓	✗	◯	●	◯	●
★								
Citibank	Classic Home Building & Contents	10%	✓	✗	🌓	●	◯	🌓
Coles	Home	10%	✗	✗	🌓	🌓	◯	●
Coles	Home + Fusion	10%	✗	✗	🌓	●	◯	●
HBF	Listed Events	0%	✓	✗	◯	●	🌓	●

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

South Australia

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★★★★★								
AAMI	Home & Contents	10%	✗	✗	○	●	◐	●
AON	Accidental Damage (Blue Ribbon)	20%	✓	✗	●	●	○	●
APIA	Home & Contents	5%	✓	✓	○	●	○	●
APIA	Home & Contents Extra	5%	✓	✓	●	●	○	●
CGU	Accidental Damage	0%	✓	✗	●	●	●	●
HBF	Accidental Damage	0%	✓	✗	●	●	●	●
Shannons	Home & Contents +Accidental Damage	0%	✓	✗	●	●	○	●
Suncorp	Classic Extras Home & Contents	\$50	✗	✓	●	●	○	●
★★★★★								
ANZ	Home Insurance	0%	✓	✗	●	●	●	●
BankSA	Premier Care	0%	✓	✗	●	●	○	●
BUPA	Fundamentals	0%	✓	✗	○	○	○	●
BUPA	Listed Events	0%	✓	✗	○	●	○	●
CommInsure	Home	10%	✓	✓	◐	●	○	●
CommInsure	Home + Accidental Damage	10%	✓	✓	●	●	○	●
OnePath	Home & Contents + Accidental damage	0%	✓	✗	●	●	●	●
People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
SGIC	Home Plus Cover	\$25	✗	✗	●	●	○	●
Shannons	Home & Contents	0%	✓	✗	○	●	○	●
Suncorp	Classic Advantages Home & Contents	\$50	✗	✓	●	●	○	●
Suncorp	Classic Home & Contents	\$50	✗	✓	◐	◐	○	●
Westpac	Premier Care	10%	✓	✗	●	●	○	●

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

South Australia

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★ ★ ★								
1300 Insurance	Home & Contents	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
1Cover Direct	Home & Contents	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
Allianz	SureCover	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
Allianz	SureCover Gold	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
Allianz	SureCover Plus	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
AON	Home Plus	20%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Aussie	Home & Contents	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
BankSA	Essential Care	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
BankSA	Quality Care	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Bankwest	Secure Home Extra	0%	✓	✓	<div></div>	<div></div>	<div></div>	<div></div>
Bendigo Bank	Basic Bronze	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Bendigo Bank	Gold	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Bendigo Bank	Silver	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
BOQ	Secure Home Elite	0%	✓	✓	<div></div>	<div></div>	<div></div>	<div></div>
BOQ	Secure Home Extra	0%	✓	✓	<div></div>	<div></div>	<div></div>	<div></div>
Budget Direct	Home & Contents	15%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
BUPA	Accidental Damage	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Catholic Church Insurance	Classic Home Building & Contents	10%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Catholic Church Insurance	Prestige Home Building & Contents	10%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Catholic Church Insurance	Vital Home Building & Contents	10%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
CGU	Fundamentals	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
CGU	Listed Events	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
CUA	First Choice - Accidental Damage	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
CUA	First Choice - Listed Events	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>

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# Discounts may vary

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

South Australia

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★ ★ ★								
HSBC	Prestige Home Building & Contents	10%	✓	✗	●	●	○	◐
IMB	Secure Home Elite	0%	✓	✓	●	●	○	●
IMB	Secure Home Extra	0%	✓	✓	○	●	○	●
National Seniors Insurance Agency	Classic Home	10%	✗	✗	○	◐	○	◐
National Seniors Insurance Agency	Classic Home + Fusion	10%	✗	✗	○	●	○	◐
National Seniors Insurance Agency	Prestige Home	10%	✗	✗	●	●	○	◐
OnePath	Home & Contents	0%	✓	✗	◐	●	●	●
People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
RAA	Home & Contents	\$20	✓	✓	◐	●	○	●
Real Insurance	Essential + Fusion	20%	✓	✗	◐	●	○	●
Real Insurance	Essential Cover	20%	✓	✗	◐	◐	○	●
Real Insurance	Top Cover + Fusion	20%	✓	✗	●	●	○	●
SGIC	Home Cover	\$25	✗	✗	◐	◐	○	●
Westpac	Essential Care	10%	✓	✗	○	○	○	●
Westpac	Quality Care	10%	✓	✗	○	●	○	●
Youi	Home & Contents	0%	✗	✗	◐	◐	○	●
Youi	Home & Contents + Accidental Damage	0%	✗	✗	●	◐	○	●
Youi	Home & Contents + Fusion	0%	✗	✗	◐	●	○	●
★ ★								
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	0%	✓	✗	○	●	○	●
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	0%	✓	✗	●	●	○	●
Citibank	Prestige Home Building & Contents	10%	✓	✗	●	●	○	◐
Citibank	Vital Home Building & Contents	10%	✓	✗	◐	◐	○	◐

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Report Date: September 2014

● standard ● optional ○ not available

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

South Australia

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

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● standard ● optional ○ not available

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

South Australia

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★★★★★								
AAMI	Home & Contents	10%	✗	✗	○	●	◐	●
AON	Accidental Damage (Blue Ribbon)	20%	✓	✗	●	●	○	●
APIA	Home & Contents	5%	✓	✓	○	●	○	●
APIA	Home & Contents Extra	5%	✓	✓	●	●	○	●
CGU	Accidental Damage	0%	✓	✗	●	●	●	●
HBF	Accidental Damage	0%	✓	✗	●	●	●	●
Suncorp	Classic Advantages Home & Contents	\$50	✗	✓	●	●	○	●
Suncorp	Classic Extras Home & Contents	\$50	✗	✓	●	●	○	●
Suncorp	Classic Home & Contents	\$50	✗	✓	◐	◐	○	●
★★★★★								
Allianz	SureCover Gold	10%	✗	✗	●	●	○	◐
Allianz	SureCover Plus	10%	✗	✗	○	●	○	◐
ANZ	Home Insurance	0%	✓	✗	●	●	●	●
BUPA	Accidental Damage	0%	✓	✗	●	●	○	●
BUPA	Fundamentals	0%	✓	✗	○	○	○	●
BUPA	Listed Events	0%	✓	✗	○	●	○	●
CGU	Fundamentals	0%	✓	✗	◐	◐	◐	●
Commsure	Home + Accidental Damage	10%	✓	✓	●	●	○	●
National Seniors Insurance Agency	Prestige Home	10%	✗	✗	●	●	○	◐
OnePath	Home & Contents + Accidental damage	0%	✓	✗	●	●	●	●
People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
SGIC	Home Cover	\$25	✗	✗	◐	◐	○	●
SGIC	Home Plus Cover	\$25	✗	✗	●	●	○	●

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● standard ● optional ○ not available

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

South Australia

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★ ★ ★								
1300 Insurance	Home & Contents	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
1Cover Direct	Home & Contents	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
Allianz	SureCover	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
AON	Home Plus	20%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Aussie	Home & Contents	10%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
BankSA	Essential Care	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
BankSA	Premier Care	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
BankSA	Quality Care	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Bankwest	Secure Home Extra	0%	✓	✓	<div></div>	<div></div>	<div></div>	<div></div>
Bendigo Bank	Basic Bronze	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Bendigo Bank	Gold	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Bendigo Bank	Silver	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
BOQ	Secure Home Elite	0%	✓	✓	<div></div>	<div></div>	<div></div>	<div></div>
BOQ	Secure Home Extra	0%	✓	✓	<div></div>	<div></div>	<div></div>	<div></div>
Budget Direct	Home & Contents	15%	✗	✗	<div></div>	<div></div>	<div></div>	<div></div>
Catholic Church Insurance	Classic Home Building & Contents	10%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Catholic Church Insurance	Prestige Home Building & Contents	10%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Catholic Church Insurance	Vital Home Building & Contents	10%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
CGU	Listed Events	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
Citibank	Prestige Home Building & Contents	10%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
CommInsure	Home	10%	✓	✓	<div></div>	<div></div>	<div></div>	<div></div>
CUA	First Choice - Accidental Damage	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
CUA	First Choice - Listed Events	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>
HBF	Listed Events	0%	✓	✗	<div></div>	<div></div>	<div></div>	<div></div>

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Report Date: September 2014

● standard ● optional ○ not available

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

South Australia

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★ ★ ★								
HSBC	Classic Home Building & Contents	10%	✓	✗	○	●	○	◐
HSBC	Prestige Home Building & Contents	10%	✓	✗	●	●	○	◐
HSBC	Vital Home Building & Contents	10%	✓	✗	○	○	○	◐
IMB	Secure Home Elite	0%	✓	✓	●	●	○	●
IMB	Secure Home Extra	0%	✓	✓	○	●	○	●
nab	Home	10%	✓	✗	○	●	○	◐
nab	Home Essentials	10%	✓	✗	○	○	○	◐
National Seniors Insurance Agency	Classic Home	10%	✗	✗	○	◐	○	◐
National Seniors Insurance Agency	Classic Home + Fusion	10%	✗	✗	○	●	○	◐
OnePath	Home & Contents	0%	✓	✗	◐	●	●	●
People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
RAA	Home & Contents	\$20	✓	✓	◐	●	○	●
Shannons	Home & Contents	0%	✓	✗	○	●	○	●
Shannons	Home & Contents +Accidental Damage	0%	✓	✗	●	●	○	●
Westpac	Premier Care	10%	✓	✗	●	●	○	●
Westpac	Quality Care	10%	✓	✗	○	●	○	●
Woolworths	Comprehensive Home & Contents + Motor Burnout	10%	✓	✗	●	●	○	●
Woolworths	Standard Home & Contents + Motor Burnout	10%	✓	✗	○	●	○	●
Youi	Home & Contents	0%	✗	✗	◐	◐	○	●
Youi	Home & Contents + Accidental Damage	0%	✗	✗	●	◐	○	●
Youi	Home & Contents + Fusion	0%	✗	✗	◐	●	○	●
★ ★								
Australian Seniors Insurance Agency	Essential Home & Contents	0%	✓	✗	○	◐	○	●

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# Discounts may vary

Report Date: September, 2014 (All information correct as at 1st September 2014)



# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

South Australia

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

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● standard ● optional ○ not available

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

Tasmania

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★★★★★								
AAMI	Home & Contents	10%	✗	✗	○	●	◐	●
ANZ	Home Insurance	0%	✓	✗	●	●	●	●
APIA	Home & Contents	5%	✓	✓	○	●	○	●
APIA	Home & Contents Extra	5%	✓	✓	●	●	○	●
CGU	Accidental Damage	0%	✓	✗	●	●	●	●
CommInsure	Home	10%	✓	✓	◐	●	○	●
CommInsure	Home + Accidental Damage	10%	✓	✓	●	●	○	●
OnePath	Home & Contents + Accidental damage	0%	✓	✗	●	●	●	●
Suncorp	Classic Extras Home & Contents	\$50	✗	✓	●	●	○	●
★★★★★								
BUPA	Accidental Damage	0%	✓	✗	●	●	○	●
BUPA	Fundamentals	0%	✓	✗	○	○	○	●
BUPA	Listed Events	0%	✓	✗	○	●	○	●
IMB	Secure Home Elite	0%	✓	✓	●	●	○	●
OnePath	Home & Contents	0%	✓	✗	◐	●	●	●
RACT	Home & Contents	0%	✗	✗	◐	◐	○	●
RACT	Home & Contents + Accidental Damage	0%	✗	✗	●	◐	○	●
RACT	Home & Contents + Fusion	0%	✗	✗	◐	●	○	●
RACT	Home & Contents + Fusion + Accidental Damage	0%	✗	✗	●	●	○	●
Shannons	Home & Contents +Accidental Damage	0%	✓	✗	●	●	○	●
St.George Bank	Premier Care	10%	✓	✗	●	●	○	●
Suncorp	Classic Advantages Home & Contents	\$50	✗	✓	●	●	○	●
Suncorp	Classic Home & Contents	\$50	✗	✓	◐	◐	○	●

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

Tasmania

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★★★★★								
Westpac	Premier Care	10%	✓	✗	●	●	○	●
★★★★								
1300 Insurance	Home & Contents	10%	✗	✗	◐	◐	○	○
1Cover Direct	Home & Contents	10%	✗	✗	◐	◐	○	○
AON	Accidental Damage (Blue Ribbon)	20%	✓	✗	●	●	○	●
AON	Home Plus	20%	✓	✗	○	●	○	●
Aussie	Home & Contents	10%	✗	✗	◐	◐	○	○
Australian Seniors Insurance Agency	Essential Home & Contents	0%	✓	✗	○	◐	○	●
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	0%	✓	✗	○	●	○	●
Australian Seniors Insurance Agency	Top Home & Contents	0%	✓	✗	●	◐	○	●
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	0%	✓	✗	●	●	○	●
Bankwest	Secure Home Extra	0%	✓	✓	○	●	○	●
Bendigo Bank	Basic Bronze	0%	✓	✗	○	○	○	◐
Bendigo Bank	Gold	0%	✓	✗	●	●	○	◐
Bendigo Bank	Silver	0%	✓	✗	○	●	○	◐
BOQ	Secure Home Elite	0%	✓	✓	●	●	○	●
BOQ	Secure Home Extra	0%	✓	✓	○	●	○	●
Budget Direct	Home & Contents	15%	✗	✗	◐	◐	○	○
CGU	Fundamentals	0%	✓	✗	◐	◐	◐	●
CGU	Listed Events	0%	✓	✗	◐	●	◐	●
Coles	Home + Fusion	10%	✗	✗	◐	●	○	●
CUA	First Choice - Accidental Damage	0%	✓	✗	●	●	◐	●
CUA	First Choice - Listed Events	0%	✓	✗	○	●	◐	●

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● standard ● optional ○ not available

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

Tasmania

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★ ★ ★								
HBF	Accidental Damage	0%	✓	✗	●	●	●	●
HBF	Fundamentals	0%	✓	✗	○	◐	◐	●
HBF	Listed Events	0%	✓	✗	○	●	◐	●
IMB	Secure Home Extra	0%	✓	✓	○	●	○	●
NRMA	Home & Contents Plus	\$25	✗	✗	●	●	○	●
People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
QBE	Home Cover + Accidental Damage	10%	✗	✗	●	●	○	●
Real Insurance	Essential + Fusion	20%	✓	✗	◐	●	○	●
Real Insurance	Essential Cover	20%	✓	✗	◐	◐	○	●
Real Insurance	Top Cover	20%	✓	✗	●	◐	○	●
Real Insurance	Top Cover + Fusion	20%	✓	✗	●	●	○	●
Shannons	Home & Contents	0%	✓	✗	○	●	○	●
St.George Bank	Essential Care	10%	✓	✗	○	○	○	●
St.George Bank	Quality Care	10%	✓	✗	○	●	○	●
Westpac	Essential Care	10%	✓	✗	○	○	○	●
Westpac	Quality Care	10%	✓	✗	○	●	○	●
Woolworths	Comprehensive Home & Contents	10%	✓	✗	●	◐	○	●
Woolworths	Comprehensive Home & Contents + Motor Burnout	10%	✓	✗	●	●	○	●
Woolworths	Standard Home & Contents	10%	✓	✗	○	◐	○	●
Woolworths	Standard Home & Contents + Motor Burnout	10%	✓	✗	○	●	○	●
Youi	Home & Contents	0%	✗	✗	◐	◐	○	●
Youi	Home & Contents + Accidental Damage	0%	✗	✗	●	◐	○	●
Youi	Home & Contents + Fusion	0%	✗	✗	◐	●	○	●

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# Home and Contents Insurance Star Ratings

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● standard ● optional ○ not available

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

Tasmania

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★ ★ ★								
★ ★								
Allianz	SureCover	10%	✗	✗	○	◐	○	◐
Allianz	SureCover Gold	10%	✗	✗	●	●	○	◐
Allianz	SureCover Plus	10%	✗	✗	○	●	○	◐
Australian Unity	Elite Care	10%	✗	✗	●	●	○	●
Australian Unity	Extra Care	10%	✗	✗	○	●	○	●
Catholic Church Insurance	Classic Home Building & Contents	10%	✓	✗	○	●	○	◐
Catholic Church Insurance	Prestige Home Building & Contents	10%	✓	✗	●	●	○	◐
Catholic Church Insurance	Vital Home Building & Contents	10%	✓	✗	○	○	○	◐
Citibank	Prestige Home Building & Contents	10%	✓	✗	●	●	○	◐
Coles	Home	10%	✗	✗	◐	◐	○	●
HSBC	Classic Home Building & Contents	10%	✓	✗	○	●	○	◐
HSBC	Prestige Home Building & Contents	10%	✓	✗	●	●	○	◐
HSBC	Vital Home Building & Contents	10%	✓	✗	○	○	○	◐
nab	Home	10%	✓	✗	○	●	○	◐
National Seniors Insurance Agency	Classic Home + Fusion	10%	✗	✗	○	●	○	◐
National Seniors Insurance Agency	Prestige Home	10%	✗	✗	●	●	○	◐
NRMA	Home & Contents	\$25	✗	✗	◐	◐	○	●
QBE	Home Cover	10%	✗	✗	○	●	○	●
★								
Australian Unity	Everyday Care	10%	✗	✗	○	●	○	●
Citibank	Classic Home Building & Contents	10%	✓	✗	◐	●	○	◐
Citibank	Vital Home Building & Contents	10%	✓	✗	◐	◐	○	◐

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● standard    ● optional    ○ not available

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

Tasmania

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★								
nab	Home Essentials	10%	✓	✗	○	○	○	◐
National Seniors Insurance Agency	Classic Home	10%	✗	✗	○	◐	○	◐

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● standard ● optional ○ not available

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

Tasmania

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★★★★★								
AAMI	Home & Contents	10%	✗	✗	○	●	◐	●
ANZ	Home Insurance	0%	✓	✗	●	●	●	●
APIA	Home & Contents	5%	✓	✓	○	●	○	●
APIA	Home & Contents Extra	5%	✓	✓	●	●	○	●
CommInsure	Home + Accidental Damage	10%	✓	✓	●	●	○	●
OnePath	Home & Contents + Accidental damage	0%	✓	✗	●	●	●	●
Suncorp	Classic Advantages Home & Contents	\$50	✗	✓	●	●	○	●
Suncorp	Classic Extras Home & Contents	\$50	✗	✓	●	●	○	●
Suncorp	Classic Home & Contents	\$50	✗	✓	◐	◐	○	●
★★★★★								
AON	Accidental Damage (Blue Ribbon)	20%	✓	✗	●	●	○	●
AON	Home Plus	20%	✓	✗	○	●	○	●
BOQ	Secure Home Elite	0%	✓	✓	●	●	○	●
BUPA	Accidental Damage	0%	✓	✗	●	●	○	●
BUPA	Listed Events	0%	✓	✗	○	●	○	●
CGU	Accidental Damage	0%	✓	✗	●	●	●	●
CommInsure	Home	10%	✓	✓	◐	●	○	●
HBF	Accidental Damage	0%	✓	✗	●	●	●	●
IMB	Secure Home Elite	0%	✓	✓	●	●	○	●
IMB	Secure Home Extra	0%	✓	✓	○	●	○	●
OnePath	Home & Contents	0%	✓	✗	◐	●	●	●
Shannons	Home & Contents +Accidental Damage	0%	✓	✗	●	●	○	●
St.George Bank	Premier Care	10%	✓	✗	●	●	○	●

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Tasmania

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★★★★★								
Westpac	Premier Care	10%	✓	✗	●	●	○	●
★★★★								
1300 Insurance	Home & Contents	10%	✗	✗	◐	◐	○	○
1Cover Direct	Home & Contents	10%	✗	✗	◐	◐	○	○
Allianz	SureCover Gold	10%	✗	✗	●	●	○	◐
Aussie	Home & Contents	10%	✗	✗	◐	◐	○	○
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	0%	✓	✗	○	●	○	●
Australian Seniors Insurance Agency	Top Home & Contents	0%	✓	✗	●	◐	○	●
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	0%	✓	✗	●	●	○	●
Bankwest	Secure Home Extra	0%	✓	✓	○	●	○	●
Bendigo Bank	Basic Bronze	0%	✓	✗	○	○	○	◐
Bendigo Bank	Gold	0%	✓	✗	●	●	○	◐
Bendigo Bank	Silver	0%	✓	✗	○	●	○	◐
BOQ	Secure Home Extra	0%	✓	✓	○	●	○	●
Budget Direct	Home & Contents	15%	✗	✗	◐	◐	○	○
BUPA	Fundamentals	0%	✓	✗	○	○	○	●
Catholic Church Insurance	Classic Home Building & Contents	10%	✓	✗	○	●	○	◐
Catholic Church Insurance	Prestige Home Building & Contents	10%	✓	✗	●	●	○	◐
CGU	Fundamentals	0%	✓	✗	◐	◐	◐	●
CGU	Listed Events	0%	✓	✗	◐	●	◐	●
CUA	First Choice - Accidental Damage	0%	✓	✗	●	●	◐	●
CUA	First Choice - Listed Events	0%	✓	✗	○	●	◐	●
HBF	Fundamentals	0%	✓	✗	○	◐	◐	●

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Tasmania

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★ ★ ★								
HBF	Listed Events	0%	✓	✗	○	●	◐	●
HSBC	Prestige Home Building & Contents	10%	✓	✗	●	●	○	◐
NRMA	Home & Contents Plus	\$25	✗	✗	●	●	○	●
People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
QBE	Home Cover + Accidental Damage	10%	✗	✗	●	●	○	●
RACT	Home & Contents	0%	✗	✗	◐	◐	○	●
RACT	Home & Contents + Accidental Damage	0%	✗	✗	●	◐	○	●
RACT	Home & Contents + Fusion	0%	✗	✗	◐	●	○	●
RACT	Home & Contents + Fusion + Accidental Damage	0%	✗	✗	●	●	○	●
Real Insurance	Essential + Fusion	20%	✓	✗	◐	●	○	●
Real Insurance	Top Cover	20%	✓	✗	●	◐	○	●
Real Insurance	Top Cover + Fusion	20%	✓	✗	●	●	○	●
Shannons	Home & Contents	0%	✓	✗	○	●	○	●
St.George Bank	Essential Care	10%	✓	✗	○	○	○	●
St.George Bank	Quality Care	10%	✓	✗	○	●	○	●
Westpac	Essential Care	10%	✓	✗	○	○	○	●
Westpac	Quality Care	10%	✓	✗	○	●	○	●
Woolworths	Comprehensive Home & Contents	10%	✓	✗	●	◐	○	●
Woolworths	Comprehensive Home & Contents + Motor Burnout	10%	✓	✗	●	●	○	●
Woolworths	Standard Home & Contents	10%	✓	✗	○	◐	○	●
Woolworths	Standard Home & Contents + Motor Burnout	10%	✓	✗	○	●	○	●
Youi	Home & Contents	0%	✗	✗	◐	◐	○	●
Youi	Home & Contents + Accidental Damage	0%	✗	✗	●	◐	○	●

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

Tasmania

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★ ★ ★								
Youi	Home & Contents + Fusion	0%	✗	✗	🌓	●	○	●
★ ★								
Allianz	SureCover	10%	✗	✗	○	🌓	○	🌓
Allianz	SureCover Plus	10%	✗	✗	○	●	○	🌓
Australian Seniors Insurance Agency	Essential Home & Contents	0%	✓	✗	○	🌓	○	●
Australian Unity	Elite Care	10%	✗	✗	●	●	○	●
Catholic Church Insurance	Vital Home Building & Contents	10%	✓	✗	○	○	○	🌓
Citibank	Prestige Home Building & Contents	10%	✓	✗	●	●	○	🌓
Citibank	Vital Home Building & Contents	10%	✓	✗	🌓	🌓	○	🌓
Guild Insurance	Home Elite	0%	✗	✗	●	●	●	🌓
Guild Insurance	Home Essential	0%	✗	✗	○	●	●	🌓
HSBC	Classic Home Building & Contents	10%	✓	✗	○	●	○	🌓
HSBC	Vital Home Building & Contents	10%	✓	✗	○	○	○	🌓
nab	Home	10%	✓	✗	○	●	○	🌓
nab	Home Essentials	10%	✓	✗	○	○	○	🌓
National Seniors Insurance Agency	Classic Home	10%	✗	✗	○	🌓	○	🌓
National Seniors Insurance Agency	Classic Home + Fusion	10%	✗	✗	○	●	○	🌓
National Seniors Insurance Agency	Prestige Home	10%	✗	✗	●	●	○	🌓
NRMA	Home & Contents	\$25	✗	✗	🌓	🌓	○	●
QBE	Home Cover	10%	✗	✗	○	●	○	●
Real Insurance	Essential Cover	20%	✓	✗	🌓	🌓	○	●
★								
Australian Unity	Everyday Care	10%	✗	✗	○	●	○	●

your guide to product excellence

# Discounts may vary

Report Date: September, 2014 (All information correct as at 1st September 2014)



# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Tasmania

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★								
Australian Unity	Extra Care	10%	✗	✗	○	●	○	●
Citibank	Classic Home Building & Contents	10%	✓	✗	◐	●	○	◐
Coles	Home	10%	✗	✗	◐	◐	○	●
Coles	Home + Fusion	10%	✗	✗	◐	●	○	●

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Report Date: September 2014

● standard ● optional ○ not available

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

Victoria

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★★★★★								
ANZ	Home Insurance	0%	✓	✗	●	●	●	●
APIA	Home & Contents Extra	5%	✓	✓	●	●	○	●
CGU	Accidental Damage	0%	✓	✗	●	●	●	●
GIO	Classic	20%	✗	✓	◐	◐	○	●
GIO	Classic Extras Home & Contents	20%	✗	✓	●	●	○	●
GIO	Platinum Home & Contents	20%	✗	✓	●	●	○	●
OnePath	Home & Contents	0%	✓	✗	◐	●	●	●
OnePath	Home & Contents + Accidental damage	0%	✓	✗	●	●	●	●
★★★★★								
AAMI	Home & Contents	10%	✗	✗	○	●	◐	●
AON	Accidental Damage (Blue Ribbon)	20%	✓	✗	●	●	○	●
AON	Home Plus	20%	✓	✗	○	●	○	●
APIA	Home & Contents	5%	✓	✓	○	●	○	●
BUPA	Listed Events	0%	✓	✗	○	●	○	●
CGU	Fundamentals	0%	✓	✗	◐	◐	◐	●
CommInsure	Home	10%	✓	✓	◐	●	○	●
CommInsure	Home + Accidental Damage	10%	✓	✓	●	●	○	●
HBF	Accidental Damage	0%	✓	✗	●	●	●	●
People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
Westpac	Essential Care	10%	✓	✗	○	○	○	●
Westpac	Premier Care	10%	✓	✗	●	●	○	●
Westpac	Quality Care	10%	✓	✗	○	●	○	●

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Victoria

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★ ★ ★								
Allianz	SureCover	10%	✗	✗	○	◐	○	◐
Allianz	SureCover Gold	10%	✗	✗	●	●	○	◐
Allianz	SureCover Plus	10%	✗	✗	○	●	○	◐
Aussie	Home & Contents	10%	✗	✗	◐	◐	○	○
Australian Unity	Elite Care	10%	✗	✗	●	●	○	●
Australian Unity	Everyday Care	10%	✗	✗	○	●	○	●
Australian Unity	Extra Care	10%	✗	✗	○	●	○	●
Bank of Melbourne	Essential Care	0%	✓	✗	○	○	○	●
Bank of Melbourne	Premier Care	0%	✓	✗	●	●	○	●
Bank of Melbourne	Quality Care	0%	✓	✗	○	●	○	●
Bendigo Bank	Basic Bronze	0%	✓	✗	○	○	○	◐
Bendigo Bank	Gold	0%	✓	✗	●	●	○	◐
Bendigo Bank	Silver	0%	✓	✗	○	●	○	◐
BOQ	Secure Home Elite	0%	✓	✓	●	●	○	●
Budget Direct	Home & Contents	15%	✗	✗	◐	◐	○	○
BUPA	Accidental Damage	0%	✓	✗	●	●	○	●
BUPA	Fundamentals	0%	✓	✗	○	○	○	●
Catholic Church Insurance	Classic Home Building & Contents	10%	✓	✗	○	●	○	◐
Catholic Church Insurance	Prestige Home Building & Contents	10%	✓	✗	●	●	○	◐
Catholic Church Insurance	Vital Home Building & Contents	10%	✓	✗	○	○	○	◐
CGU	Listed Events	0%	✓	✗	◐	●	◐	●
CUA	First Choice - Accidental Damage	0%	✓	✗	●	●	◐	●
CUA	First Choice - Listed Events	0%	✓	✗	○	●	◐	●
HBF	Fundamentals	0%	✓	✗	○	◐	◐	●

your guide to product excellence

# Discounts may vary

Report Date: September, 2014 (All information correct as at 1st September 2014)



# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Victoria

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★ ★ ★								
HBF	Listed Events	0%	✓	✗	○	●	◐	●
HSBC	Prestige Home Building & Contents	10%	✓	✗	●	●	○	◐
HSBC	Vital Home Building & Contents	10%	✓	✗	○	○	○	◐
IMB	Secure Home Elite	0%	✓	✓	●	●	○	●
IMB	Secure Home Extra	0%	✓	✓	○	●	○	●
National Seniors Insurance Agency	Prestige Home	10%	✗	✗	●	●	○	◐
People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
QBE	Home Cover	10%	✗	✗	○	●	○	●
QBE	Home Cover + Accidental Damage	10%	✗	✗	●	●	○	●
RACV	Home & Contents	0%	✗	✗	◐	○	○	●
RACV	Home & Contents + Fusion	0%	✗	✗	◐	●	○	●
RACV	Home & Contents + Fusion + Accidental Damage	0%	✗	✗	●	●	○	●
St.George Bank	Premier Care	10%	✓	✗	●	●	○	●
Suncorp	Classic Extras Home & Contents	\$50	✗	✓	●	●	○	●
Youi	Home & Contents	0%	✗	✗	◐	◐	○	●
Youi	Home & Contents + Accidental Damage	0%	✗	✗	●	◐	○	●
Youi	Home & Contents + Fusion	0%	✗	✗	◐	●	○	●
★ ★								
1300 Insurance	Home & Contents	10%	✗	✗	◐	◐	○	○
1Cover Direct	Home & Contents	10%	✗	✗	◐	◐	○	○
Bankwest	Secure Home Extra	0%	✓	✓	○	●	○	●
BOQ	Secure Home Extra	0%	✓	✓	○	●	○	●
Citibank	Prestige Home Building & Contents	10%	✓	✗	●	●	○	◐

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Victoria

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

your guide to product excellence

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Report Date: September, 2014 (All information correct as at 1st September 2014)





# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Victoria

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★★★★★								
AAMI	Home & Contents	10%	✗	✗	○	●	◐	●
ANZ	Home Insurance	0%	✓	✗	●	●	●	●
APIA	Home & Contents Extra	5%	✓	✓	●	●	○	●
GIO	Classic Extras Home & Contents	20%	✗	✓	●	●	○	●
GIO	Platinum Home & Contents	20%	✗	✓	●	●	○	●
OnePath	Home & Contents + Accidental damage	0%	✓	✗	●	●	●	●
Suncorp	Classic Advantages Home & Contents	\$50	✗	✓	●	●	○	●
Suncorp	Classic Extras Home & Contents	\$50	✗	✓	●	●	○	●
★★★★								
AON	Accidental Damage (Blue Ribbon)	20%	✓	✗	●	●	○	●
APIA	Home & Contents	5%	✓	✓	○	●	○	●
Bank of Melbourne	Premier Care	0%	✓	✗	●	●	○	●
BUPA	Listed Events	0%	✓	✗	○	●	○	●
CGU	Accidental Damage	0%	✓	✗	●	●	●	●
CommInsure	Home	10%	✓	✓	◐	●	○	●
CommInsure	Home + Accidental Damage	10%	✓	✓	●	●	○	●
GIO	Classic	20%	✗	✓	◐	◐	○	●
HBF	Accidental Damage	0%	✓	✗	●	●	●	●
OnePath	Home & Contents	0%	✓	✗	◐	●	●	●
Suncorp	Classic Home & Contents	\$50	✗	✓	◐	◐	○	●
Youi	Home & Contents + Fusion	0%	✗	✗	◐	●	○	●
★★★								
Allianz	SureCover	10%	✗	✗	○	◐	○	◐

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# Home and Contents Insurance Star Ratings

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● standard ● optional ○ not available

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

Victoria

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★ ★ ★								
Allianz	SureCover Gold	10%	✗	✗	●	●	○	◐
Allianz	SureCover Plus	10%	✗	✗	○	●	○	◐
AON	Home Plus	20%	✓	✗	○	●	○	●
Australian Seniors Insurance Agency	Essential Home & Contents	0%	✓	✗	○	◐	○	●
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	0%	✓	✗	○	●	○	●
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	0%	✓	✗	●	●	○	●
Bank of Melbourne	Essential Care	0%	✓	✗	○	○	○	●
Bank of Melbourne	Quality Care	0%	✓	✗	○	●	○	●
Bendigo Bank	Basic Bronze	0%	✓	✗	○	○	○	◐
Bendigo Bank	Gold	0%	✓	✗	●	●	○	◐
Bendigo Bank	Silver	0%	✓	✗	○	●	○	◐
BOQ	Secure Home Elite	0%	✓	✓	●	●	○	●
BUPA	Accidental Damage	0%	✓	✗	●	●	○	●
BUPA	Fundamentals	0%	✓	✗	○	○	○	●
Catholic Church Insurance	Classic Home Building & Contents	10%	✓	✗	○	●	○	◐
Catholic Church Insurance	Prestige Home Building & Contents	10%	✓	✗	●	●	○	◐
Catholic Church Insurance	Vital Home Building & Contents	10%	✓	✗	○	○	○	◐
CGU	Fundamentals	0%	✓	✗	◐	◐	◐	●
CGU	Listed Events	0%	✓	✗	◐	●	◐	●
CUA	First Choice - Accidental Damage	0%	✓	✗	●	●	◐	●
CUA	First Choice - Listed Events	0%	✓	✗	○	●	◐	●
HBF	Fundamentals	0%	✓	✗	○	◐	◐	●
HSBC	Prestige Home Building & Contents	10%	✓	✗	●	●	○	◐
HSBC	Vital Home Building & Contents	10%	✓	✗	○	○	○	◐

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● standard ● optional ○ not available

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

Victoria

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★ ★ ★								
IMB	Secure Home Elite	0%	✓	✓	●	●	○	●
IMB	Secure Home Extra	0%	✓	✓	○	●	○	●
National Seniors Insurance Agency	Prestige Home	10%	✗	✗	●	●	○	◐
People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
QBE	Home Cover	10%	✗	✗	○	●	○	●
QBE	Home Cover + Accidental Damage	10%	✗	✗	●	●	○	●
RACV	Home & Contents	0%	✗	✗	◐	○	○	●
RACV	Home & Contents + Fusion	0%	✗	✗	◐	●	○	●
RACV	Home & Contents + Fusion + Accidental Damage	0%	✗	✗	●	●	○	●
Real Insurance	Top Cover + Fusion	20%	✓	✗	●	●	○	●
Westpac	Premier Care	10%	✓	✗	●	●	○	●
Westpac	Quality Care	10%	✓	✗	○	●	○	●
Woolworths	Comprehensive Home & Contents	10%	✓	✗	●	◐	○	●
Woolworths	Comprehensive Home & Contents + Motor Burnout	10%	✓	✗	●	●	○	●
Woolworths	Standard Home & Contents	10%	✓	✗	○	◐	○	●
Woolworths	Standard Home & Contents + Motor Burnout	10%	✓	✗	○	●	○	●
Youi	Home & Contents	0%	✗	✗	◐	◐	○	●
Youi	Home & Contents + Accidental Damage	0%	✗	✗	●	◐	○	●
★ ★								
Australian Seniors Insurance Agency	Top Home & Contents	0%	✓	✗	●	◐	○	●
Bankwest	Secure Home Extra	0%	✓	✓	○	●	○	●
BOQ	Secure Home Extra	0%	✓	✓	○	●	○	●

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● standard ● optional ○ not available

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

Victoria

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★★								
Budget Direct	Home & Contents	15%	✗	✗	🌓	🌓	◯	◯
Citibank	Prestige Home Building & Contents	10%	✓	✗	🔴	🔴	◯	🌓
Citibank	Vital Home Building & Contents	10%	✓	✗	🌓	🌓	◯	🌓
Coles	Home	10%	✗	✗	🌓	🌓	◯	🔴
Coles	Home + Fusion	10%	✗	✗	🌓	🔴	◯	🔴
HBF	Listed Events	0%	✓	✗	◯	🔴	🌓	🔴
HSBC	Classic Home Building & Contents	10%	✓	✗	◯	🔴	◯	🌓
nab	Home	10%	✓	✗	◯	🔴	◯	🌓
nab	Home Essentials	10%	✓	✗	◯	◯	◯	🌓
National Seniors Insurance Agency	Classic Home + Fusion	10%	✗	✗	◯	🔴	◯	🌓
Real Insurance	Essential + Fusion	20%	✓	✗	🌓	🔴	◯	🔴
Real Insurance	Essential Cover	20%	✓	✗	🌓	🌓	◯	🔴
Real Insurance	Top Cover	20%	✓	✗	🔴	🌓	◯	🔴
Westpac	Essential Care	10%	✓	✗	◯	◯	◯	🔴
★								
1300 Insurance	Home & Contents	10%	✗	✗	🌓	🌓	◯	◯
1Cover Direct	Home & Contents	10%	✗	✗	🌓	🌓	◯	◯
Aussie	Home & Contents	10%	✗	✗	🌓	🌓	◯	◯
Citibank	Classic Home Building & Contents	10%	✓	✗	🌓	🔴	◯	🌓
National Seniors Insurance Agency	Classic Home	10%	✗	✗	◯	🌓	◯	🌓

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Report Date: September 2014

● standard ● optional ○ not available

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

Western Australia

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★★★★★								
AAMI	Home & Contents	10%	✗	✗	○	●	◐	●
ANZ	Home Insurance	0%	✓	✗	●	●	●	●
AON	Accidental Damage (Blue Ribbon)	20%	✓	✗	●	●	○	●
Bendigo Bank	Gold	0%	✓	✗	●	●	○	◐
OnePath	Home & Contents + Accidental damage	0%	✓	✗	●	●	●	●
Suncorp	Classic Advantages Home & Contents	\$50	✗	✓	●	●	○	●
Suncorp	Classic Extras Home & Contents	\$50	✗	✓	●	●	○	●
★★★★								
APIA	Home & Contents Extra	5%	✓	✓	●	●	○	●
BOQ	Secure Home Elite	0%	✓	✓	●	●	○	●
BUPA	Listed Events	0%	✓	✗	○	●	○	●
CGU	Accidental Damage	0%	✓	✗	●	●	●	●
CommInsure	Home	10%	✓	✓	◐	●	○	●
CommInsure	Home + Accidental Damage	10%	✓	✓	●	●	○	●
GIO	Classic Extras Home & Contents	20%	✗	✓	●	●	○	●
GIO	Platinum Home & Contents	20%	✗	✓	●	●	○	●
OnePath	Home & Contents	0%	✓	✗	◐	●	●	●
St.George Bank	Premier Care	10%	✓	✗	●	●	○	●
Suncorp	Classic Home & Contents	\$50	✗	✓	◐	◐	○	●
Westpac	Premier Care	10%	✓	✗	●	●	○	●
★★★								
Allianz	SureCover	10%	✗	✗	○	◐	○	◐
Allianz	SureCover Gold	10%	✗	✗	●	●	○	◐

your guide to product excellence

# Discounts may vary

Report Date: September, 2014 (All information correct as at 1st September 2014)



# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Western Australia

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★ ★ ★								
Allianz	SureCover Plus	10%	✗	✗	○	●	○	◐
AON	Home Plus	20%	✓	✗	○	●	○	●
APIA	Home & Contents	5%	✓	✓	○	●	○	●
Bendigo Bank	Silver	0%	✓	✗	○	●	○	◐
BOQ	Secure Home Extra	0%	✓	✓	○	●	○	●
BUPA	Accidental Damage	0%	✓	✗	●	●	○	●
BUPA	Fundamentals	0%	✓	✗	○	○	○	●
Catholic Church Insurance	Classic Home Building & Contents	10%	✓	✗	○	●	○	◐
Catholic Church Insurance	Prestige Home Building & Contents	10%	✓	✗	●	●	○	◐
CGU	Fundamentals	0%	✓	✗	◐	◐	◐	●
CGU	Listed Events	0%	✓	✗	◐	●	◐	●
CUA	First Choice - Accidental Damage	0%	✓	✗	●	●	◐	●
CUA	First Choice - Listed Events	0%	✓	✗	○	●	◐	●
GIO	Classic	20%	✗	✓	◐	◐	○	●
HBF	Accidental Damage	0%	✓	✗	●	●	●	●
HBF	Fundamentals	0%	✓	✗	○	◐	◐	●
HBF	Listed Events	0%	✓	✗	○	●	◐	●
HSBC	Prestige Home Building & Contents	10%	✓	✗	●	●	○	◐
IMB	Secure Home Elite	0%	✓	✓	●	●	○	●
IMB	Secure Home Extra	0%	✓	✓	○	●	○	●
National Seniors Insurance Agency	Prestige Home	10%	✗	✗	●	●	○	◐
People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
QBE	Home Cover + Accidental Damage	10%	✗	✗	●	●	○	●

your guide to product excellence

# Discounts may vary

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Western Australia

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★ ★ ★								
RAC	Home & Contents	\$35	✗	✓	○	●	○	●
SGIO	Home Cover	\$25	✗	✗	◐	◐	○	●
SGIO	Home Plus Cover	\$25	✗	✗	●	●	○	●
Shannons	Home & Contents +Accidental Damage	0%	✓	✗	●	●	○	●
St.George Bank	Essential Care	10%	✓	✗	○	○	○	●
St.George Bank	Quality Care	10%	✓	✗	○	●	○	●
Westpac	Essential Care	10%	✓	✗	○	○	○	●
Westpac	Quality Care	10%	✓	✗	○	●	○	●
Youi	Home & Contents	0%	✗	✗	◐	◐	○	●
Youi	Home & Contents + Accidental Damage	0%	✗	✗	●	◐	○	●
Youi	Home & Contents + Fusion	0%	✗	✗	◐	●	○	●
★ ★								
1300 Insurance	Home & Contents	10%	✗	✗	◐	◐	○	○
1Cover Direct	Home & Contents	10%	✗	✗	◐	◐	○	○
Aussie	Home & Contents	10%	✗	✗	◐	◐	○	○
Bankwest	Secure Home Extra	0%	✓	✓	○	●	○	●
Bendigo Bank	Basic Bronze	0%	✓	✗	○	○	○	◐
Budget Direct	Home & Contents	15%	✗	✗	◐	◐	○	○
Catholic Church Insurance	Vital Home Building & Contents	10%	✓	✗	○	○	○	◐
Citibank	Prestige Home Building & Contents	10%	✓	✗	●	●	○	◐
HSBC	Classic Home Building & Contents	10%	✓	✗	○	●	○	◐
HSBC	Vital Home Building & Contents	10%	✓	✗	○	○	○	◐
nab	Home	10%	✓	✗	○	●	○	◐

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Western Australia

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

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● standard ● optional ○ not available

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

Western Australia

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★★★★★								
AAMI	Home & Contents	10%	✗	✗	○	●	◐	●
ANZ	Home Insurance	0%	✓	✗	●	●	●	●
APIA	Home & Contents Extra	5%	✓	✓	●	●	○	●
CGU	Accidental Damage	0%	✓	✗	●	●	●	●
GIO	Classic Extras Home & Contents	20%	✗	✓	●	●	○	●
OnePath	Home & Contents + Accidental damage	0%	✓	✗	●	●	●	●
Suncorp	Classic Advantages Home & Contents	\$50	✗	✓	●	●	○	●
Suncorp	Classic Extras Home & Contents	\$50	✗	✓	●	●	○	●
★★★★★								
AON	Accidental Damage (Blue Ribbon)	20%	✓	✗	●	●	○	●
AON	Home Plus	20%	✓	✗	○	●	○	●
APIA	Home & Contents	5%	✓	✓	○	●	○	●
CommInsure	Home + Accidental Damage	10%	✓	✓	●	●	○	●
GIO	Platinum Home & Contents	20%	✗	✓	●	●	○	●
IMB	Secure Home Elite	0%	✓	✓	●	●	○	●
OnePath	Home & Contents	0%	✓	✗	◐	●	●	●
SGIO	Home Cover	\$25	✗	✗	◐	◐	○	●
SGIO	Home Plus Cover	\$25	✗	✗	●	●	○	●
St.George Bank	Premier Care	10%	✓	✗	●	●	○	●
Suncorp	Classic Home & Contents	\$50	✗	✓	◐	◐	○	●
Westpac	Premier Care	10%	✓	✗	●	●	○	●
★★★								
Allianz	SureCover	10%	✗	✗	○	◐	○	◐

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● standard ● optional ○ not available

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

Western Australia

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★ ★ ★								
Allianz	SureCover Gold	10%	✗	✗	●	●	○	◐
Allianz	SureCover Plus	10%	✗	✗	○	●	○	◐
Bankwest	Secure Home Extra	0%	✓	✓	○	●	○	●
Bendigo Bank	Gold	0%	✓	✗	●	●	○	◐
Bendigo Bank	Silver	0%	✓	✗	○	●	○	◐
BOQ	Secure Home Elite	0%	✓	✓	●	●	○	●
BOQ	Secure Home Extra	0%	✓	✓	○	●	○	●
BUPA	Accidental Damage	0%	✓	✗	●	●	○	●
BUPA	Fundamentals	0%	✓	✗	○	○	○	●
BUPA	Listed Events	0%	✓	✗	○	●	○	●
Catholic Church Insurance	Classic Home Building & Contents	10%	✓	✗	○	●	○	◐
Catholic Church Insurance	Prestige Home Building & Contents	10%	✓	✗	●	●	○	◐
Catholic Church Insurance	Vital Home Building & Contents	10%	✓	✗	○	○	○	◐
CGU	Fundamentals	0%	✓	✗	◐	◐	◐	●
CGU	Listed Events	0%	✓	✗	◐	●	◐	●
Citibank	Prestige Home Building & Contents	10%	✓	✗	●	●	○	◐
CommInsure	Home	10%	✓	✓	◐	●	○	●
CUA	First Choice - Accidental Damage	0%	✓	✗	●	●	◐	●
CUA	First Choice - Listed Events	0%	✓	✗	○	●	◐	●
GIO	Classic	20%	✗	✓	◐	◐	○	●
HBF	Accidental Damage	0%	✓	✗	●	●	●	●
HSBC	Classic Home Building & Contents	10%	✓	✗	○	●	○	◐
HSBC	Prestige Home Building & Contents	10%	✓	✗	●	●	○	◐
HSBC	Vital Home Building & Contents	10%	✓	✗	○	○	○	◐

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# Home and Contents Insurance Star Ratings

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● standard ● optional ○ not available

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

Western Australia

Company Name	Product Name	Online Discount#	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
					Accidental Damage	Fusion Cover	Full Rebuild Protection	Riverine Flood Cover
★ ★ ★								
IMB	Secure Home Extra	0%	✓	✓	○	●	○	●
National Seniors Insurance Agency	Classic Home + Fusion	10%	✗	✗	○	●	○	◐
National Seniors Insurance Agency	Prestige Home	10%	✗	✗	●	●	○	◐
People's Choice CU	First Choice Accidental Damage	0%	✓	✗	●	●	○	●
People's Choice CU	First Choice Listed Events	0%	✓	✗	○	●	○	●
QBE	Home Cover + Accidental Damage	10%	✗	✗	●	●	○	●
Shannons	Home & Contents +Accidental Damage	0%	✓	✗	●	●	○	●
St.George Bank	Essential Care	10%	✓	✗	○	○	○	●
St.George Bank	Quality Care	10%	✓	✗	○	●	○	●
Westpac	Essential Care	10%	✓	✗	○	○	○	●
Westpac	Quality Care	10%	✓	✗	○	●	○	●
Youi	Home & Contents	0%	✗	✗	◐	◐	○	●
Youi	Home & Contents + Accidental Damage	0%	✗	✗	●	◐	○	●
Youi	Home & Contents + Fusion	0%	✗	✗	◐	●	○	●
★ ★								
1300 Insurance	Home & Contents	10%	✗	✗	◐	◐	○	○
1Cover Direct	Home & Contents	10%	✗	✗	◐	◐	○	○
Aussie	Home & Contents	10%	✗	✗	◐	◐	○	○
Bendigo Bank	Basic Bronze	0%	✓	✗	○	○	○	◐
Budget Direct	Home & Contents	15%	✗	✗	◐	◐	○	○
Citibank	Classic Home Building & Contents	10%	✓	✗	◐	●	○	◐
Citibank	Vital Home Building & Contents	10%	✓	✗	◐	◐	○	◐
Guild Insurance	Home Elite	0%	✗	✗	●	●	●	◐

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● standard ● optional ○ not available

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

Western Australia

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

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# Home and Contents Insurance Star Ratings

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● standard ● optional ○ not available

## Contents Insurance - High Sum Insured Based on \$150,000 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
★★★★★								
AON	Home Plus	✓	✗	●	○	●	20%	2500
APIA	Home & Contents	✓	✓	●	○	●	20%	1000
APIA	Home & Contents Extra	✓	✓	●	●	●	20%	2000
GIO	Classic Extras Home & Contents	✗	✓	●	●	●	10000	2500
OnePath	Home & Contents	✓	✗	●	◐	●	Sum Insured	3000
Suncorp	Classic Extras Home & Contents	✗	✓	●	●	●	10000	2500
Suncorp	Classic Home & Contents	✗	✓	●	◐	◐	4000	1000
Woolworths	Standard Home & Contents	✓	✗	●	○	◐	2500	1000
★★★★★								
AON	Accidental Damage (Blue Ribbon)	✓	✗	●	●	●	20%	2500
Australian Seniors Insurance Agency	Essential Home & Contents	✓	✗	●	○	◐	2500	1000
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	✓	✗	●	○	●	2500	1000
BUPA	Listed Events	✓	✗	●	○	●	20%	2500
CGU	Fundamentals	✓	✗	●	◐	◐	2000	1000
CGU	Listed Events	✓	✗	●	◐	●	20%	2500
CommInsure	Home	✓	✓	●	◐	●	Sum Insured	Sum Insured
CUA	First Choice - Listed Events	✓	✗	●	○	●	20%	2500
GIO	Classic	✗	✓	●	◐	◐	4000	1000
People's Choice CU	First Choice Listed Events	✓	✗	●	○	●	20%	2500
Real Insurance	Essential + Fusion	✓	✗	●	◐	●	2500	1000
Real Insurance	Essential Cover	✓	✗	●	◐	◐	2500	1000
Suncorp	Classic Advantages Home & Contents	✗	✓	●	●	●	20000	10000
Woolworths	Standard Home & Contents + Motor Burnout	✓	✗	●	○	●	2500	1000
★★★								

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Report Date: September 2014

● standard ● optional ○ not available

## Contents Insurance - High Sum Insured Based on \$150,000 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
★ ★ ★								
1300 Insurance	Home & Contents	✗	✗	●	◐	◐	3000	1000
1Cover Direct	Home & Contents	✗	✗	●	◐	◐	3000	1000
Allianz	SureCover	✗	✗	●	○	◐	7500	2000
Allianz	SureCover Gold	✗	✗	●	●	●	20%	2000
Allianz	SureCover Plus	✗	✗	●	○	●	7500	2000
ANZ	Home Insurance	✓	✗	●	●	●	Sum Insured	3000
Aussie	Home & Contents	✗	✗	●	◐	◐	3000	1000
Australian Seniors Insurance Agency	Top Home & Contents	✓	✗	●	●	◐	5000	1000
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	✓	✗	●	●	●	5000	1000
Bankwest	Secure Home Extra	✓	✓	●	○	●	8000	2000
Bendigo Bank	Basic Bronze	✓	✗	●	○	○	2000	1000
Bendigo Bank	Gold	✓	✗	●	●	●	20%	2500
Bendigo Bank	Silver	✓	✗	●	○	●	20%	2500
BOQ	Secure Home Elite	✓	✓	●	●	●	8000	2000
BOQ	Secure Home Extra	✓	✓	●	○	●	8000	2000
Budget Direct	Home & Contents	✗	✗	●	◐	◐	3000	1000
BUPA	Accidental Damage	✓	✗	●	●	●	20%	2500
BUPA	Fundamentals	✓	✗	●	○	○	2000	1000
Catholic Church Insurance	Classic Home Building & Contents	✓	✗	●	○	●	7500	2000
Catholic Church Insurance	Vital Home Building & Contents	✓	✗	●	○	○	7500	2000
CGU	Accidental Damage	✓	✗	●	●	●	20%	2500
Citibank	Vital Home Building & Contents	✓	✗	●	◐	◐	2000	5000
CommInsure	Home + Accidental Damage	✓	✓	●	●	●	Sum Insured	Sum Insured
CUA	First Choice - Accidental Damage	✓	✗	●	●	●	20%	2500
HBF	Accidental Damage	✓	✗	●	●	●	20%	2500

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● standard ● optional ○ not available

## Contents Insurance - High Sum Insured Based on \$150,000 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
★ ★ ★								
HBF	Fundamentals	✓	✗	●	○	◐	2000	1000
HBF	Listed Events	✓	✗	●	○	●	20%	2500
HSBC	Classic Home Building & Contents	✓	✗	●	○	●	5000	2000
HSBC	Vital Home Building & Contents	✓	✗	●	○	○	5000	2000
IMB	Secure Home Elite	✓	✓	●	●	●	20%	2000
IMB	Secure Home Extra	✓	✓	●	○	●	8000	2000
National Seniors Insurance Agency	Classic Home + Fusion	✗	✗	●	○	●	7500	2000
OnePath	Home & Contents + Accidental damage	✓	✗	●	●	●	Sum Insured	3000
People's Choice CU	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500
Real Insurance	Top Cover	✓	✗	●	●	◐	5000	1000
Real Insurance	Top Cover + Fusion	✓	✗	●	●	●	5000	1000
St.George Bank	Premier Care	✓	✗	●	●	●	10000	2000
St.George Bank	Quality Care	✓	✗	●	○	●	5000	1000
Westpac	Quality Care	✓	✗	●	○	●	5000	1000
Woolworths	Comprehensive Home & Contents	✓	✗	●	●	◐	5000	1000
Woolworths	Comprehensive Home & Contents + Motor Burnout	✓	✗	●	●	●	5000	1000
Youi	Home & Contents	✗	✗	●	◐	◐	Sum insured	5000
Youi	Home & Contents + Accidental Damage	✗	✗	●	●	◐	Sum insured	5000
Youi	Home & Contents + Fusion	✗	✗	●	◐	●	Sum insured	5000
★ ★								
AAMI	Home & Contents	✗	✗	●	○	●	5000	1000
Catholic Church Insurance	Prestige Home Building & Contents	✓	✗	●	●	●	20%	2000
Citibank	Classic Home Building & Contents	✓	✗	●	◐	●	2000	5000
Citibank	Prestige Home Building & Contents	✓	✗	●	●	●	2000	5000

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

## Contents Insurance - High Sum Insured Based on \$150,000 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
★★								
GIO	Platinum Home & Contents	✗	✓	●	●	●	40000	10000
HSBC	Prestige Home Building & Contents	✓	✗	●	●	●	5000	2000
nab	Home	✓	✗	●	○	●	7500	2000
nab	Home Essentials	✓	✗	●	○	○	7500	2000
National Seniors Insurance Agency	Classic Home	✗	✗	●	○	◐	7500	2000
National Seniors Insurance Agency	Prestige Home	✗	✗	●	●	●	20%	2000
NRMA	Home & Contents Plus	✗	✗	●	●	●	2500	2500
QBE	Home Cover	✗	✗	●	○	●	1500	1500
QBE	Home Cover + Accidental Damage	✗	✗	●	●	●	1500	1500
Shannons	Home & Contents	✓	✗	●	○	●	Sum Insured	2000
Shannons	Home & Contents +Accidental Damage	✓	✗	●	●	●	Sum Insured	2000
St.George Bank	Essential Care	✓	✗	○	○	○	3000	500
Westpac	Premier Care	✓	✗	●	●	●	10000	2000
★								
Coles	Home	✗	✗	●	◐	◐	1000	1000
Coles	Home + Accidental Damage	✗	✗	●	●	◐	1000	1000
Coles	Home + Fusion	✗	✗	●	◐	●	1000	1000
NRMA	Home & Contents	✗	✗	●	◐	◐	2500	2500
Westpac	Essential Care	✓	✗	○	○	○	3000	500

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● 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
★★★★★								
1300 Insurance	Home & Contents	✗	✗	●	◐	◐	3000	1000
AON	Home Plus	✓	✗	●	○	●	20%	2500
APIA	Home & Contents	✓	✓	●	○	●	20%	1000
APIA	Home & Contents Extra	✓	✓	●	●	●	20%	2000
Aussie	Home & Contents	✗	✗	●	◐	◐	3000	1000
Budget Direct	Home & Contents	✗	✗	●	◐	◐	3000	1000
GIO	Classic Extras Home & Contents	✗	✓	●	●	●	10000	2500
Shannons	Home & Contents	✓	✗	●	○	●	Sum Insured	2000
★★★★★								
1Cover Direct	Home & Contents	✗	✗	●	◐	◐	3000	1000
AON	Accidental Damage (Blue Ribbon)	✓	✗	●	●	●	20%	2500
CGU	Fundamentals	✓	✗	●	◐	◐	2000	1000
Citibank	Vital Home Building & Contents	✓	✗	●	◐	◐	2000	5000
CommInsure	Home	✓	✓	●	◐	●	Sum Insured	Sum Insured
CommInsure	Home + Accidental Damage	✓	✓	●	●	●	Sum Insured	Sum Insured
CUA	First Choice - Listed Events	✓	✗	●	○	●	20%	2500
GIO	Classic	✗	✓	●	◐	◐	4000	1000
National Seniors Insurance Agency	Classic Home	✗	✗	●	○	◐	7500	2000
National Seniors Insurance Agency	Classic Home + Fusion	✗	✗	●	○	●	7500	2000
OnePath	Home & Contents	✓	✗	●	◐	●	Sum Insured	3000
People's Choice CU	First Choice Listed Events	✓	✗	●	○	●	20%	2500
Shannons	Home & Contents +Accidental Damage	✓	✗	●	●	●	Sum Insured	2000
Suncorp	Classic Home & Contents	✗	✓	●	◐	◐	4000	1000

★★★

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

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# Home and Contents Insurance Star Ratings

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

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Report Date: September 2014

● 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
★★								
Citibank	Prestige Home Building & Contents	✓	✗	●	●	●	2000	5000
GIO	Platinum Home & Contents	✗	✓	●	●	●	40000	10000
HSBC	Classic Home Building & Contents	✓	✗	●	○	●	5000	2000
HSBC	Prestige Home Building & Contents	✓	✗	●	●	●	5000	2000
IMB	Secure Home Elite	✓	✓	●	●	●	20%	2000
IMB	Secure Home Extra	✓	✓	●	○	●	8000	2000
Real Insurance	Top Cover	✓	✗	●	●	◐	5000	1000
Real Insurance	Top Cover + Fusion	✓	✗	●	●	●	5000	1000
St.George Bank	Essential Care	✓	✗	○	○	○	3000	500
Westpac	Essential Care	✓	✗	○	○	○	3000	500
Woolworths	Comprehensive Home & Contents	✓	✗	●	●	◐	5000	1000
Woolworths	Comprehensive Home & Contents + Motor Burnout	✓	✗	●	●	●	5000	1000
Youi	Home & Contents + Accidental Damage	✗	✗	●	●	◐	Sum insured	5000
★								
Coles	Home	✗	✗	●	◐	◐	1000	1000
Coles	Home + Accidental Damage	✗	✗	●	●	◐	1000	1000
Coles	Home + Fusion	✗	✗	●	◐	●	1000	1000
NRMA	Home & Contents	✗	✗	●	◐	◐	2500	2500
NRMA	Home & Contents Plus	✗	✗	●	●	●	2500	2500

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

North Queensland

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
★★★★★								
AON	Accidental Damage (Blue Ribbon)	✓	✗	●	●	●	20%	2500
AON	Home Plus	✓	✗	●	○	●	20%	2500
CommInsure	Home	✓	✓	●	◐	●	Sum Insured	Sum Insured
CUA	First Choice - Accidental Damage	✓	✗	●	●	●	20%	2500
OnePath	Home & Contents	✓	✗	●	◐	●	Sum Insured	3000
Suncorp	Classic Extras Home & Contents	✗	✓	●	●	●	10000	2500
★★★★★								
APIA	Home & Contents	✓	✓	●	○	●	20%	1000
Bankwest	Secure Home Extra	✓	✓	●	○	●	8000	2000
Bendigo Bank	Basic Bronze	✓	✗	●	○	○	2000	1000
BOQ	Secure Home Elite	✓	✓	●	●	●	8000	2000
CGU	Fundamentals	✓	✗	●	◐	◐	2000	1000
CGU	Listed Events	✓	✗	●	◐	●	20%	2500
CommInsure	Home + Accidental Damage	✓	✓	●	●	●	Sum Insured	Sum Insured
People's Choice CU	First Choice Listed Events	✓	✗	●	○	●	20%	2500
Suncorp	Classic Home & Contents	✗	✓	●	◐	◐	4000	1000
★★★								
AAMI	Home & Contents	✗	✗	●	○	●	5000	1000
ANZ	Home Insurance	✓	✗	●	●	●	Sum Insured	3000
APIA	Home & Contents Extra	✓	✓	●	●	●	20%	2000
Bendigo Bank	Gold	✓	✗	●	●	●	20%	2500
Bendigo Bank	Silver	✓	✗	●	○	●	20%	2500
BOQ	Secure Home Extra	✓	✓	●	○	●	8000	2000
BUPA	Accidental Damage	✓	✗	●	●	●	20%	2500

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● standard ● optional ○ not available

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

North Queensland

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

★★

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● standard    ◐ optional    ○ not available

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

North Queensland

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
★ ★								
Catholic Church Insurance	Vital Home Building & Contents	✓	✗	●	○	○	7500	2000
Citibank	Classic Home Building & Contents	✓	✗	●	◐	●	2000	5000
Citibank	Prestige Home Building & Contents	✓	✗	●	●	●	2000	5000
Citibank	Vital Home Building & Contents	✓	✗	●	◐	◐	2000	5000
HSBC	Classic Home Building & Contents	✓	✗	●	○	●	5000	2000
HSBC	Prestige Home Building & Contents	✓	✗	●	●	●	5000	2000
HSBC	Vital Home Building & Contents	✓	✗	●	○	○	5000	2000
nab	Home	✓	✗	●	○	●	7500	2000
National Seniors Insurance Agency	Classic Home + Fusion	✗	✗	●	○	●	7500	2000
NRMA QLD	Home & Contents Plus	✗	✗	●	●	●	2500	2500
RACQ	Home & Contents	✗	✓	●	◐	◐	6000	2000
Shannons	Home & Contents +Accidental Damage	✓	✗	●	●	●	Sum Insured	2000
★								
nab	Home Essentials	✓	✗	●	○	○	7500	2000
National Seniors Insurance Agency	Classic Home	✗	✗	●	○	◐	7500	2000
National Seniors Insurance Agency	Prestige Home	✗	✗	●	●	●	20%	2000
NRMA QLD	Home & Contents	✗	✗	●	◐	◐	2500	2500

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● standard ● optional ○ not available

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

North Queensland

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
★★★★★								
Bankwest	Secure Home Extra	✓	✓	●	○	●	8000	2000
BOQ	Secure Home Extra	✓	✓	●	○	●	8000	2000
OnePath	Home & Contents	✓	✗	●	◐	●	Sum Insured	3000
Suncorp	Classic Extras Home & Contents	✗	✓	●	●	●	10000	2500
Suncorp	Classic Home & Contents	✗	✓	●	◐	◐	4000	1000
★★★★								
APIA	Home & Contents	✓	✓	●	○	●	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	✓	✓	●	○	●	8000	2000
Shannons	Home & Contents	✓	✗	●	○	●	Sum Insured	2000
Suncorp	Classic Advantages Home & Contents	✗	✓	●	●	●	20000	10000
★★★								
AAMI	Home & Contents	✗	✗	●	○	●	5000	1000
ANZ	Home Insurance	✓	✗	●	●	●	Sum Insured	3000
AON	Accidental Damage (Blue Ribbon)	✓	✗	●	●	●	20%	2500
AON	Home Plus	✓	✗	●	○	●	20%	2500
Bendigo Bank	Gold	✓	✗	●	●	●	20%	2500
BUPA	Listed Events	✓	✗	●	○	●	20%	2500
Catholic Church Insurance	Classic Home Building & Contents	✓	✗	●	○	●	7500	2000
Catholic Church Insurance	Prestige Home Building & Contents	✓	✗	●	●	●	20%	2000
Catholic Church Insurance	Vital Home Building & Contents	✓	✗	●	○	○	7500	2000

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

North Queensland

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

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

North Queensland

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
★ ★								
nab	Home	✓	✗	●	○	●	7500	2000
nab	Home Essentials	✓	✗	●	○	○	7500	2000
National Seniors Insurance Agency	Prestige Home	✗	✗	●	●	●	20%	2000
NRMA QLD	Home & Contents Plus	✗	✗	●	●	●	2500	2500
★								
BUPA	Fundamentals	✓	✗	●	○	○	2000	1000
HBF	Fundamentals	✓	✗	●	○	◐	2000	1000
NRMA QLD	Home & Contents	✗	✗	●	◐	◐	2500	2500

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Queensland

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
★★★★★								
APIA	Home & Contents	✓	✓	●	○	●	20%	1000
Australian Seniors Insurance Agency	Essential Home & Contents	✓	✗	●	○	◐	2500	1000
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	✓	✗	●	○	●	2500	1000
CommInsure	Home	✓	✓	●	◐	●	Sum Insured	Sum Insured
CommInsure	Home + Accidental Damage	✓	✓	●	●	●	Sum Insured	Sum Insured
Real Insurance	Essential + Fusion	✓	✗	●	◐	●	2500	1000
Real Insurance	Essential Cover	✓	✗	●	◐	◐	2500	1000
Woolworths	Standard Home & Contents	✓	✗	●	○	◐	2500	1000
★★★★★								
AAMI	Home & Contents	✗	✗	●	○	●	5000	1000
AON	Accidental Damage (Blue Ribbon)	✓	✗	●	●	●	20%	2500
AON	Home Plus	✓	✗	●	○	●	20%	2500
APIA	Home & Contents Extra	✓	✓	●	●	●	20%	2000
Bankwest	Secure Home Extra	✓	✓	●	○	●	8000	2000
BOQ	Secure Home Elite	✓	✓	●	●	●	8000	2000
BOQ	Secure Home Extra	✓	✓	●	○	●	8000	2000
OnePath	Home & Contents	✓	✗	●	◐	●	Sum Insured	3000
St.George Bank	Quality Care	✓	✗	●	○	●	5000	1000
Suncorp	Classic Advantages Home & Contents	✗	✓	●	●	●	20000	10000
Suncorp	Classic Extras Home & Contents	✗	✓	●	●	●	10000	2500
Suncorp	Classic Home & Contents	✗	✓	●	◐	◐	4000	1000
Westpac	Quality Care	✓	✗	●	○	●	5000	1000
Woolworths	Standard Home & Contents + Motor Burnout	✓	✗	●	○	●	2500	1000
★★★								

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● standard ● optional ○ not available

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

Queensland

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
★ ★ ★								
1300 Insurance	Home & Contents	✗	✗	●	◐	◐	3000	1000
ANZ	Home Insurance	✓	✗	●	●	●	Sum Insured	3000
Aussie	Home & Contents	✗	✗	●	◐	◐	3000	1000
Australian Seniors Insurance Agency	Top Home & Contents	✓	✗	●	●	◐	5000	1000
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	✓	✗	●	●	●	5000	1000
Bendigo Bank	Basic Bronze	✓	✗	●	○	○	2000	1000
Bendigo Bank	Gold	✓	✗	●	●	●	20%	2500
Bendigo Bank	Silver	✓	✗	●	○	●	20%	2500
Budget Direct	Home & Contents	✗	✗	●	◐	◐	3000	1000
BUPA	Accidental Damage	✓	✗	●	●	●	20%	2500
BUPA	Fundamentals	✓	✗	●	○	○	2000	1000
BUPA	Listed Events	✓	✗	●	○	●	20%	2500
CGU	Accidental Damage	✓	✗	●	●	●	20%	2500
CGU	Fundamentals	✓	✗	●	◐	◐	2000	1000
CGU	Listed Events	✓	✗	●	◐	●	20%	2500
CUA	First Choice - Accidental Damage	✓	✗	●	●	●	20%	2500
CUA	First Choice - Listed Events	✓	✗	●	○	●	20%	2500
HBF	Accidental Damage	✓	✗	●	●	●	20%	2500
HBF	Fundamentals	✓	✗	●	○	◐	2000	1000
HBF	Listed Events	✓	✗	●	○	●	20%	2500
IMB	Secure Home Elite	✓	✓	●	●	●	20%	2000
IMB	Secure Home Extra	✓	✓	●	○	●	8000	2000
National Seniors Insurance Agency	Classic Home	✗	✗	●	○	◐	7500	2000
National Seniors Insurance Agency	Classic Home + Fusion	✗	✗	●	○	●	7500	2000
National Seniors Insurance Agency	Prestige Home	✗	✗	●	●	●	20%	2000

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Queensland

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

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Queensland

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
★★								
Catholic Church Insurance	Prestige Home Building & Contents	✓	✗	●	●	●	20%	2000
Catholic Church Insurance	Vital Home Building & Contents	✓	✗	●	○	○	7500	2000
Citibank	Prestige Home Building & Contents	✓	✗	●	●	●	2000	5000
Citibank	Vital Home Building & Contents	✓	✗	●	◐	◐	2000	5000
HSBC	Classic Home Building & Contents	✓	✗	●	○	●	5000	2000
HSBC	Prestige Home Building & Contents	✓	✗	●	●	●	5000	2000
HSBC	Vital Home Building & Contents	✓	✗	●	○	○	5000	2000
nab	Home	✓	✗	●	○	●	7500	2000
QBE	Home Cover	✗	✗	●	○	●	1500	1500
Shannons	Home & Contents	✓	✗	●	○	●	Sum Insured	2000
Shannons	Home & Contents +Accidental Damage	✓	✗	●	●	●	Sum Insured	2000
St.George Bank	Essential Care	✓	✗	○	○	○	3000	500
Westpac	Essential Care	✓	✗	○	○	○	3000	500
★								
Citibank	Classic Home Building & Contents	✓	✗	●	◐	●	2000	5000
Coles	Home	✗	✗	●	◐	◐	1000	1000
Coles	Home + Accidental Damage	✗	✗	●	●	◐	1000	1000
Coles	Home + Fusion	✗	✗	●	◐	●	1000	1000
nab	Home Essentials	✓	✗	●	○	○	7500	2000

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Queensland

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
★★★★★								
APIA	Home & Contents	✓	✓	●	○	●	20%	1000
CommInsure	Home	✓	✓	●	◐	●	Sum Insured	Sum Insured
CommInsure	Home + Accidental Damage	✓	✓	●	●	●	Sum Insured	Sum Insured
National Seniors Insurance Agency	Classic Home	✗	✗	●	○	◐	7500	2000
National Seniors Insurance Agency	Classic Home + Fusion	✗	✗	●	○	●	7500	2000
OnePath	Home & Contents	✓	✗	●	◐	●	Sum Insured	3000
Youi	Home & Contents	✗	✗	●	◐	◐	Sum insured	5000
★★★★★								
AON	Home Plus	✓	✗	●	○	●	20%	2500
APIA	Home & Contents Extra	✓	✓	●	●	●	20%	2000
Budget Direct	Home & Contents	✗	✗	●	◐	◐	3000	1000
National Seniors Insurance Agency	Prestige Home	✗	✗	●	●	●	20%	2000
OnePath	Home & Contents + Accidental damage	✓	✗	●	●	●	Sum Insured	3000
RACQ	Home & Contents + Fusion + Accidental Damage	✗	✓	●	●	●	6000	2000
St.George Bank	Quality Care	✓	✗	●	○	●	5000	1000
Suncorp	Classic Extras Home & Contents	✗	✓	●	●	●	10000	2500
Suncorp	Classic Home & Contents	✗	✓	●	◐	◐	4000	1000
Youi	Home & Contents + Accidental Damage	✗	✗	●	●	◐	Sum insured	5000
Youi	Home & Contents + Fusion	✗	✗	●	◐	●	Sum insured	5000
★★★								
1300 Insurance	Home & Contents	✗	✗	●	◐	◐	3000	1000
1Cover Direct	Home & Contents	✗	✗	●	◐	◐	3000	1000
AAMI	Home & Contents	✗	✗	●	○	●	5000	1000
Allianz	SureCover	✗	✗	●	○	◐	7500	2000

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● standard ● optional ○ not available

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

Queensland

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

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● standard ● optional ○ not available

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

Queensland

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

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Report Date: September 2014

● standard    ◐ optional    ○ not available

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

Queensland

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
★								
Bendigo Bank	Basic Bronze	✓	✗	●	○	○	2000	1000
Coles	Home	✗	✗	●	◐	◐	1000	1000
Coles	Home + Accidental Damage	✗	✗	●	●	◐	1000	1000
Coles	Home + Fusion	✗	✗	●	◐	●	1000	1000



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Report Date: September 2014

● standard ● optional ○ not available

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

South Australia

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
★★★★★								
AON	Accidental Damage (Blue Ribbon)	✓	✗	●	●	●	20%	2500
APIA	Home & Contents	✓	✓	●	○	●	20%	1000
CommInsure	Home	✓	✓	●	◐	●	Sum Insured	Sum Insured
CommInsure	Home + Accidental Damage	✓	✓	●	●	●	Sum Insured	Sum Insured
National Seniors Insurance Agency	Classic Home	✗	✗	●	○	◐	7500	2000
National Seniors Insurance Agency	Classic Home + Fusion	✗	✗	●	○	●	7500	2000
RAA	Home & Contents	✓	✓	●	◐	●	10000	5000
Shannons	Home & Contents	✓	✗	●	○	●	Sum Insured	2000
★★★★★								
APIA	Home & Contents Extra	✓	✓	●	●	●	20%	2000
BankSA	Quality Care	✓	✗	●	○	●	5000	1000
Catholic Church Insurance	Classic Home Building & Contents	✓	✗	●	○	●	7500	2000
Catholic Church Insurance	Vital Home Building & Contents	✓	✗	●	○	○	7500	2000
Citibank	Vital Home Building & Contents	✓	✗	●	◐	◐	2000	5000
HBF	Accidental Damage	✓	✗	●	●	●	20%	2500
HSBC	Vital Home Building & Contents	✓	✗	●	○	○	5000	2000
National Seniors Insurance Agency	Prestige Home	✗	✗	●	●	●	20%	2000
OnePath	Home & Contents	✓	✗	●	◐	●	Sum Insured	3000
Real Insurance	Essential + Fusion	✓	✗	●	◐	●	2500	1000
Real Insurance	Essential Cover	✓	✗	●	◐	◐	2500	1000
Shannons	Home & Contents +Accidental Damage	✓	✗	●	●	●	Sum Insured	2000
Suncorp	Classic Home & Contents	✗	✓	●	◐	◐	4000	1000
Westpac	Quality Care	✓	✗	●	○	●	5000	1000
★★★								

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Report Date: September 2014

● standard ● optional ○ not available

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

South Australia

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

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

South Australia

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

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Report Date: September 2014

● standard ● optional ○ not available

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

South Australia

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
★★								
Bendigo Bank	Gold	✓	✗	●	●	●	20%	2500
BUPA	Accidental Damage	✓	✗	●	●	●	20%	2500
BUPA	Fundamentals	✓	✗	●	○	○	2000	1000
CGU	Fundamentals	✓	✗	●	◐	◐	2000	1000
CUA	First Choice - Accidental Damage	✓	✗	●	●	●	20%	2500
CUA	First Choice - Listed Events	✓	✗	●	○	●	20%	2500
HBF	Listed Events	✓	✗	●	○	●	20%	2500
QBE	Home Cover + Accidental Damage	✗	✗	●	●	●	1500	1500
Woolworths	Comprehensive Home & Contents	✓	✗	●	●	◐	5000	1000
Woolworths	Comprehensive Home & Contents + Motor Burnout	✓	✗	●	●	●	5000	1000
Youi	Home & Contents	✗	✗	●	◐	◐	Sum insured	5000
Youi	Home & Contents + Accidental Damage	✗	✗	●	●	◐	Sum insured	5000
Youi	Home & Contents + Fusion	✗	✗	●	◐	●	Sum insured	5000
★								
Coles	Home	✗	✗	●	◐	◐	1000	1000
Coles	Home + Accidental Damage	✗	✗	●	●	◐	1000	1000
Coles	Home + Fusion	✗	✗	●	◐	●	1000	1000
HBF	Fundamentals	✓	✗	●	○	◐	2000	1000
QBE	Home Cover	✗	✗	●	○	●	1500	1500

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

South Australia

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
★★★★★								
AON	Accidental Damage (Blue Ribbon)	✓	✗	●	●	●	20%	2500
APIA	Home & Contents	✓	✓	●	○	●	20%	1000
Catholic Church Insurance	Classic Home Building & Contents	✓	✗	●	○	●	7500	2000
Catholic Church Insurance	Vital Home Building & Contents	✓	✗	●	○	○	7500	2000
CommInsure	Home	✓	✓	●	◐	●	Sum Insured	Sum Insured
HBF	Accidental Damage	✓	✗	●	●	●	20%	2500
National Seniors Insurance Agency	Classic Home	✗	✗	●	○	◐	7500	2000
National Seniors Insurance Agency	Classic Home + Fusion	✗	✗	●	○	●	7500	2000
National Seniors Insurance Agency	Prestige Home	✗	✗	●	●	●	20%	2000
★★★★								
AAMI	Home & Contents	✗	✗	●	○	●	5000	1000
Allianz	SureCover Plus	✗	✗	●	○	●	7500	2000
APIA	Home & Contents Extra	✓	✓	●	●	●	20%	2000
Australian Unity	Extra Care	✗	✗	●	○	●	25%	2500
BankSA	Quality Care	✓	✗	●	○	●	5000	1000
Catholic Church Insurance	Prestige Home Building & Contents	✓	✗	●	●	●	20%	2000
Citibank	Classic Home Building & Contents	✓	✗	●	◐	●	2000	5000
Citibank	Vital Home Building & Contents	✓	✗	●	◐	◐	2000	5000
CommInsure	Home + Accidental Damage	✓	✓	●	●	●	Sum Insured	Sum Insured
HSBC	Classic Home Building & Contents	✓	✗	●	○	●	5000	2000
HSBC	Vital Home Building & Contents	✓	✗	●	○	○	5000	2000
OnePath	Home & Contents	✓	✗	●	◐	●	Sum Insured	3000
SGIC	Home Cover	✗	✗	●	◐	◐	2500	2500
Westpac	Quality Care	✓	✗	●	○	●	5000	1000

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# Home and Contents Insurance Star Ratings

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● standard ● optional ○ not available

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

South Australia

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

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

South Australia

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
★ ★ ★								
IMB	Secure Home Elite	✓	✓	●	●	●	20%	2000
IMB	Secure Home Extra	✓	✓	●	○	●	8000	2000
nab	Home	✓	✗	●	○	●	7500	2000
nab	Home Essentials	✓	✗	●	○	○	7500	2000
OnePath	Home & Contents + Accidental damage	✓	✗	●	●	●	Sum Insured	3000
People's Choice CU	First Choice Accidental Damage	✓	✗	●	●	●	20%	2500
People's Choice CU	First Choice Listed Events	✓	✗	●	○	●	20%	2500
QBE	Home Cover	✗	✗	●	○	●	1500	1500
QBE	Home Cover + Accidental Damage	✗	✗	●	●	●	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	✓	✗	●	◐	●	2500	1000
Real Insurance	Essential Cover	✓	✗	●	◐	◐	2500	1000
SGIC	Home Plus Cover	✗	✗	●	●	●	2500	2500
Shannons	Home & Contents	✓	✗	●	○	●	Sum Insured	2000
Shannons	Home & Contents +Accidental Damage	✓	✗	●	●	●	Sum Insured	2000
Suncorp	Classic Advantages Home & Contents	✗	✓	●	●	●	20000	10000
Suncorp	Classic Extras Home & Contents	✗	✓	●	●	●	10000	2500
Suncorp	Classic Home & Contents	✗	✓	●	◐	◐	4000	1000
Westpac	Premier Care	✓	✗	●	●	●	10000	2000
Woolworths	Standard Home & Contents + Motor Burnout	✓	✗	●	○	●	2500	1000
★ ★								
Australian Seniors Insurance Agency	Essential Home & Contents	✓	✗	●	○	◐	2500	1000

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Report Date: September 2014

● standard ● optional ○ not available

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

South Australia

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
★ ★								
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	✓	✗	●	○	●	2500	1000
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	✓	✗	●	●	●	5000	1000
BankSA	Essential Care	✓	✗	○	○	○	3000	500
Bendigo Bank	Basic Bronze	✓	✗	●	○	○	2000	1000
BOQ	Secure Home Extra	✓	✓	●	○	●	8000	2000
CGU	Fundamentals	✓	✗	●	◐	◐	2000	1000
Coles	Home + Accidental Damage	✗	✗	●	●	◐	1000	1000
Coles	Home + Fusion	✗	✗	●	◐	●	1000	1000
Real Insurance	Top Cover	✓	✗	●	●	◐	5000	1000
Real Insurance	Top Cover + Fusion	✓	✗	●	●	●	5000	1000
Westpac	Essential Care	✓	✗	○	○	○	3000	500
Woolworths	Comprehensive Home & Contents	✓	✗	●	●	◐	5000	1000
Woolworths	Comprehensive Home & Contents + Motor Burnout	✓	✗	●	●	●	5000	1000
Woolworths	Standard Home & Contents	✓	✗	●	○	◐	2500	1000
Youi	Home & Contents	✗	✗	●	◐	◐	Sum insured	5000
Youi	Home & Contents + Accidental Damage	✗	✗	●	●	◐	Sum insured	5000
Youi	Home & Contents + Fusion	✗	✗	●	◐	●	Sum insured	5000
★								
Australian Seniors Insurance Agency	Top Home & Contents	✓	✗	●	●	◐	5000	1000
Coles	Home	✗	✗	●	◐	◐	1000	1000
Guild Insurance	Home Elite	✗	✗	●	●	●	15000	2500
Guild Insurance	Home Essential	✗	✗	●	○	●	10000	1500
HBF	Fundamentals	✓	✗	●	○	◐	2000	1000

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Tasmania

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
★★★★★								
AAMI	Home & Contents	✗	✗	●	○	●	5000	1000
APIA	Home & Contents	✓	✓	●	○	●	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	✓	✗	●	◐	●	2500	1000
Real Insurance	Essential Cover	✓	✗	●	◐	◐	2500	1000
Woolworths	Standard Home & Contents	✓	✗	●	○	◐	2500	1000
Woolworths	Standard Home & Contents + Motor Burnout	✓	✗	●	○	●	2500	1000
★★★★★								
Allianz	SureCover Plus	✗	✗	●	○	●	7500	2000
AON	Home Plus	✓	✗	●	○	●	20%	2500
Australian Seniors Insurance Agency	Essential Home & Contents	✓	✗	●	○	◐	2500	1000
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	✓	✗	●	○	●	2500	1000
Budget Direct	Home & Contents	✗	✗	●	◐	◐	3000	1000
BUPA	Listed Events	✓	✗	●	○	●	20%	2500
Catholic Church Insurance	Classic Home Building & Contents	✓	✗	●	○	●	7500	2000
Catholic Church Insurance	Vital Home Building & Contents	✓	✗	●	○	○	7500	2000
National Seniors Insurance Agency	Classic Home + Fusion	✗	✗	●	○	●	7500	2000
OnePath	Home & Contents	✓	✗	●	◐	●	Sum Insured	3000
Real Insurance	Top Cover + Fusion	✓	✗	●	●	●	5000	1000
St.George Bank	Quality Care	✓	✗	●	○	●	5000	1000
Westpac	Quality Care	✓	✗	●	○	●	5000	1000
★★★								

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Report Date: September 2014

● standard ● optional ○ not available

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

Tasmania

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

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● standard ● optional ○ not available

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

Tasmania

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

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Report Date: September 2014

● standard ● optional ○ not available

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

Tasmania

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
★★								
Australian Unity	Everyday Care	✗	✗	●	○	●	25%	1000
Australian Unity	Extra Care	✗	✗	●	○	●	25%	2500
Bendigo Bank	Gold	✓	✗	●	●	●	20%	2500
CUA	First Choice - Accidental Damage	✓	✗	●	●	●	20%	2500
HBF	Fundamentals	✓	✗	●	○	◐	2000	1000
IMB	Secure Home Elite	✓	✓	●	●	●	20%	2000
IMB	Secure Home Extra	✓	✓	●	○	●	8000	2000
NRMA	Home & Contents	✗	✗	●	◐	◐	2500	2500
NRMA	Home & Contents Plus	✗	✗	●	●	●	2500	2500
RACT	Home & Contents	✗	✗	●	◐	◐	Sum Insured	1000
Suncorp	Classic Advantages Home & Contents	✗	✓	●	●	●	20000	10000
Suncorp	Classic Extras Home & Contents	✗	✓	●	●	●	10000	2500
Youi	Home & Contents	✗	✗	●	◐	◐	Sum insured	5000
Youi	Home & Contents + Accidental Damage	✗	✗	●	●	◐	Sum insured	5000
Youi	Home & Contents + Fusion	✗	✗	●	◐	●	Sum insured	5000
★								
Coles	Home	✗	✗	●	◐	◐	1000	1000
Coles	Home + Accidental Damage	✗	✗	●	●	◐	1000	1000
Coles	Home + Fusion	✗	✗	●	◐	●	1000	1000
RACT	Home & Contents + Accidental Damage	✗	✗	●	●	◐	Sum Insured	1000
RACT	Home & Contents + Fusion + Accidental Damage	✗	✗	●	●	●	Sum Insured	1000

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Tasmania

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
★★★★★								
AAMI	Home & Contents	✗	✗	●	○	●	5000	1000
AON	Home Plus	✓	✗	●	○	●	20%	2500
APIA	Home & Contents	✓	✓	●	○	●	20%	1000
APIA	Home & Contents Extra	✓	✓	●	●	●	20%	2000
Budget Direct	Home & Contents	✗	✗	●	◐	◐	3000	1000
CommInsure	Home	✓	✓	●	◐	●	Sum Insured	Sum Insured
CommInsure	Home + Accidental Damage	✓	✓	●	●	●	Sum Insured	Sum Insured
National Seniors Insurance Agency	Classic Home	✗	✗	●	○	◐	7500	2000
National Seniors Insurance Agency	Classic Home + Fusion	✗	✗	●	○	●	7500	2000
★★★★								
1300 Insurance	Home & Contents	✗	✗	●	◐	◐	3000	1000
1Cover Direct	Home & Contents	✗	✗	●	◐	◐	3000	1000
Allianz	SureCover	✗	✗	●	○	◐	7500	2000
Allianz	SureCover Plus	✗	✗	●	○	●	7500	2000
AON	Accidental Damage (Blue Ribbon)	✓	✗	●	●	●	20%	2500
Aussie	Home & Contents	✗	✗	●	◐	◐	3000	1000
Catholic Church Insurance	Classic Home Building & Contents	✓	✗	●	○	●	7500	2000
Catholic Church Insurance	Vital Home Building & Contents	✓	✗	●	○	○	7500	2000
National Seniors Insurance Agency	Prestige Home	✗	✗	●	●	●	20%	2000
Shannons	Home & Contents	✓	✗	●	○	●	Sum Insured	2000
Shannons	Home & Contents +Accidental Damage	✓	✗	●	●	●	Sum Insured	2000
St.George Bank	Quality Care	✓	✗	●	○	●	5000	1000
Suncorp	Classic Home & Contents	✗	✓	●	◐	◐	4000	1000
Westpac	Quality Care	✓	✗	●	○	●	5000	1000

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Report Date: September 2014

● standard ● optional ○ not available

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

Tasmania

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 Gold	✗	✗	●	●	●	20%	2000
ANZ	Home Insurance	✓	✗	●	●	●	Sum Insured	3000
Australian Unity	Everyday Care	✗	✗	●	○	●	25%	1000
Australian Unity	Extra Care	✗	✗	●	○	●	25%	2500
Bankwest	Secure Home Extra	✓	✓	●	○	●	8000	2000
Bendigo Bank	Basic Bronze	✓	✗	●	○	○	2000	1000
Bendigo Bank	Gold	✓	✗	●	●	●	20%	2500
Bendigo Bank	Silver	✓	✗	●	○	●	20%	2500
BOQ	Secure Home Elite	✓	✓	●	●	●	8000	2000
BOQ	Secure Home Extra	✓	✓	●	○	●	8000	2000
BUPA	Accidental Damage	✓	✗	●	●	●	20%	2500
BUPA	Fundamentals	✓	✗	●	○	○	2000	1000
BUPA	Listed Events	✓	✗	●	○	●	20%	2500
Catholic Church Insurance	Prestige Home Building & Contents	✓	✗	●	●	●	20%	2000
CGU	Accidental Damage	✓	✗	●	●	●	20%	2500
CGU	Fundamentals	✓	✗	●	◐	◐	2000	1000
CGU	Listed Events	✓	✗	●	◐	●	20%	2500
Citibank	Classic Home Building & Contents	✓	✗	●	◐	●	2000	5000
Citibank	Prestige Home Building & Contents	✓	✗	●	●	●	2000	5000
Citibank	Vital Home Building & Contents	✓	✗	●	◐	◐	2000	5000
CUA	First Choice - Listed Events	✓	✗	●	○	●	20%	2500
HBF	Accidental Damage	✓	✗	●	●	●	20%	2500
HBF	Fundamentals	✓	✗	●	○	◐	2000	1000
HBF	Listed Events	✓	✗	●	○	●	20%	2500
HSBC	Classic Home Building & Contents	✓	✗	●	○	●	5000	2000

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● standard    ◐ optional    ○ not available

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

Tasmania

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

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Report Date: September 2014

● standard ● optional ○ not available

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

Tasmania

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
★★								
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	✓	✗	●	●	●	5000	1000
Australian Unity	Elite Care	✗	✗	●	●	●	25%	2500
CUA	First Choice - Accidental Damage	✓	✗	●	●	●	20%	2500
IMB	Secure Home Elite	✓	✓	●	●	●	20%	2000
IMB	Secure Home Extra	✓	✓	●	○	●	8000	2000
RACT	Home & Contents + Fusion + Accidental Damage	✗	✗	●	●	●	Sum Insured	1000
Real Insurance	Essential Cover	✓	✗	●	◐	◐	2500	1000
Real Insurance	Top Cover	✓	✗	●	●	◐	5000	1000
Real Insurance	Top Cover + Fusion	✓	✗	●	●	●	5000	1000
Woolworths	Comprehensive Home & Contents	✓	✗	●	●	◐	5000	1000
Woolworths	Comprehensive Home & Contents + Motor Burnout	✓	✗	●	●	●	5000	1000
Woolworths	Standard Home & Contents	✓	✗	●	○	◐	2500	1000
Woolworths	Standard Home & Contents + Motor Burnout	✓	✗	●	○	●	2500	1000
Youi	Home & Contents	✗	✗	●	◐	◐	Sum insured	5000
Youi	Home & Contents + Fusion	✗	✗	●	◐	●	Sum insured	5000
★								
Australian Seniors Insurance Agency	Top Home & Contents	✓	✗	●	●	◐	5000	1000
Guild Insurance	Home Elite	✗	✗	●	●	●	15000	2500
Guild Insurance	Home Essential	✗	✗	●	○	●	10000	1500
RACT	Home & Contents + Accidental Damage	✗	✗	●	●	◐	Sum Insured	1000
Youi	Home & Contents + Accidental Damage	✗	✗	●	●	◐	Sum insured	5000

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Report Date: September 2014

● standard ● optional ○ not available

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

Victoria

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
★★★★★								
AAMI	Home & Contents	✗	✗	●	○	●	5000	1000
Allianz	SureCover	✗	✗	●	○	◐	7500	2000
Allianz	SureCover Plus	✗	✗	●	○	●	7500	2000
APIA	Home & Contents	✓	✓	●	○	●	20%	1000
CommInsure	Home	✓	✓	●	◐	●	Sum Insured	Sum Insured
GIO	Classic	✗	✓	●	◐	◐	4000	1000
National Seniors Insurance Agency	Classic Home + Fusion	✗	✗	●	○	●	7500	2000
OnePath	Home & Contents	✓	✗	●	◐	●	Sum Insured	3000
★★★★★								
Allianz	SureCover Gold	✗	✗	●	●	●	20%	2000
AON	Home Plus	✓	✗	●	○	●	20%	2500
APIA	Home & Contents Extra	✓	✓	●	●	●	20%	2000
Australian Unity	Everyday Care	✗	✗	●	○	●	25%	1000
Australian Unity	Extra Care	✗	✗	●	○	●	25%	2500
Bankwest	Secure Home Extra	✓	✓	●	○	●	8000	2000
Catholic Church Insurance	Classic Home Building & Contents	✓	✗	●	○	●	7500	2000
Catholic Church Insurance	Vital Home Building & Contents	✓	✗	●	○	○	7500	2000
Citibank	Vital Home Building & Contents	✓	✗	●	◐	◐	2000	5000
CommInsure	Home + Accidental Damage	✓	✓	●	●	●	Sum Insured	Sum Insured
GIO	Classic Extras Home & Contents	✗	✓	●	●	●	10000	2500
HSBC	Vital Home Building & Contents	✓	✗	●	○	○	5000	2000
National Seniors Insurance Agency	Classic Home	✗	✗	●	○	◐	7500	2000
★★★								
ANZ	Home Insurance	✓	✗	●	●	●	Sum Insured	3000

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● standard ● optional ○ not available

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

Victoria

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

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Report Date: September 2014

● standard ● optional ○ not available

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

Victoria

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

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● standard ● optional ○ not available

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

Victoria

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
★★								
GIO	Platinum Home & Contents	✗	✓	●	●	●	40000	10000
RACV	Home & Contents	✗	✗	●	◐	○	1000	1000
RACV	Home & Contents + Fusion	✗	✗	●	◐	●	1000	1000
RACV	Home & Contents + Fusion + Accidental Damage	✗	✗	●	●	●	1000	1000
St.George Bank	Premier Care	✓	✗	●	●	●	10000	2000
St.George Bank	Quality Care	✓	✗	●	○	●	5000	1000
Westpac	Premier Care	✓	✗	●	●	●	10000	2000
Woolworths	Comprehensive Home & Contents	✓	✗	●	●	◐	5000	1000
Woolworths	Comprehensive Home & Contents + Motor Burnout	✓	✗	●	●	●	5000	1000
Youi	Home & Contents + Accidental Damage	✗	✗	●	●	◐	Sum insured	5000
★								
Coles	Home	✗	✗	●	◐	◐	1000	1000
Coles	Home + Accidental Damage	✗	✗	●	●	◐	1000	1000
Coles	Home + Fusion	✗	✗	●	◐	●	1000	1000
St.George Bank	Essential Care	✓	✗	○	○	○	3000	500
Westpac	Essential Care	✓	✗	○	○	○	3000	500

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● standard ● optional ○ not available

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

Victoria

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
★★★★★								
AAMI	Home & Contents	✗	✗	●	○	●	5000	1000
Allianz	SureCover	✗	✗	●	○	◐	7500	2000
Allianz	SureCover Plus	✗	✗	●	○	●	7500	2000
APIA	Home & Contents	✓	✓	●	○	●	20%	1000
Australian Seniors Insurance Agency	Essential Home & Contents	✓	✗	●	○	◐	2500	1000
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	✓	✗	●	○	●	2500	1000
National Seniors Insurance Agency	Classic Home + Fusion	✗	✗	●	○	●	7500	2000
OnePath	Home & Contents	✓	✗	●	◐	●	Sum Insured	3000
★★★★★								
Allianz	SureCover Gold	✗	✗	●	●	●	20%	2000
APIA	Home & Contents Extra	✓	✓	●	●	●	20%	2000
Australian Seniors Insurance Agency	Top Home & Contents	✓	✗	●	●	◐	5000	1000
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	✓	✗	●	●	●	5000	1000
Catholic Church Insurance	Classic Home Building & Contents	✓	✗	●	○	●	7500	2000
CommInsure	Home	✓	✓	●	◐	●	Sum Insured	Sum Insured
CommInsure	Home + Accidental Damage	✓	✓	●	●	●	Sum Insured	Sum Insured
National Seniors Insurance Agency	Classic Home	✗	✗	●	○	◐	7500	2000
OnePath	Home & Contents + Accidental damage	✓	✗	●	●	●	Sum Insured	3000
QBE	Home Cover	✗	✗	●	○	●	1500	1500
QBE	Home Cover + Accidental Damage	✗	✗	●	●	●	1500	1500
Suncorp	Classic Advantages Home & Contents	✗	✓	●	●	●	20000	10000
Suncorp	Classic Extras Home & Contents	✗	✓	●	●	●	10000	2500
Suncorp	Classic Home & Contents	✗	✓	●	◐	◐	4000	1000
★★★								

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

Victoria

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

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Victoria

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

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# Home and Contents Insurance Star Ratings

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● standard ● optional ○ not available

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

Victoria

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
★ ★								
BUPA	Fundamentals	✓	✗	●	○	○	2000	1000
CGU	Fundamentals	✓	✗	●	◐	◐	2000	1000
CUA	First Choice - Accidental Damage	✓	✗	●	●	●	20%	2500
GIO	Platinum Home & Contents	✗	✓	●	●	●	40000	10000
HBF	Listed Events	✓	✗	●	○	●	20%	2500
IMB	Secure Home Elite	✓	✓	●	●	●	20%	2000
IMB	Secure Home Extra	✓	✓	●	○	●	8000	2000
nab	Home Essentials	✓	✗	●	○	○	7500	2000
Real Insurance	Top Cover + Fusion	✓	✗	●	●	●	5000	1000
Westpac	Essential Care	✓	✗	○	○	○	3000	500
Woolworths	Comprehensive Home & Contents	✓	✗	●	●	◐	5000	1000
Woolworths	Comprehensive Home & Contents + Motor Burnout	✓	✗	●	●	●	5000	1000
★								
Coles	Home	✗	✗	●	◐	◐	1000	1000
Coles	Home + Accidental Damage	✗	✗	●	●	◐	1000	1000
Coles	Home + Fusion	✗	✗	●	◐	●	1000	1000
HBF	Fundamentals	✓	✗	●	○	◐	2000	1000
Real Insurance	Top Cover	✓	✗	●	●	◐	5000	1000

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Report Date: September 2014

● standard ● optional ○ not available

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

Western Australia

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
★★★★★								
AON	Accidental Damage (Blue Ribbon)	✓	✗	●	●	●	20%	2500
Bendigo Bank	Gold	✓	✗	●	●	●	20%	2500
GIO	Classic	✗	✓	●	◐	◐	4000	1000
SGIO	Home Cover	✗	✗	●	◐	◐	2500	2500
Suncorp	Classic Advantages Home & Contents	✗	✓	●	●	●	20000	10000
Suncorp	Classic Extras Home & Contents	✗	✓	●	●	●	10000	2500
Suncorp	Classic Home & Contents	✗	✓	●	◐	◐	4000	1000
★★★★								
AAMI	Home & Contents	✗	✗	●	○	●	5000	1000
APIA	Home & Contents	✓	✓	●	○	●	20%	1000
APIA	Home & Contents Extra	✓	✓	●	●	●	20%	2000
Bankwest	Secure Home Extra	✓	✓	●	○	●	8000	2000
CommInsure	Home	✓	✓	●	◐	●	Sum Insured	Sum Insured
CommInsure	Home + Accidental Damage	✓	✓	●	●	●	Sum Insured	Sum Insured
GIO	Classic Extras Home & Contents	✗	✓	●	●	●	10000	2500
OnePath	Home & Contents	✓	✗	●	◐	●	Sum Insured	3000
RAC	Home & Contents	✗	✓	●	○	●	3000	3000
St.George Bank	Quality Care	✓	✗	●	○	●	5000	1000
Youi	Home & Contents	✗	✗	●	◐	◐	Sum insured	5000
★★★								
Allianz	SureCover	✗	✗	●	○	◐	7500	2000
Allianz	SureCover Gold	✗	✗	●	●	●	20%	2000
Allianz	SureCover Plus	✗	✗	●	○	●	7500	2000
ANZ	Home Insurance	✓	✗	●	●	●	Sum Insured	3000

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Report Date: September 2014

● standard ● optional ○ not available

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

Western Australia

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

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# Home and Contents Insurance Star Ratings

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● standard ● optional ○ not available

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

Western Australia

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

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● standard    ● optional    ○ not available

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

Western Australia

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
★								
Bendigo Bank	Basic Bronze	✓	✗	●	○	○	2000	1000
Guild Insurance	Home Elite	✗	✗	●	●	●	15000	2500
Guild Insurance	Home Essential	✗	✗	●	○	●	10000	1500
Westpac	Essential Care	✓	✗	○	○	○	3000	500



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● standard ● optional ○ not available

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

Western Australia

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
★★★★★								
CommInsure	Home	✓	✓	●	◐	●	Sum Insured	Sum Insured
CommInsure	Home + Accidental Damage	✓	✓	●	●	●	Sum Insured	Sum Insured
OnePath	Home & Contents	✓	✗	●	◐	●	Sum Insured	3000
SGIO	Home Cover	✗	✗	●	◐	◐	2500	2500
Suncorp	Classic Advantages Home & Contents	✗	✓	●	●	●	20000	10000
Suncorp	Classic Extras Home & Contents	✗	✓	●	●	●	10000	2500
Suncorp	Classic Home & Contents	✗	✓	●	◐	◐	4000	1000
★★★★								
AAMI	Home & Contents	✗	✗	●	○	●	5000	1000
APIA	Home & Contents	✓	✓	●	○	●	20%	1000
APIA	Home & Contents Extra	✓	✓	●	●	●	20%	2000
Bankwest	Secure Home Extra	✓	✓	●	○	●	8000	2000
BOQ	Secure Home Extra	✓	✓	●	○	●	8000	2000
GIO	Classic	✗	✓	●	◐	◐	4000	1000
National Seniors Insurance Agency	Classic Home + Fusion	✗	✗	●	○	●	7500	2000
QBE	Home Cover	✗	✗	●	○	●	1500	1500
QBE	Home Cover + Accidental Damage	✗	✗	●	●	●	1500	1500
RAC	Home & Contents	✗	✓	●	○	●	3000	3000
St.George Bank	Quality Care	✓	✗	●	○	●	5000	1000
Youi	Home & Contents	✗	✗	●	◐	◐	Sum insured	5000
★★★								
Allianz	SureCover	✗	✗	●	○	◐	7500	2000
Allianz	SureCover Gold	✗	✗	●	●	●	20%	2000
Allianz	SureCover Plus	✗	✗	●	○	●	7500	2000

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Report Date: September 2014

● standard ● optional ○ not available

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

## Western Australia

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

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Report Date: September 2014

● standard ● optional ○ not available

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

Western Australia

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

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Report Date: September 2014

● standard ● optional ○ not available

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

Western Australia

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
★★								
nab	Home	✓	✗	●	○	●	7500	2000
nab	Home Essentials	✓	✗	●	○	○	7500	2000
★								
Australian Unity	Elite Care	✗	✗	●	●	●	25%	2500
BUPA	Accidental Damage	✓	✗	●	●	●	20%	2500
Guild Insurance	Home Elite	✗	✗	●	●	●	15000	2500
Guild Insurance	Home Essential	✗	✗	●	○	●	10000	1500

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Report Date: September 2014

● standard ● optional ○ not available

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

New South Wales

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★										
AON	Home Plus	●	✓	✓	20%	●	○	●	20%	\$2500
APIA	Home & Contents	●	✓	✓	5%	●	○	●	20%	\$1000
APIA	Home & Contents Extra	●	✓	✓	5%	●	●	●	20%	\$2000
GIO	Classic	●	✗	✓	20%	●	◐	◐	\$4000	\$1000
GIO	Classic Extras Home & Contents	●	✗	✓	20%	●	●	●	\$10000	\$2500
OnePath	Home & Contents	●	✓	✓	0%	●	◐	●	Sum Insured	\$3000
Woolworths	Standard Home & Contents	●	✓	✗	10%	●	○	◐	\$2500	\$1000
Woolworths	Standard Home & Contents + Motor Burnout	●	✓	✗	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	●	✓	✗	0%	●	○	◐	\$2500	\$1000
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	●	✓	✗	0%	●	○	●	\$2500	\$1000
Budget Direct	Home & Contents	●	✗	✗	15%	○	◐	◐	\$3000	\$1000
CGU	Accidental Damage	●	✓	✓	0%	●	●	●	20%	\$2500
CGU	Fundamentals	●	✓	✓	0%	●	◐	◐	\$2000	\$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
Real Insurance	Essential + Fusion	●	✓	✓	20%	●	◐	●	\$2500	\$1000
Real Insurance	Essential Cover	●	✓	✓	20%	●	◐	◐	\$2500	\$1000
Suncorp	Classic Advantages Home & Contents	●	✗	✓	\$100	●	●	●	\$20000	\$10000
Suncorp	Classic Extras Home & Contents	●	✗	✓	\$100	●	●	●	\$10000	\$2500

your guide to product excellence

# Discounts may vary

Report Date: September, 2014 (All information correct as at 1st September 2014)



# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

New South Wales

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★										
1300 Insurance	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
1Cover Direct	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
AAMI	Home & Contents	●	✗	✓	10%	●	○	●	\$5000	\$1000
Allianz	SureCover	●	✗	✓	10%	◐	○	◐	\$7500	\$2000
Allianz	SureCover Gold	●	✗	✓	10%	◐	●	●	20%	\$2000
Allianz	SureCover Plus	●	✗	✓	10%	◐	○	●	\$7500	\$2000
Aussie	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
Australian Seniors Insurance Agency	Top Home & Contents	●	✓	✗	0%	●	●	◐	\$5000	\$1000
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	●	✓	✗	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%	●	○	●	20%	\$2500
GIO	Platinum Home & Contents	●	✗	✓	20%	●	●	●	\$40000	\$10000
HBF	Accidental Damage	●	✓	✓	0%	●	●	●	20%	\$2500
HBF	Fundamentals	●	✓	✓	0%	●	○	◐	\$2000	\$1000
HBF	Listed Events	●	✓	✓	0%	●	○	●	20%	\$2500
IMB	Secure Home Elite	●	✓	✓	0%	●	●	●	20%	\$2000

your guide to product excellence

# Discounts may vary

Report Date: September, 2014 (All information correct as at 1st September 2014)



# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

New South Wales

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							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%	●	○	●	20%	\$2500
QBE	Home Cover + Accidental Damage	●	✗	✓	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%	●	○	○	\$3000	\$500
St.George Bank	Premier Care	●	✓	✓	10%	●	●	●	\$10000	\$2000
St.George Bank	Quality Care	●	✓	✓	10%	●	○	●	\$5000	\$1000
Suncorp	Classic Home & Contents	●	✗	✓	\$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	●	✓	✗	10%	●	●	◐	\$5000	\$1000
Woolworths	Comprehensive Home & Contents + Motor Bu	●	✓	✗	10%	●	●	●	\$5000	\$1000
Youi	Home & Contents	●	✗	✓	0%	●	◐	◐	Sum insured	\$5000
Youi	Home & Contents + Accidental Damage	●	✗	✓	0%	●	●	◐	Sum insured	\$5000
Youi	Home & Contents + Fusion	●	✗	✓	0%	●	◐	●	Sum insured	\$5000
★ ★										
Bankwest	Secure Home Extra	●	✓	✓	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

your guide to product excellence

# Discounts may vary

Report Date: September, 2014 (All information correct as at 1st September 2014)



# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

New South Wales

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★										
Catholic Church Insurance	Vital Home Building & Contents	●	✓	✓	10%	◐	○	○	\$7500	\$2000
Citibank	Vital Home Building & Contents	●	✓	✓	10%	◐	◐	◐	\$2000	\$5000
Coles	Home	●	✗	✓	10%	●	◐	◐	\$1000	\$1000
Coles	Home + Fusion	●	✗	✓	10%	●	◐	●	\$1000	\$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
IMB	Secure Home Extra	●	✓	✓	0%	●	○	●	\$8000	\$2000
nab	Home	●	✓	✓	10%	◐	○	●	\$7500	\$2000
nab	Home Essentials	●	✓	✓	10%	◐	○	○	\$7500	\$2000
National Seniors Insurance Agency	Prestige Home	●	✗	✓	10%	◐	●	●	20%	\$2000
NRMA	Home & Contents Plus	●	✗	✓	\$25	●	●	●	\$2500	\$2500
QBE	Home Cover	●	✗	✓	10%	●	○	●	\$1500	\$1500
★										
Citibank	Classic Home Building & Contents	●	✓	✓	10%	◐	◐	●	\$2000	\$5000
Citibank	Prestige Home Building & Contents	●	✓	✓	10%	◐	●	●	\$2000	\$5000
National Seniors Insurance Agency	Classic Home	●	✗	✓	10%	◐	○	◐	\$7500	\$2000
National Seniors Insurance Agency	Classic Home + Fusion	●	✗	✓	10%	◐	○	●	\$7500	\$2000
NRMA	Home & Contents	●	✗	✓	\$25	●	◐	◐	\$2500	\$2500

your guide to product excellence

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Report Date: September 2014

● standard ● optional ○ not available

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

New South Wales

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★										
APIA	Home & Contents	●	✓	✓	5%	●	○	●	20%	\$1000
APIA	Home & Contents Extra	●	✓	✓	5%	●	●	●	20%	\$2000
Aussie	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
Budget Direct	Home & Contents	●	✗	✗	15%	○	◐	◐	\$3000	\$1000
GIO	Classic	●	✗	✓	20%	●	◐	◐	\$4000	\$1000
GIO	Classic Extras Home & Contents	●	✗	✓	20%	●	●	●	\$10000	\$2500
Woolworths	Standard Home & Contents	●	✓	✗	10%	●	○	◐	\$2500	\$1000
Woolworths	Standard Home & Contents + Motor Burnout	●	✓	✗	10%	●	○	●	\$2500	\$1000
★★★★										
1300 Insurance	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
1Cover Direct	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
Allianz	SureCover	●	✗	✓	10%	◐	○	◐	\$7500	\$2000
Allianz	SureCover Plus	●	✗	✓	10%	◐	○	●	\$7500	\$2000
AON	Accidental Damage (Blue Ribbon)	●	✓	✓	20%	●	●	●	20%	\$2500
AON	Home Plus	●	✓	✓	20%	●	○	●	20%	\$2500
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	●	✓	✗	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

your guide to product excellence

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Report Date: September, 2014 (All information correct as at 1st September 2014)



# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

New South Wales

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★										
AAMI	Home & Contents	●	✗	✓	10%	●	○	●	\$5000	\$1000
Allianz	SureCover Gold	●	✗	✓	10%	◐	●	●	20%	\$2000
ANZ	Home Insurance	●	✓	✓	0%	●	●	●	Sum Insured	\$3000
Australian Seniors Insurance Agency	Essential Home & Contents	●	✓	✗	0%	●	○	◐	\$2500	\$1000
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	●	✓	✗	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
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	Fundamentals	●	✓	✓	0%	●	◐	◐	\$2000	\$1000
CGU	Listed Events	●	✓	✓	0%	●	◐	●	20%	\$2500
Citibank	Vital Home Building & Contents	●	✓	✓	10%	◐	◐	◐	\$2000	\$5000
CUA	First Choice - Listed Events	●	✓	✓	0%	●	○	●	20%	\$2500
GIO	Platinum Home & Contents	●	✗	✓	20%	●	●	●	\$40000	\$10000
HBF	Accidental Damage	●	✓	✓	0%	●	●	●	20%	\$2500
HSBC	Vital Home Building & Contents	●	✓	✓	10%	◐	○	○	\$5000	\$2000
IMB	Secure Home Elite	●	✓	✓	0%	●	●	●	20%	\$2000
National Seniors Insurance Agency	Classic Home + Fusion	●	✗	✓	10%	◐	○	●	\$7500	\$2000

your guide to product excellence

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

New South Wales

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★										
National Seniors Insurance Agency	Prestige Home	●	✗	✓	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%	●	○	●	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	●	✗	✓	\$100	●	●	●	\$20000	\$10000
Suncorp	Classic Extras Home & Contents	●	✗	✓	\$100	●	●	●	\$10000	\$2500
Suncorp	Classic Home & Contents	●	✗	✓	\$100	●	◐	◐	\$4000	\$1000
Westpac	Premier Care	●	✓	✓	10%	●	●	●	\$10000	\$2000
Westpac	Quality Care	●	✓	✓	10%	●	○	●	\$5000	\$1000
Woolworths	Comprehensive Home & Contents	●	✓	✗	10%	●	●	◐	\$5000	\$1000
Woolworths	Comprehensive Home & Contents + Motor Bu	●	✓	✗	10%	●	●	●	\$5000	\$1000
Youi	Home & Contents	●	✗	✓	0%	●	◐	◐	Sum insured	\$5000
Youi	Home & Contents + Accidental Damage	●	✗	✓	0%	●	●	◐	Sum insured	\$5000
Youi	Home & Contents + Fusion	●	✗	✓	0%	●	◐	●	Sum insured	\$5000
★ ★										
Australian Seniors Insurance Agency	Top Home & Contents	●	✓	✗	0%	●	●	◐	\$5000	\$1000
BOQ	Secure Home Extra	●	✓	✓	0%	●	○	●	\$8000	\$2000
Citibank	Prestige Home Building & Contents	●	✓	✓	10%	◐	●	●	\$2000	\$5000
Coles	Home	●	✗	✓	10%	●	◐	◐	\$1000	\$1000

your guide to product excellence

# Discounts may vary

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

New South Wales

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★										
Coles	Home + Fusion	●	✗	✓	10%	●	◐	●	\$1000	\$1000
CUA	First Choice - Accidental Damage	●	✓	✓	0%	●	●	●	20%	\$2500
HBF	Fundamentals	●	✓	✓	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
IMB	Secure Home Extra	●	✓	✓	0%	●	○	●	\$8000	\$2000
nab	Home	●	✓	✓	10%	◐	○	●	\$7500	\$2000
nab	Home Essentials	●	✓	✓	10%	◐	○	○	\$7500	\$2000
National Seniors Insurance Agency	Classic Home	●	✗	✓	10%	◐	○	◐	\$7500	\$2000
QBE	Home Cover + Accidental Damage	●	✗	✓	10%	●	●	●	\$1500	\$1500
St.George Bank	Essential Care	●	✓	✓	10%	●	○	○	\$3000	\$500
Westpac	Essential Care	●	✓	✓	10%	●	○	○	\$3000	\$500
★										
Bankwest	Secure Home Extra	●	✓	✓	0%	●	○	●	\$8000	\$2000
Citibank	Classic Home Building & Contents	●	✓	✓	10%	◐	◐	●	\$2000	\$5000
NRMA	Home & Contents	●	✗	✓	\$25	●	◐	◐	\$2500	\$2500
NRMA	Home & Contents Plus	●	✗	✓	\$25	●	●	●	\$2500	\$2500
QBE	Home Cover	●	✗	✓	10%	●	○	●	\$1500	\$1500

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Report Date: September 2014

● standard ● optional ○ not available

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

North Queensland

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★										
APIA	Home & Contents	●	✓	✓	5%	●	○	●	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%	●	○	●	\$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%	●	○	●	\$5000	\$1000
Westpac	Quality Care	●	✓	✓	10%	●	○	●	\$5000	\$1000
★★★										
AAMI	Home & Contents	●	✗	✓	10%	●	○	●	\$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

your guide to product excellence

# Discounts may vary

Report Date: September, 2014 (All information correct as at 1st September 2014)



# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

North Queensland

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★										
BUPA	Listed Events	●	✓	✓	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%	●	○	●	20%	\$2500
HBF	Accidental Damage	●	✓	✓	0%	●	●	●	20%	\$2500
HBF	Fundamentals	●	✓	✓	0%	●	○	◐	\$2000	\$1000
HBF	Listed Events	●	✓	✓	0%	●	○	●	20%	\$2500
IMB	Secure Home Extra	●	✓	✓	0%	●	○	●	\$8000	\$2000
People's Choice CU	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	\$2500
People's Choice CU	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	\$2500
RACQ	Home & Contents	●	✗	✓	0%	●	◐	◐	\$6000	\$2000
RACQ	Home & Contents + Fusion	●	✗	✓	0%	●	◐	●	\$6000	\$2000
RACQ	Home & Contents + Fusion + Accidental Dam	●	✗	✓	0%	●	●	●	\$6000	\$2000
Shannons	Home & Contents	●	✓	✓	0%	●	○	●	Sum Insured	\$2000
Shannons	Home & Contents +Accidental Damage	●	✓	✓	0%	●	●	●	Sum Insured	\$2000
St.George Bank	Essential Care	●	✓	✓	10%	●	○	○	\$3000	\$500
St.George Bank	Premier Care	●	✓	✓	10%	●	●	●	\$10000	\$2000
Suncorp	Classic Advantages Home & Contents	●	✗	✓	\$100	●	●	●	\$20000	\$10000
Suncorp	Classic Extras Home & Contents	●	✗	✓	\$100	●	●	●	\$10000	\$2500
Suncorp	Classic Home & Contents	●	✗	✓	\$100	●	◐	◐	\$4000	\$1000
Westpac	Essential Care	●	✓	✓	10%	●	○	○	\$3000	\$500
Westpac	Premier Care	●	✓	✓	10%	●	●	●	\$10000	\$2000

your guide to product excellence

# Discounts may vary

Report Date: September, 2014 (All information correct as at 1st September 2014)



# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

North Queensland

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery		
							Accidental Damage	Fusion Cover	Maximum	Item Limit	
★ ★											
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	
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%	◐	○	○	\$5000	\$2000	
nab	Home	●	✓	✓	10%	◐	○	●	\$7500	\$2000	
National Seniors Insurance Agency	Prestige Home	●	✗	✓	10%	◐	●	●	20%	\$2000	
NRMA QLD	Home & Contents	●	✗	✓	\$25	●	◐	◐	\$2500	\$2500	
NRMA QLD	Home & Contents Plus	●	✗	✓	\$25	●	●	●	\$2500	\$2500	
★											
Citibank	Classic Home Building & Contents	●	✓	✓	10%	◐	◐	●	\$2000	\$5000	
nab	Home Essentials	●	✓	✓	10%	◐	○	○	\$7500	\$2000	
National Seniors Insurance Agency	Classic Home	●	✗	✓	10%	◐	○	◐	\$7500	\$2000	
National Seniors Insurance Agency	Classic Home + Fusion	●	✗	✓	10%	◐	○	●	\$7500	\$2000	

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

North Queensland

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★										
APIA	Home & Contents	●	✓	✓	5%	●	○	●	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%	●	○	●	\$8000	\$2000
★★★★										
ANZ	Home Insurance	●	✓	✓	0%	●	●	●	Sum Insured	\$3000
Bankwest	Secure Home Extra	●	✓	✓	0%	●	○	●	\$8000	\$2000
BOQ	Secure Home Extra	●	✓	✓	0%	●	○	●	\$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	●	✗	✓	\$100	●	●	●	\$10000	\$2500
★★★										
AAMI	Home & Contents	●	✗	✓	10%	●	○	●	\$5000	\$1000
AON	Accidental Damage (Blue Ribbon)	●	✓	✓	20%	●	●	●	20%	\$2500
AON	Home Plus	●	✓	✓	20%	●	○	●	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

your guide to product excellence

# Discounts may vary

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

North Queensland

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★										
CGU	Accidental Damage	●	✓	✓	0%	●	●	●	20%	\$2500
CGU	Listed Events	●	✓	✓	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%	◐	○	○	\$5000	\$2000
National Seniors Insurance Agency	Prestige Home	●	✗	✓	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%	●	○	●	20%	\$2500
Suncorp	Classic Advantages Home & Contents	●	✗	✓	\$100	●	●	●	\$20000	\$10000
Suncorp	Classic Home & Contents	●	✗	✓	\$100	●	◐	◐	\$4000	\$1000
★ ★										
Bendigo Bank	Silver	●	✓	✓	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%	●	○	●	20%	\$2500
HSBC	Classic Home Building & Contents	●	✓	✓	10%	◐	○	●	\$5000	\$2000

your guide to product excellence

# Discounts may vary

Report Date: September, 2014 (All information correct as at 1st September 2014)



# Home and Contents Insurance Star Ratings

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● standard ● optional ○ not available

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

North Queensland

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★										
nab	Home	●	✓	✓	10%	◐	○	●	\$7500	\$2000
nab	Home Essentials	●	✓	✓	10%	◐	○	○	\$7500	\$2000
National Seniors Insurance Agency	Classic Home + Fusion	●	✗	✓	10%	◐	○	●	\$7500	\$2000
★										
Bendigo Bank	Basic Bronze	●	✓	✓	0%	◐	○	○	\$2000	\$1000
HBF	Fundamentals	●	✓	✓	0%	●	○	◐	\$2000	\$1000
National Seniors Insurance Agency	Classic Home	●	✗	✓	10%	◐	○	◐	\$7500	\$2000

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# Home and Contents Insurance Star Ratings

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● standard ● optional ○ not available

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

Queensland

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★										
AAMI	Home & Contents	●	✗	✓	10%	●	○	●	\$5000	\$1000
APIA	Home & Contents	●	✓	✓	5%	●	○	●	20%	\$1000
APIA	Home & Contents Extra	●	✓	✓	5%	●	●	●	20%	\$2000
OnePath	Home & Contents	●	✓	✓	0%	●	◐	●	Sum Insured	\$3000
St.George Bank	Quality Care	●	✓	✓	10%	●	○	●	\$5000	\$1000
Westpac	Quality Care	●	✓	✓	10%	●	○	●	\$5000	\$1000
Woolworths	Standard Home & Contents	●	✓	✗	10%	●	○	◐	\$2500	\$1000
Woolworths	Standard Home & Contents + Motor Burnout	●	✓	✗	10%	●	○	●	\$2500	\$1000
★★★★										
ANZ	Home Insurance	●	✓	✓	0%	●	●	●	Sum Insured	\$3000
AON	Accidental Damage (Blue Ribbon)	●	✓	✓	20%	●	●	●	20%	\$2500
AON	Home Plus	●	✓	✓	20%	●	○	●	20%	\$2500
Australian Seniors Insurance Agency	Essential Home & Contents	●	✓	✗	0%	●	○	◐	\$2500	\$1000
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	●	✓	✗	0%	●	○	●	\$2500	\$1000
Budget Direct	Home & Contents	●	✗	✗	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

your guide to product excellence

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# Home and Contents Insurance Star Ratings

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● standard ● optional ○ not available

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

Queensland

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★										
1300 Insurance	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
1Cover Direct	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
Aussie	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
Australian Seniors Insurance Agency	Top Home & Contents	●	✓	✗	0%	●	●	◐	\$5000	\$1000
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	●	✓	✗	0%	●	●	●	\$5000	\$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%	●	○	●	\$8000	\$2000
BUPA	Accidental Damage	●	✓	✓	0%	●	●	●	20%	\$2500
BUPA	Fundamentals	●	✓	✓	0%	●	○	○	\$2000	\$1000
BUPA	Listed Events	●	✓	✓	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%	●	○	●	20%	\$2500
IMB	Secure Home Elite	●	✓	✓	0%	●	●	●	20%	\$2000
IMB	Secure Home Extra	●	✓	✓	0%	●	○	●	\$8000	\$2000
NRMA QLD	Home & Contents Plus	●	✗	✓	\$25	●	●	●	\$2500	\$2500
People's Choice CU	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	\$2500

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● standard ● optional ○ not available

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

Queensland

Company Name	Product Name	Temporary Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★										
People's Choice CU	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	\$2500
QBE	Home Cover	●	✗	✓	10%	●	○	●	\$1500	\$1500
QBE	Home Cover + Accidental Damage	●	✗	✓	10%	●	●	●	\$1500	\$1500
RACQ	Home & Contents	●	✗	✓	0%	●	◐	◐	\$6000	\$2000
RACQ	Home & Contents + Fusion	●	✗	✓	0%	●	◐	●	\$6000	\$2000
RACQ	Home & Contents + Fusion + Accidental Dam	●	✗	✓	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	●	✗	✓	\$100	●	●	●	\$20000	\$10000
Suncorp	Classic Extras Home & Contents	●	✗	✓	\$100	●	●	●	\$10000	\$2500
Suncorp	Classic Home & Contents	●	✗	✓	\$100	●	◐	◐	\$4000	\$1000
Westpac	Essential Care	●	✓	✓	10%	●	○	○	\$3000	\$500
Woolworths	Comprehensive Home & Contents	●	✓	✗	10%	●	●	◐	\$5000	\$1000
Woolworths	Comprehensive Home & Contents + Motor Bu	●	✓	✗	10%	●	●	●	\$5000	\$1000
Youi	Home & Contents	●	✗	✓	0%	●	◐	◐	Sum insured	\$5000
Youi	Home & Contents + Accidental Damage	●	✗	✓	0%	●	●	◐	Sum insured	\$5000
Youi	Home & Contents + Fusion	●	✗	✓	0%	●	◐	●	Sum insured	\$5000
★ ★										
Allianz	SureCover	●	✗	✓	10%	◐	○	◐	\$7500	\$2000
Allianz	SureCover Gold	●	✗	✓	10%	◐	●	●	20%	\$2000
Allianz	SureCover Plus	●	✗	✓	10%	◐	○	●	\$7500	\$2000
Catholic Church Insurance	Classic Home Building & Contents	●	✓	✓	10%	◐	○	●	\$7500	\$2000

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● standard ● optional ○ not available

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

Queensland

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							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%	◐	○	○	\$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%	◐	○	○	\$7500	\$2000
National Seniors Insurance Agency	Classic Home	●	✗	✓	10%	◐	○	◐	\$7500	\$2000
National Seniors Insurance Agency	Classic Home + Fusion	●	✗	✓	10%	◐	○	●	\$7500	\$2000
National Seniors Insurance Agency	Prestige Home	●	✗	✓	10%	◐	●	●	20%	\$2000
NRMA QLD	Home & Contents	●	✗	✓	\$25	●	◐	◐	\$2500	\$2500
Shannons	Home & Contents	●	✓	✓	0%	●	○	●	Sum Insured	\$2000
★										
Citibank	Classic Home Building & Contents	●	✓	✓	10%	◐	◐	●	\$2000	\$5000
Citibank	Prestige Home Building & Contents	●	✓	✓	10%	◐	●	●	\$2000	\$5000
Citibank	Vital Home Building & Contents	●	✓	✓	10%	◐	◐	◐	\$2000	\$5000
Coles	Home	●	✗	✓	10%	●	◐	◐	\$1000	\$1000
Coles	Home + Fusion	●	✗	✓	10%	●	◐	●	\$1000	\$1000

your guide to product excellence

# Discounts may vary

Report Date: September, 2014 (All information correct as at 1st September 2014)





# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Queensland

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★										
AAMI	Home & Contents	●	✗	✓	10%	●	○	●	\$5000	\$1000
APIA	Home & Contents	●	✓	✓	5%	●	○	●	20%	\$1000
APIA	Home & Contents Extra	●	✓	✓	5%	●	●	●	20%	\$2000
Budget Direct	Home & Contents	●	✗	✗	15%	○	◐	◐	\$3000	\$1000
OnePath	Home & Contents	●	✓	✓	0%	●	◐	●	Sum Insured	\$3000
Youi	Home & Contents	●	✗	✓	0%	●	◐	◐	Sum insured	\$5000
Youi	Home & Contents + Fusion	●	✗	✓	0%	●	◐	●	Sum insured	\$5000
★★★★										
1300 Insurance	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
1Cover Direct	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
ANZ	Home Insurance	●	✓	✓	0%	●	●	●	Sum Insured	\$3000
Aussie	Home & Contents	●	✗	✗	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	●	✗	✓	0%	●	●	●	\$6000	\$2000
St.George Bank	Quality Care	●	✓	✓	10%	●	○	●	\$5000	\$1000
Youi	Home & Contents + Accidental Damage	●	✗	✓	0%	●	●	◐	Sum insured	\$5000
★★★										
Allianz	SureCover	●	✗	✓	10%	◐	○	◐	\$7500	\$2000
Allianz	SureCover Gold	●	✗	✓	10%	◐	●	●	20%	\$2000
Allianz	SureCover Plus	●	✗	✓	10%	◐	○	●	\$7500	\$2000
AON	Accidental Damage (Blue Ribbon)	●	✓	✓	20%	●	●	●	20%	\$2500

your guide to product excellence

# Discounts may vary

Report Date: September, 2014 (All information correct as at 1st September 2014)



# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Queensland

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★										
AON	Home Plus	●	✓	✓	20%	●	○	●	20%	\$2500
Bankwest	Secure Home Extra	●	✓	✓	0%	●	○	●	\$8000	\$2000
BOQ	Secure Home Elite	●	✓	✓	0%	●	●	●	\$8000	\$2000
BOQ	Secure Home Extra	●	✓	✓	0%	●	○	●	\$8000	\$2000
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
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%	●	○	●	\$8000	\$2000
National Seniors Insurance Agency	Classic Home	●	✗	✓	10%	◐	○	◐	\$7500	\$2000
National Seniors Insurance Agency	Classic Home + Fusion	●	✗	✓	10%	◐	○	●	\$7500	\$2000
National Seniors Insurance Agency	Prestige Home	●	✗	✓	10%	◐	●	●	20%	\$2000
NRMA QLD	Home & Contents Plus	●	✗	✓	\$25	●	●	●	\$2500	\$2500
People's Choice CU	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	\$2500
RACQ	Home & Contents	●	✗	✓	0%	●	◐	◐	\$6000	\$2000
RACQ	Home & Contents + Fusion	●	✗	✓	0%	●	◐	●	\$6000	\$2000
Shannons	Home & Contents	●	✓	✓	0%	●	○	●	Sum Insured	\$2000

your guide to product excellence

# Discounts may vary

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Queensland

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★										
Shannons	Home & Contents +Accidental Damage	●	✓	✓	0%	●	●	●	Sum Insured	\$2000
St.George Bank	Essential Care	●	✓	✓	10%	●	○	○	\$3000	\$500
St.George Bank	Premier Care	●	✓	✓	10%	●	●	●	\$10000	\$2000
Suncorp	Classic Advantages Home & Contents	●	✗	✓	\$100	●	●	●	\$20000	\$10000
Suncorp	Classic Extras Home & Contents	●	✗	✓	\$100	●	●	●	\$10000	\$2500
Suncorp	Classic Home & Contents	●	✗	✓	\$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%	◐	○	●	20%	\$2500
BUPA	Accidental Damage	●	✓	✓	0%	●	●	●	20%	\$2500
BUPA	Fundamentals	●	✓	✓	0%	●	○	○	\$2000	\$1000
CGU	Fundamentals	●	✓	✓	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%	◐	○	○	\$7500	\$2000
NRMA QLD	Home & Contents	●	✗	✓	\$25	●	◐	◐	\$2500	\$2500

your guide to product excellence

# Discounts may vary

Report Date: September, 2014 (All information correct as at 1st September 2014)



# Home and Contents Insurance Star Ratings

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● standard ● optional ○ not available

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

Queensland

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★										
People's Choice CU	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	\$2500
★										
Bendigo Bank	Basic Bronze	●	✓	✓	0%	◐	○	○	\$2000	\$1000
Coles	Home	●	✗	✓	10%	●	◐	◐	\$1000	\$1000
Coles	Home + Fusion	●	✗	✓	10%	●	◐	●	\$1000	\$1000
HBF	Fundamentals	●	✓	✓	0%	●	○	◐	\$2000	\$1000

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Report Date: September 2014

● 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 Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★										
AON	Accidental Damage (Blue Ribbon)	●	✓	✓	20%	●	●	●	20%	\$2500
APIA	Home & Contents	●	✓	✓	5%	●	○	●	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	●	✗	✓	10%	●	○	●	\$5000	\$1000
Allianz	SureCover	●	✗	✓	10%	◐	○	◐	\$7500	\$2000
Allianz	SureCover Plus	●	✗	✓	10%	◐	○	●	\$7500	\$2000
BankSA	Quality Care	●	✓	✓	0%	●	○	●	\$5000	\$1000
Catholic Church Insurance	Classic Home Building & Contents	●	✓	✓	10%	◐	○	●	\$7500	\$2000
HBF	Accidental Damage	●	✓	✓	0%	●	●	●	20%	\$2500
National Seniors Insurance Agency	Classic Home	●	✗	✓	10%	◐	○	◐	\$7500	\$2000
National Seniors Insurance Agency	Classic Home + Fusion	●	✗	✓	10%	◐	○	●	\$7500	\$2000
National Seniors Insurance Agency	Prestige Home	●	✗	✓	10%	◐	●	●	20%	\$2000
Real Insurance	Essential + Fusion	●	✓	✓	20%	●	◐	●	\$2500	\$1000
Real Insurance	Essential Cover	●	✓	✓	20%	●	◐	◐	\$2500	\$1000
Suncorp	Classic Extras Home & Contents	●	✗	✓	\$100	●	●	●	\$10000	\$2500
Suncorp	Classic Home & Contents	●	✗	✓	\$100	●	◐	◐	\$4000	\$1000
★★★										

your guide to product excellence

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# Home and Contents Insurance Star Ratings

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● 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 Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★										
1300 Insurance	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
1Cover Direct	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
Allianz	SureCover Gold	●	✗	✓	10%	◐	●	●	20%	\$2000
ANZ	Home Insurance	●	✓	✓	0%	●	●	●	Sum Insured	\$3000
AON	Home Plus	●	✓	✓	20%	●	○	●	20%	\$2500
Aussie	Home & Contents	●	✗	✗	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%	◐	○	●	20%	\$2500
BOQ	Secure Home Elite	●	✓	✓	0%	●	●	●	\$8000	\$2000
Budget Direct	Home & Contents	●	✗	✗	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%	◐	○	●	\$5000	\$2000
HSBC	Prestige Home Building & Contents	●	✓	✓	10%	◐	●	●	\$5000	\$2000

your guide to product excellence

# Discounts may vary

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# Home and Contents Insurance Star Ratings

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● 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 Accommodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★										
HSBC	Vital 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%	●	◐	●	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	●	✗	✓	\$25	●	◐	◐	\$2500	\$2500
SGIC	Home Plus Cover	●	✗	✓	\$25	●	●	●	\$2500	\$2500
Suncorp	Classic Advantages Home & Contents	●	✗	✓	\$100	●	●	●	\$20000	\$10000
Westpac	Essential Care	●	✓	✓	10%	●	○	○	\$3000	\$500
Westpac	Premier Care	●	✓	✓	10%	●	●	●	\$10000	\$2000
Westpac	Quality Care	●	✓	✓	10%	●	○	●	\$5000	\$1000
Woolworths	Standard Home & Contents	●	✓	✗	10%	●	○	◐	\$2500	\$1000
Woolworths	Standard Home & Contents + Motor Burnout	●	✓	✗	10%	●	○	●	\$2500	\$1000
★ ★										
Australian Seniors Insurance Agency	Essential Home & Contents	●	✓	✗	0%	●	○	◐	\$2500	\$1000
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	●	✓	✗	0%	●	○	●	\$2500	\$1000
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	●	✓	✗	0%	●	●	●	\$5000	\$1000
Bendigo Bank	Basic Bronze	●	✓	✓	0%	◐	○	○	\$2000	\$1000

your guide to product excellence

# Discounts may vary

Report Date: September, 2014 (All information correct as at 1st September 2014)



# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● 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 Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★										
BOQ	Secure Home Extra	●	✓	✓	0%	●	○	●	\$8000	\$2000
Citibank	Classic Home Building & Contents	●	✓	✓	10%	◐	◐	●	\$2000	\$5000
Citibank	Prestige Home Building & Contents	●	✓	✓	10%	◐	●	●	\$2000	\$5000
Coles	Home + Fusion	●	✗	✓	10%	●	◐	●	\$1000	\$1000
CUA	First Choice - Accidental Damage	●	✓	✓	0%	●	●	●	20%	\$2500
CUA	First Choice - Listed Events	●	✓	✓	0%	●	○	●	20%	\$2500
QBE	Home Cover + Accidental Damage	●	✗	✓	10%	●	●	●	\$1500	\$1500
Woolworths	Comprehensive Home & Contents	●	✓	✗	10%	●	●	◐	\$5000	\$1000
Woolworths	Comprehensive Home & Contents + Motor Bu	●	✓	✗	10%	●	●	●	\$5000	\$1000
Youi	Home & Contents	●	✗	✓	0%	●	◐	◐	Sum insured	\$5000
Youi	Home & Contents + Accidental Damage	●	✗	✓	0%	●	●	◐	Sum insured	\$5000
Youi	Home & Contents + Fusion	●	✗	✓	0%	●	◐	●	Sum insured	\$5000
★										
Australian Seniors Insurance Agency	Top Home & Contents	●	✓	✗	0%	●	●	◐	\$5000	\$1000
Coles	Home	●	✗	✓	10%	●	◐	◐	\$1000	\$1000
HBF	Fundamentals	●	✓	✓	0%	●	○	◐	\$2000	\$1000
HBF	Listed Events	●	✓	✓	0%	●	○	●	20%	\$2500
QBE	Home Cover	●	✗	✓	10%	●	○	●	\$1500	\$1500

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Report Date: September 2014

● standard ● optional ○ not available

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

South Australia

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★										
AAMI	Home & Contents	●	✗	✓	10%	●	○	●	\$5000	\$1000
AON	Accidental Damage (Blue Ribbon)	●	✓	✓	20%	●	●	●	20%	\$2500
APIA	Home & Contents	●	✓	✓	5%	●	○	●	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	●	✗	✓	10%	◐	○	◐	\$7500	\$2000
National Seniors Insurance Agency	Classic Home + Fusion	●	✗	✓	10%	◐	○	●	\$7500	\$2000
National Seniors Insurance Agency	Prestige Home	●	✗	✓	10%	◐	●	●	20%	\$2000
★★★★										
Allianz	SureCover	●	✗	✓	10%	◐	○	◐	\$7500	\$2000
Allianz	SureCover Gold	●	✗	✓	10%	◐	●	●	20%	\$2000
Allianz	SureCover Plus	●	✗	✓	10%	◐	○	●	\$7500	\$2000
Budget Direct	Home & Contents	●	✗	✗	15%	○	◐	◐	\$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%	◐	○	○	\$5000	\$2000
SGIC	Home Cover	●	✗	✓	\$25	●	◐	◐	\$2500	\$2500
SGIC	Home Plus Cover	●	✗	✓	\$25	●	●	●	\$2500	\$2500
Suncorp	Classic Extras Home & Contents	●	✗	✓	\$100	●	●	●	\$10000	\$2500
Suncorp	Classic Home & Contents	●	✗	✓	\$100	●	◐	◐	\$4000	\$1000

your guide to product excellence

# Discounts may vary

Report Date: September, 2014 (All information correct as at 1st September 2014)



# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

South Australia

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★										
1300 Insurance	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
1Cover Direct	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
ANZ	Home Insurance	●	✓	✓	0%	●	●	●	Sum Insured	\$3000
AON	Home Plus	●	✓	✓	20%	●	○	●	20%	\$2500
Aussie	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
Australian Unity	Extra Care	●	✗	✗	10%	●	○	●	25%	\$2500
BankSA	Premier Care	●	✓	✓	0%	●	●	●	\$10000	\$2000
BankSA	Quality Care	●	✓	✓	0%	●	○	●	\$5000	\$1000
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
BUPA	Accidental Damage	●	✓	✓	0%	●	●	●	20%	\$2500
BUPA	Fundamentals	●	✓	✓	0%	●	○	○	\$2000	\$1000
BUPA	Listed Events	●	✓	✓	0%	●	○	●	20%	\$2500
CGU	Accidental Damage	●	✓	✓	0%	●	●	●	20%	\$2500
CGU	Fundamentals	●	✓	✓	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

your guide to product excellence

# Discounts may vary

Report Date: September, 2014 (All information correct as at 1st September 2014)



# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

South Australia

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							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%	●	◐	●	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
QBE	Home Cover	●	✗	✓	10%	●	○	●	\$1500	\$1500
QBE	Home Cover + Accidental Damage	●	✗	✓	10%	●	●	●	\$1500	\$1500
RAA	Home & Contents	●	✓	✓	\$20	●	◐	●	\$10000	\$5000
Shannons	Home & Contents	●	✓	✓	0%	●	○	●	Sum Insured	\$2000
Shannons	Home & Contents +Accidental Damage	●	✓	✓	0%	●	●	●	Sum Insured	\$2000
Suncorp	Classic Advantages Home & Contents	●	✗	✓	\$100	●	●	●	\$20000	\$10000
Westpac	Premier Care	●	✓	✓	10%	●	●	●	\$10000	\$2000
Westpac	Quality Care	●	✓	✓	10%	●	○	●	\$5000	\$1000
Woolworths	Standard Home & Contents	●	✓	✗	10%	●	○	◐	\$2500	\$1000
Woolworths	Standard Home & Contents + Motor Burnout	●	✓	✗	10%	●	○	●	\$2500	\$1000
Youi	Home & Contents	●	✗	✓	0%	●	◐	◐	Sum insured	\$5000
Youi	Home & Contents + Fusion	●	✗	✓	0%	●	◐	●	Sum insured	\$5000
★ ★										
Australian Seniors Insurance Agency	Essential Home & Contents	●	✓	✗	0%	●	○	◐	\$2500	\$1000
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	●	✓	✗	0%	●	○	●	\$2500	\$1000

your guide to product excellence

# Discounts may vary

Report Date: September, 2014 (All information correct as at 1st September 2014)



# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

South Australia

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★										
Australian Unity	Elite Care	●	✗	✗	10%	●	●	●	25%	\$2500
Australian Unity	Everyday Care	●	✗	✗	10%	●	○	●	25%	\$1000
BankSA	Essential Care	●	✓	✓	0%	●	○	○	\$3000	\$500
Bendigo Bank	Basic Bronze	●	✓	✓	0%	◐	○	○	\$2000	\$1000
BOQ	Secure Home Extra	●	✓	✓	0%	●	○	●	\$8000	\$2000
Coles	Home	●	✗	✓	10%	●	◐	◐	\$1000	\$1000
Coles	Home + Fusion	●	✗	✓	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	●	✓	✗	10%	●	●	◐	\$5000	\$1000
Woolworths	Comprehensive Home & Contents + Motor Bu	●	✓	✗	10%	●	●	●	\$5000	\$1000
Youi	Home & Contents + Accidental Damage	●	✗	✓	0%	●	●	◐	Sum insured	\$5000
★										
Australian Seniors Insurance Agency	Top Home & Contents	●	✓	✗	0%	●	●	◐	\$5000	\$1000
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	●	✓	✗	0%	●	●	●	\$5000	\$1000
Guild Insurance	Home Elite	●	✗	✓	0%	◐	●	●	\$15000	\$2500
Guild Insurance	Home Essential	●	✗	✓	0%	◐	○	●	\$10000	\$1500
HBF	Fundamentals	●	✓	✓	0%	●	○	◐	\$2000	\$1000

your guide to product excellence

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Tasmania

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★										
AAMI	Home & Contents	●	✗	✓	10%	●	○	●	\$5000	\$1000
APIA	Home & Contents	●	✓	✓	5%	●	○	●	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	●	✓	✗	10%	●	○	◐	\$2500	\$1000
Woolworths	Standard Home & Contents + Motor Burnout	●	✓	✗	10%	●	○	●	\$2500	\$1000
★★★★										
ANZ	Home Insurance	●	✓	✓	0%	●	●	●	Sum Insured	\$3000
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	●	✓	✗	0%	●	○	●	\$2500	\$1000
Budget Direct	Home & Contents	●	✗	✗	15%	○	◐	◐	\$3000	\$1000
BUPA	Listed Events	●	✓	✓	0%	●	○	●	20%	\$2500
OnePath	Home & Contents + Accidental damage	●	✓	✓	0%	●	●	●	Sum Insured	\$3000
RACT	Home & Contents + Fusion	●	✗	✗	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	●	✗	✓	\$100	●	◐	◐	\$4000	\$1000
Westpac	Premier Care	●	✓	✓	10%	●	●	●	\$10000	\$2000
Westpac	Quality Care	●	✓	✓	10%	●	○	●	\$5000	\$1000
Woolworths	Comprehensive Home & Contents + Motor Bu	●	✓	✗	10%	●	●	●	\$5000	\$1000

your guide to product excellence

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Report Date: September, 2014 (All information correct as at 1st September 2014)



# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Tasmania

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★										
1300 Insurance	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
1Cover Direct	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
Allianz	SureCover Gold	●	✗	✓	10%	◐	●	●	20%	\$2000
Allianz	SureCover Plus	●	✗	✓	10%	◐	○	●	\$7500	\$2000
AON	Accidental Damage (Blue Ribbon)	●	✓	✓	20%	●	●	●	20%	\$2500
AON	Home Plus	●	✓	✓	20%	●	○	●	20%	\$2500
Aussie	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
Australian Seniors Insurance Agency	Essential Home & Contents	●	✓	✗	0%	●	○	◐	\$2500	\$1000
Australian Seniors Insurance Agency	Top Home & Contents	●	✓	✗	0%	●	●	◐	\$5000	\$1000
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	●	✓	✗	0%	●	●	●	\$5000	\$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%	●	○	●	\$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

your guide to product excellence

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● standard ● optional ○ not available

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

Tasmania

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★										
CUA	First Choice - Listed Events	●	✓	✓	0%	●	○	●	20%	\$2500
HBF	Accidental Damage	●	✓	✓	0%	●	●	●	20%	\$2500
HBF	Listed Events	●	✓	✓	0%	●	○	●	20%	\$2500
IMB	Secure Home Elite	●	✓	✓	0%	●	●	●	20%	\$2000
IMB	Secure Home Extra	●	✓	✓	0%	●	○	●	\$8000	\$2000
NRMA	Home & Contents Plus	●	✗	✓	\$25	●	●	●	\$2500	\$2500
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	●	✗	✓	10%	●	○	●	\$1500	\$1500
QBE	Home Cover + Accidental Damage	●	✗	✓	10%	●	●	●	\$1500	\$1500
RACT	Home & Contents	●	✗	✗	0%	●	◐	◐	Sum Insured	\$1000
RACT	Home & Contents + Accidental Damage	●	✗	✗	0%	●	●	◐	Sum Insured	\$1000
RACT	Home & Contents + Fusion + Accidental Dam	●	✗	✗	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	●	✗	✓	\$100	●	●	●	\$20000	\$10000
Suncorp	Classic Extras Home & Contents	●	✗	✓	\$100	●	●	●	\$10000	\$2500
Westpac	Essential Care	●	✓	✓	10%	●	○	○	\$3000	\$500
Woolworths	Comprehensive Home & Contents	●	✓	✗	10%	●	●	◐	\$5000	\$1000
Youi	Home & Contents + Fusion	●	✗	✓	0%	●	◐	●	Sum insured	\$5000
★ ★										
Allianz	SureCover	●	✗	✓	10%	◐	○	◐	\$7500	\$2000
Australian Unity	Elite Care	●	✗	✗	10%	●	●	●	25%	\$2500

your guide to product excellence

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● standard ● optional ○ not available

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

Tasmania

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★										
Australian Unity	Extra Care	●	✗	✗	10%	●	○	●	25%	\$2500
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
Coles	Home	●	✗	✓	10%	●	◐	◐	\$1000	\$1000
Coles	Home + Fusion	●	✗	✓	10%	●	◐	●	\$1000	\$1000
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
National Seniors Insurance Agency	Classic Home + Fusion	●	✗	✓	10%	◐	○	●	\$7500	\$2000
National Seniors Insurance Agency	Prestige Home	●	✗	✓	10%	◐	●	●	20%	\$2000
NRMA	Home & Contents	●	✗	✓	\$25	●	◐	◐	\$2500	\$2500
Youi	Home & Contents	●	✗	✓	0%	●	◐	◐	Sum insured	\$5000
Youi	Home & Contents + Accidental Damage	●	✗	✓	0%	●	●	◐	Sum insured	\$5000
★										
Australian Unity	Everyday Care	●	✗	✗	10%	●	○	●	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	●	✗	✓	10%	◐	○	◐	\$7500	\$2000

your guide to product excellence

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

Tasmania

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★										
AAMI	Home & Contents	●	✗	✓	10%	●	○	●	\$5000	\$1000
APIA	Home & Contents	●	✓	✓	5%	●	○	●	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	●	✗	✓	\$100	●	●	●	\$20000	\$10000
Suncorp	Classic Extras Home & Contents	●	✗	✓	\$100	●	●	●	\$10000	\$2500
Suncorp	Classic Home & Contents	●	✗	✓	\$100	●	◐	◐	\$4000	\$1000
★★★★										
1300 Insurance	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
1Cover Direct	Home & Contents	●	✗	✗	10%	○	◐	◐	\$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	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
Budget Direct	Home & Contents	●	✗	✗	15%	○	◐	◐	\$3000	\$1000
BUPA	Listed Events	●	✓	✓	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%	●	○	●	\$5000	\$1000

your guide to product excellence

# Discounts may vary

Report Date: September, 2014 (All information correct as at 1st September 2014)



# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Tasmania

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★										
Allianz	SureCover	●	✗	✓	10%	◐	○	◐	\$7500	\$2000
Allianz	SureCover Gold	●	✗	✓	10%	◐	●	●	20%	\$2000
Allianz	SureCover Plus	●	✗	✓	10%	◐	○	●	\$7500	\$2000
Australian Seniors Insurance Agency	Essential Home & Contents	●	✓	✗	0%	●	○	◐	\$2500	\$1000
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	●	✓	✗	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%	●	○	●	\$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%	●	○	●	20%	\$2500
HBF	Accidental Damage	●	✓	✓	0%	●	●	●	20%	\$2500
HBF	Listed Events	●	✓	✓	0%	●	○	●	20%	\$2500

your guide to product excellence

# Discounts may vary

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Tasmania

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							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
National Seniors Insurance Agency	Prestige Home	●	✗	✓	10%	◐	●	●	20%	\$2000
NRMA	Home & Contents Plus	●	✗	✓	\$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	●	✗	✓	10%	●	●	●	\$1500	\$1500
RACT	Home & Contents	●	✗	✗	0%	●	◐	◐	Sum Insured	\$1000
RACT	Home & Contents + Accidental Damage	●	✗	✗	0%	●	●	◐	Sum Insured	\$1000
RACT	Home & Contents + Fusion	●	✗	✗	0%	●	◐	●	Sum Insured	\$1000
RACT	Home & Contents + Fusion + Accidental Dam	●	✗	✗	0%	●	●	●	Sum Insured	\$1000
Real Insurance	Essential + Fusion	●	✓	✓	20%	●	◐	●	\$2500	\$1000
Real Insurance	Essential Cover	●	✓	✓	20%	●	◐	◐	\$2500	\$1000
Real Insurance	Top Cover + Fusion	●	✓	✓	20%	●	●	●	\$5000	\$1000
St.George Bank	Essential Care	●	✓	✓	10%	●	○	○	\$3000	\$500
Westpac	Essential Care	●	✓	✓	10%	●	○	○	\$3000	\$500
Woolworths	Comprehensive Home & Contents	●	✓	✗	10%	●	●	◐	\$5000	\$1000
Woolworths	Comprehensive Home & Contents + Motor Bu	●	✓	✗	10%	●	●	●	\$5000	\$1000
Woolworths	Standard Home & Contents	●	✓	✗	10%	●	○	◐	\$2500	\$1000
Woolworths	Standard Home & Contents + Motor Burnout	●	✓	✗	10%	●	○	●	\$2500	\$1000
★ ★										
Australian Seniors Insurance Agency	Top Home & Contents	●	✓	✗	0%	●	●	◐	\$5000	\$1000

your guide to product excellence

# Discounts may vary

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Tasmania

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

your guide to product excellence

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# Home and Contents Insurance Star Ratings

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● standard ● optional ○ not available

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

Victoria

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★										
AAMI	Home & Contents	●	✗	✓	10%	●	○	●	\$5000	\$1000
APIA	Home & Contents	●	✓	✓	5%	●	○	●	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	●	✗	✓	20%	●	◐	◐	\$4000	\$1000
GIO	Classic Extras Home & Contents	●	✗	✓	20%	●	●	●	\$10000	\$2500
OnePath	Home & Contents	●	✓	✓	0%	●	◐	●	Sum Insured	\$3000
★★★★										
Allianz	SureCover	●	✗	✓	10%	◐	○	◐	\$7500	\$2000
Allianz	SureCover Gold	●	✗	✓	10%	◐	●	●	20%	\$2000
Allianz	SureCover Plus	●	✗	✓	10%	◐	○	●	\$7500	\$2000
ANZ	Home Insurance	●	✓	✓	0%	●	●	●	Sum Insured	\$3000
AON	Accidental Damage (Blue Ribbon)	●	✓	✓	20%	●	●	●	20%	\$2500
Australian Unity	Everyday Care	●	✗	✗	10%	●	○	●	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%	●	○	●	\$5000	\$1000

your guide to product excellence

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# Home and Contents Insurance Star Ratings

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● standard ● optional ○ not available

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

Victoria

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★										
1300 Insurance	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
1Cover Direct	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
AON	Home Plus	●	✓	✓	20%	●	○	●	20%	\$2500
Aussie	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
Australian Unity	Elite Care	●	✗	✗	10%	●	●	●	25%	\$2500
Australian Unity	Extra Care	●	✗	✗	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%	●	○	●	\$8000	\$2000
Budget Direct	Home & Contents	●	✗	✗	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	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	●	✗	✓	20%	●	●	●	\$40000	\$10000

your guide to product excellence

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● standard ● optional ○ not available

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

Victoria

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★										
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%	●	○	●	\$8000	\$2000
National Seniors Insurance Agency	Classic Home + Fusion	●	✗	✓	10%	◐	○	●	\$7500	\$2000
National Seniors Insurance Agency	Prestige Home	●	✗	✓	10%	◐	●	●	20%	\$2000
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	●	✗	✓	10%	●	○	●	\$1500	\$1500
QBE	Home Cover + Accidental Damage	●	✗	✓	10%	●	●	●	\$1500	\$1500
RACV	Home & Contents + Fusion + Accidental Dam	●	✗	✓	0%	●	●	●	\$1000	\$1000
St.George Bank	Premier Care	●	✓	✓	10%	●	●	●	\$10000	\$2000
Suncorp	Classic Extras Home & Contents	●	✗	✓	\$100	●	●	●	\$10000	\$2500
Westpac	Essential Care	●	✓	✓	10%	●	○	○	\$3000	\$500
Youi	Home & Contents	●	✗	✓	0%	●	◐	◐	Sum insured	\$5000
Youi	Home & Contents + Fusion	●	✗	✓	0%	●	◐	●	Sum insured	\$5000
★ ★										
Bendigo Bank	Basic Bronze	●	✓	✓	0%	◐	○	○	\$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

your guide to product excellence

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● standard ● optional ○ not available

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

Victoria

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★										
nab	Home	●	✓	✓	10%	◐	○	●	\$7500	\$2000
nab	Home Essentials	●	✓	✓	10%	◐	○	○	\$7500	\$2000
National Seniors Insurance Agency	Classic Home	●	✗	✓	10%	◐	○	◐	\$7500	\$2000
RACV	Home & Contents	●	✗	✓	0%	●	◐	○	\$1000	\$1000
RACV	Home & Contents + Fusion	●	✗	✓	0%	●	◐	●	\$1000	\$1000
St.George Bank	Quality Care	●	✓	✓	10%	●	○	●	\$5000	\$1000
Suncorp	Classic Advantages Home & Contents	●	✗	✓	\$100	●	●	●	\$20000	\$10000
Woolworths	Comprehensive Home & Contents + Motor Bu	●	✓	✗	10%	●	●	●	\$5000	\$1000
Woolworths	Standard Home & Contents	●	✓	✗	10%	●	○	◐	\$2500	\$1000
Woolworths	Standard Home & Contents + Motor Burnout	●	✓	✗	10%	●	○	●	\$2500	\$1000
Youi	Home & Contents + Accidental Damage	●	✗	✓	0%	●	●	◐	Sum insured	\$5000
★										
Coles	Home	●	✗	✓	10%	●	◐	◐	\$1000	\$1000
Coles	Home + Fusion	●	✗	✓	10%	●	◐	●	\$1000	\$1000
St.George Bank	Essential Care	●	✓	✓	10%	●	○	○	\$3000	\$500
Suncorp	Classic Home & Contents	●	✗	✓	\$100	●	◐	◐	\$4000	\$1000
Woolworths	Comprehensive Home & Contents	●	✓	✗	10%	●	●	◐	\$5000	\$1000

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● standard ● optional ○ not available

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

Victoria

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★										
AAMI	Home & Contents	●	✗	✓	10%	●	○	●	\$5000	\$1000
APIA	Home & Contents	●	✓	✓	5%	●	○	●	20%	\$1000
APIA	Home & Contents Extra	●	✓	✓	5%	●	●	●	20%	\$2000
CommInsure	Home	●	✓	✓	10%	●	◐	●	Sum Insured	Sum Insured
GIO	Classic	●	✗	✓	20%	●	◐	◐	\$4000	\$1000
GIO	Classic Extras Home & Contents	●	✗	✓	20%	●	●	●	\$10000	\$2500
OnePath	Home & Contents + Accidental damage	●	✓	✓	0%	●	●	●	Sum Insured	\$3000
Suncorp	Classic Extras Home & Contents	●	✗	✓	\$100	●	●	●	\$10000	\$2500
★★★★★										
Allianz	SureCover	●	✗	✓	10%	◐	○	◐	\$7500	\$2000
Allianz	SureCover Gold	●	✗	✓	10%	◐	●	●	20%	\$2000
Allianz	SureCover Plus	●	✗	✓	10%	◐	○	●	\$7500	\$2000
ANZ	Home Insurance	●	✓	✓	0%	●	●	●	Sum Insured	\$3000
Australian Seniors Insurance Agency	Essential Home & Contents	●	✓	✗	0%	●	○	◐	\$2500	\$1000
Australian Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	●	✓	✗	0%	●	○	●	\$2500	\$1000
Catholic Church Insurance	Classic Home Building & Contents	●	✓	✓	10%	◐	○	●	\$7500	\$2000
CommInsure	Home + Accidental Damage	●	✓	✓	10%	●	●	●	Sum Insured	Sum Insured
GIO	Platinum Home & Contents	●	✗	✓	20%	●	●	●	\$40000	\$10000
OnePath	Home & Contents	●	✓	✓	0%	●	◐	●	Sum Insured	\$3000
QBE	Home Cover + Accidental Damage	●	✗	✓	10%	●	●	●	\$1500	\$1500
Suncorp	Classic Advantages Home & Contents	●	✗	✓	\$100	●	●	●	\$20000	\$10000
Suncorp	Classic Home & Contents	●	✗	✓	\$100	●	◐	◐	\$4000	\$1000

★★★

your guide to product excellence

# Discounts may vary

Report Date: September, 2014 (All information correct as at 1st September 2014)



# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Victoria

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★										
AON	Accidental Damage (Blue Ribbon)	●	✓	✓	20%	●	●	●	20%	\$2500
AON	Home Plus	●	✓	✓	20%	●	○	●	20%	\$2500
Aussie	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
Australian Seniors Insurance Agency	Top Home & Contents	●	✓	✗	0%	●	●	◐	\$5000	\$1000
Australian Seniors Insurance Agency	Top Home & Contents + Motor Burnout	●	✓	✗	0%	●	●	●	\$5000	\$1000
Bank of Melbourne	Premier Care	●	✓	✓	0%	●	●	●	\$10000	\$2000
Bank of Melbourne	Quality Care	●	✓	✓	0%	●	○	●	\$5000	\$1000
BOQ	Secure Home Elite	●	✓	✓	0%	●	●	●	\$8000	\$2000
BOQ	Secure Home Extra	●	✓	✓	0%	●	○	●	\$8000	\$2000
Budget Direct	Home & Contents	●	✗	✗	15%	○	◐	◐	\$3000	\$1000
BUPA	Accidental Damage	●	✓	✓	0%	●	●	●	20%	\$2500
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
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

your guide to product excellence

# Discounts may vary

Report Date: September, 2014 (All information correct as at 1st September 2014)



# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Victoria

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★										
National Seniors Insurance Agency	Classic Home	●	✗	✓	10%	◐	○	◐	\$7500	\$2000
National Seniors Insurance Agency	Classic Home + Fusion	●	✗	✓	10%	◐	○	●	\$7500	\$2000
National Seniors Insurance Agency	Prestige Home	●	✗	✓	10%	◐	●	●	20%	\$2000
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	●	✗	✓	10%	●	○	●	\$1500	\$1500
RACV	Home & Contents	●	✗	✓	0%	●	◐	○	\$1000	\$1000
RACV	Home & Contents + Fusion	●	✗	✓	0%	●	◐	●	\$1000	\$1000
RACV	Home & Contents + Fusion + Accidental Dam	●	✗	✓	0%	●	●	●	\$1000	\$1000
Real Insurance	Essential + Fusion	●	✓	✓	20%	●	◐	●	\$2500	\$1000
Real Insurance	Essential Cover	●	✓	✓	20%	●	◐	◐	\$2500	\$1000
Westpac	Premier Care	●	✓	✓	10%	●	●	●	\$10000	\$2000
Westpac	Quality Care	●	✓	✓	10%	●	○	●	\$5000	\$1000
Woolworths	Comprehensive Home & Contents + Motor Bu	●	✓	✗	10%	●	●	●	\$5000	\$1000
Woolworths	Standard Home & Contents	●	✓	✗	10%	●	○	◐	\$2500	\$1000
Woolworths	Standard Home & Contents + Motor Burnout	●	✓	✗	10%	●	○	●	\$2500	\$1000
Youi	Home & Contents	●	✗	✓	0%	●	◐	◐	Sum insured	\$5000
Youi	Home & Contents + Accidental Damage	●	✗	✓	0%	●	●	◐	Sum insured	\$5000
Youi	Home & Contents + Fusion	●	✗	✓	0%	●	◐	●	Sum insured	\$5000
★ ★										
1300 Insurance	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
1Cover Direct	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
Bank of Melbourne	Essential Care	●	✓	✓	0%	●	○	○	\$3000	\$500
Bankwest	Secure Home Extra	●	✓	✓	0%	●	○	●	\$8000	\$2000

your guide to product excellence

# Discounts may vary

Report Date: September, 2014 (All information correct as at 1st September 2014)



# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Victoria

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★										
Bendigo Bank	Gold	●	✓	✓	0%	◐	●	●	20%	\$2500
Bendigo Bank	Silver	●	✓	✓	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	●	✗	✓	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	●	✓	✗	10%	●	●	◐	\$5000	\$1000
★										
Bendigo Bank	Basic Bronze	●	✓	✓	0%	◐	○	○	\$2000	\$1000
Coles	Home + Fusion	●	✗	✓	10%	●	◐	●	\$1000	\$1000
HBF	Fundamentals	●	✓	✓	0%	●	○	◐	\$2000	\$1000
HBF	Listed Events	●	✓	✓	0%	●	○	●	20%	\$2500
Westpac	Essential Care	●	✓	✓	10%	●	○	○	\$3000	\$500

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Report Date: September 2014

● standard ● optional ○ not available

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

Western Australia

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★										
AAMI	Home & Contents	●	✗	✓	10%	●	○	●	\$5000	\$1000
AON	Accidental Damage (Blue Ribbon)	●	✓	✓	20%	●	●	●	20%	\$2500
GIO	Classic	●	✗	✓	20%	●	◐	◐	\$4000	\$1000
GIO	Classic Extras Home & Contents	●	✗	✓	20%	●	●	●	\$10000	\$2500
Suncorp	Classic Advantages Home & Contents	●	✗	✓	\$100	●	●	●	\$20000	\$10000
Suncorp	Classic Extras Home & Contents	●	✗	✓	\$100	●	●	●	\$10000	\$2500
Suncorp	Classic Home & Contents	●	✗	✓	\$100	●	◐	◐	\$4000	\$1000
★★★★										
APIA	Home & Contents	●	✓	✓	5%	●	○	●	20%	\$1000
APIA	Home & Contents Extra	●	✓	✓	5%	●	●	●	20%	\$2000
Bendigo Bank	Gold	●	✓	✓	0%	◐	●	●	20%	\$2500
CommInsure	Home	●	✓	✓	10%	●	◐	●	Sum Insured	Sum Insured
CommInsure	Home + Accidental Damage	●	✓	✓	10%	●	●	●	Sum Insured	Sum Insured
GIO	Platinum Home & Contents	●	✗	✓	20%	●	●	●	\$40000	\$10000
OnePath	Home & Contents	●	✓	✓	0%	●	◐	●	Sum Insured	\$3000
OnePath	Home & Contents + Accidental damage	●	✓	✓	0%	●	●	●	Sum Insured	\$3000
RAC	Home & Contents	●	✗	✓	\$35	●	○	●	\$3000	\$3000
SGIO	Home Cover	●	✗	✓	\$25	●	◐	◐	\$2500	\$2500
Westpac	Quality Care	●	✓	✓	10%	●	○	●	\$5000	\$1000
★★★										
Allianz	SureCover	●	✗	✓	10%	◐	○	◐	\$7500	\$2000
Allianz	SureCover Gold	●	✗	✓	10%	◐	●	●	20%	\$2000
Allianz	SureCover Plus	●	✗	✓	10%	◐	○	●	\$7500	\$2000

your guide to product excellence

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Western Australia

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★										
ANZ	Home Insurance	●	✓	✓	0%	●	●	●	Sum Insured	\$3000
AON	Home Plus	●	✓	✓	20%	●	○	●	20%	\$2500
Aussie	Home & Contents	●	✗	✗	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	●	✗	✗	15%	○	◐	◐	\$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%	●	◐	◐	\$2000	\$1000
CGU	Listed Events	●	✓	✓	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	●	✗	✓	10%	◐	○	●	\$7500	\$2000
National Seniors Insurance Agency	Prestige Home	●	✗	✓	10%	◐	●	●	20%	\$2000
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	●	✗	✓	10%	●	○	●	\$1500	\$1500

your guide to product excellence

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# Home and Contents Insurance Star Ratings

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● standard ● optional ○ not available

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

Western Australia

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★										
QBE	Home Cover + Accidental Damage	●	✗	✓	10%	●	●	●	\$1500	\$1500
SGIO	Home Plus Cover	●	✗	✓	\$25	●	●	●	\$2500	\$2500
St.George Bank	Essential Care	●	✓	✓	10%	●	○	○	\$3000	\$500
St.George Bank	Premier Care	●	✓	✓	10%	●	●	●	\$10000	\$2000
St.George Bank	Quality Care	●	✓	✓	10%	●	○	●	\$5000	\$1000
Westpac	Essential Care	●	✓	✓	10%	●	○	○	\$3000	\$500
Westpac	Premier Care	●	✓	✓	10%	●	●	●	\$10000	\$2000
Youi	Home & Contents	●	✗	✓	0%	●	◐	◐	Sum insured	\$5000
Youi	Home & Contents + Accidental Damage	●	✗	✓	0%	●	●	◐	Sum insured	\$5000
Youi	Home & Contents + Fusion	●	✗	✓	0%	●	◐	●	Sum insured	\$5000
★ ★										
1300 Insurance	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
1Cover Direct	Home & Contents	●	✗	✗	10%	○	◐	◐	\$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%	●	○	◐	\$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

your guide to product excellence

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# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Western Australia

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★										
nab	Home Essentials	●	✓	✓	10%	◐	○	○	\$7500	\$2000
National Seniors Insurance Agency	Classic Home	●	✗	✓	10%	◐	○	◐	\$7500	\$2000
★										
Bendigo Bank	Basic Bronze	●	✓	✓	0%	◐	○	○	\$2000	\$1000
Citibank	Classic Home Building & Contents	●	✓	✓	10%	◐	◐	●	\$2000	\$5000
Guild Insurance	Home Elite	●	✗	✓	0%	◐	●	●	\$15000	\$2500
Guild Insurance	Home Essential	●	✗	✓	0%	◐	○	●	\$10000	\$1500

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Report Date: September 2014

● standard ● optional ○ not available

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

Western Australia

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★										
AAMI	Home & Contents	●	✗	✓	10%	●	○	●	\$5000	\$1000
APIA	Home & Contents	●	✓	✓	5%	●	○	●	20%	\$1000
APIA	Home & Contents Extra	●	✓	✓	5%	●	●	●	20%	\$2000
GIO	Classic	●	✗	✓	20%	●	◐	◐	\$4000	\$1000
GIO	Classic Extras Home & Contents	●	✗	✓	20%	●	●	●	\$10000	\$2500
SGIO	Home Cover	●	✗	✓	\$25	●	◐	◐	\$2500	\$2500
Suncorp	Classic Extras Home & Contents	●	✗	✓	\$100	●	●	●	\$10000	\$2500
★★★★										
Allianz	SureCover	●	✗	✓	10%	◐	○	◐	\$7500	\$2000
Allianz	SureCover Plus	●	✗	✓	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	●	✗	✓	20%	●	●	●	\$40000	\$10000
OnePath	Home & Contents	●	✓	✓	0%	●	◐	●	Sum Insured	\$3000
OnePath	Home & Contents + Accidental damage	●	✓	✓	0%	●	●	●	Sum Insured	\$3000
SGIO	Home Plus Cover	●	✗	✓	\$25	●	●	●	\$2500	\$2500
St.George Bank	Premier Care	●	✓	✓	10%	●	●	●	\$10000	\$2000
Suncorp	Classic Advantages Home & Contents	●	✗	✓	\$100	●	●	●	\$20000	\$10000
Suncorp	Classic Home & Contents	●	✗	✓	\$100	●	◐	◐	\$4000	\$1000
★★★										
Allianz	SureCover Gold	●	✗	✓	10%	◐	●	●	20%	\$2000
ANZ	Home Insurance	●	✓	✓	0%	●	●	●	Sum Insured	\$3000

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● standard ● optional ○ not available

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

Western Australia

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★										
AON	Accidental Damage (Blue Ribbon)	●	✓	✓	20%	●	●	●	20%	\$2500
AON	Home Plus	●	✓	✓	20%	●	○	●	20%	\$2500
Aussie	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
Bankwest	Secure Home Extra	●	✓	✓	0%	●	○	●	\$8000	\$2000
BOQ	Secure Home Elite	●	✓	✓	0%	●	●	●	\$8000	\$2000
BOQ	Secure Home Extra	●	✓	✓	0%	●	○	●	\$8000	\$2000
Budget Direct	Home & Contents	●	✗	✗	15%	○	◐	◐	\$3000	\$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
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
IMB	Secure Home Extra	●	✓	✓	0%	●	○	●	\$8000	\$2000
National Seniors Insurance Agency	Classic Home	●	✗	✓	10%	◐	○	◐	\$7500	\$2000
National Seniors Insurance Agency	Classic Home + Fusion	●	✗	✓	10%	◐	○	●	\$7500	\$2000
National Seniors Insurance Agency	Prestige Home	●	✗	✓	10%	◐	●	●	20%	\$2000
People's Choice CU	First Choice Accidental Damage	●	✓	✓	0%	●	●	●	20%	\$2500

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# Discounts may vary

Report Date: September, 2014 (All information correct as at 1st September 2014)



# Home and Contents Insurance Star Ratings

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Report Date: September 2014

● standard ● optional ○ not available

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

Western Australia

Company Name	Product Name	Temporary Accomodation Available	Pay Monthly at No Extra Cost	One Excess for both claims	Online Discount#	Riverine Flood Cover Available	Home Inclusions		Jewellery	
							Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★										
People's Choice CU	First Choice Listed Events	●	✓	✓	0%	●	○	●	20%	\$2500
QBE	Home Cover	●	✗	✓	10%	●	○	●	\$1500	\$1500
QBE	Home Cover + Accidental Damage	●	✗	✓	10%	●	●	●	\$1500	\$1500
RAC	Home & Contents	●	✗	✓	\$35	●	○	●	\$3000	\$3000
Shannons	Home & Contents	●	✓	✓	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%	●	○	●	\$5000	\$1000
Youi	Home & Contents	●	✗	✓	0%	●	◐	◐	Sum insured	\$5000
Youi	Home & Contents + Accidental Damage	●	✗	✓	0%	●	●	◐	Sum insured	\$5000
Youi	Home & Contents + Fusion	●	✗	✓	0%	●	◐	●	Sum insured	\$5000
★ ★										
1300 Insurance	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
1Cover Direct	Home & Contents	●	✗	✗	10%	○	◐	◐	\$3000	\$1000
Australian Unity	Extra Care	●	✗	✗	10%	●	○	●	25%	\$2500
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
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

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							Accidental Damage	Fusion Cover	Maximum	Item Limit
★★										
HBF	Fundamentals	●	✓	✓	0%	●	○	◐	\$2000	\$1000
HBF	Listed Events	●	✓	✓	0%	●	○	●	20%	\$2500
nab	Home	●	✓	✓	10%	◐	○	●	\$7500	\$2000
nab	Home Essentials	●	✓	✓	10%	◐	○	○	\$7500	\$2000
★										
Australian Unity	Elite Care	●	✗	✗	10%	●	●	●	25%	\$2500
Australian Unity	Everyday Care	●	✗	✗	10%	●	○	●	25%	\$1000
Guild Insurance	Home Elite	●	✗	✓	0%	◐	●	●	\$15000	\$2500
Guild Insurance	Home Essential	●	✗	✓	0%	◐	○	●	\$10000	\$1500

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