



Home and Contents Star Ratings

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

North Queensland Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★ "Outstanding Value"								
APIA	Home & Contents	✓	✓	✓	✗	✓	20.00%	\$2000.00
Bankwest	Home	✓	✓	✓	O	✓	25.00%	N/A
BOQ	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
CommInsure	Home	✓	✓	✓	O	✓	25.00%	N/A
IMB	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
Suncorp Insurance	Classic Extras Home & Contents	✗	✗	✓	✓	✓	\$10000.00	\$2500.00
★★★★★								
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	20.00%	\$2500.00
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
CommInsure	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
IMB	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
St.George Bank	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
St.George Bank	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
Suncorp Insurance	Classic Advantages Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00
Suncorp Insurance	Classic Home & Contents	✗	✗	✓	O	O	\$4000.00	\$1000.00
Westpac	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
Westpac	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
★★★★								
AAMI	Home & Contents	✗	✗	✓	✗	✓	\$5000.00	\$1000.00



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Based on \$125,000 Sum Insured

Company	Product	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)	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
AON	Home Plus	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Bendigo Bank	Basic Bronze	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
Bendigo Bank	Gold	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
Bendigo Bank	Silver	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
BUPA Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
BUPA Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Catholic Church Insurances	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Catholic Church Insurances	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
CGU	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
CGU	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
CGU	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Citi	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Citi	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
CUA	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
CUA	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
HBF Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
HSBC	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
HSBC	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00



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Based on \$125,000 Sum Insured

Company	Product	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	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
NAB	Home Essentials	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
National Seniors	Classic Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
National Seniors	Prestige Home	✓	✗	✓	✓	✓	20.00%	\$2000.00
People's Choice Credit Union	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
People's Choice Credit Union	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
QBE	Home Cover	✗	✓	✓	O	✓	Sum insured	\$1500.00
QBE	Home Cover + Accidental Damage	✗	✓	✓	✓	✓	Sum insured	\$1500.00
QBE	Prestige Cover	✗	✓	✓	✓	✓	Sum insured	\$1750.00
RACQ	Home & Contents	✗	✓	✓	O	O	\$6000.00	\$2000.00
RACQ	Home & Contents + Fusion + Accidental damage	✗	✓	✓	✓	✓	\$6000.00	\$2000.00
★ ★								
ANZ	Home Insurance	✓	✗	✓	✓	✓	No max	\$3000.00
Australian Unity	Home Cover	✓	✓	✓	✗	✓	Sum insured	\$2500.00
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	25.00%	\$3000.00
BUPA Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
Catholic Church Insurances	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
Citi	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
CUA	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
HBF Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00



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North Queensland Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	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	✓	✗	✓	✓	✓	20.00%	\$2000.00
National Seniors	Vital Home	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
NRMA QLD	Home & Contents + Fusion + Accidental Damage	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
St.George Bank	Essential Care	✓	✗	✗	✗	✗	\$3000.00	\$500.00
Westpac	Essential Care	✓	✗	✗	✗	✗	\$3000.00	\$500.00
★								
NRMA QLD	Home & Contents	✗	✓	✓	○	○	\$2500.00	\$2500.00
NRMA QLD	Home & Contents + Accidental Damage	✗	✓	✓	✓	○	\$2500.00	\$2500.00
NRMA QLD	Home & Contents + Fusion	✗	✓	✓	○	✓	\$2500.00	\$2500.00
NRMA QLD	Home & Contents Plus	✗	✓	✓	✓	✓	\$2500.00	\$2500.00



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North Queensland Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★ "Outstanding Value"								
APIA	Home & Contents	✓	✓	✓	✗	✓	20.00%	\$2000.00
Bankwest	Home	✓	✓	✓	O	✓	25.00%	N/A
CommInsure	Home	✓	✓	✓	O	✓	25.00%	N/A
St.George Bank	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
Suncorp Insurance	Classic Extras Home & Contents	✗	✗	✓	✓	✓	\$10000.00	\$2500.00
Westpac	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
★★★★								
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	20.00%	\$2500.00
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
BOQ	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
CommInsure	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
IMB	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
QBE	Home Cover	✗	✓	✓	O	✓	Sum insured	\$1500.00
QBE	Home Cover + Accidental Damage	✗	✓	✓	✓	✓	Sum insured	\$1500.00
RACQ	Home & Contents	✗	✓	✓	O	O	\$6000.00	\$2000.00
RACQ	Home & Contents + Fusion + Accidental damage	✗	✓	✓	✓	✓	\$6000.00	\$2000.00
St.George Bank	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
Suncorp Insurance	Classic Advantages Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00
Suncorp Insurance	Classic Home & Contents	✗	✗	✓	O	O	\$4000.00	\$1000.00
Westpac	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00



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Based on \$50,000 Sum Insured

Company	Product	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	✗	✗	✓	✗	✓	\$5000.00	\$1000.00
ANZ	Home Insurance	✓	✗	✓	✓	✓	No max	\$3000.00
AON	Accidental Damage (Blue Ribbon)	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
AON	Home Plus	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Australian Unity	Home Cover	✓	✓	✓	✗	✓	Sum insured	\$2500.00
Bendigo Bank	Basic Bronze	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
Bendigo Bank	Gold	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
Bendigo Bank	Silver	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
BUPA Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
BUPA Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
BUPA Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Catholic Church Insurances	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Catholic Church Insurances	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
CGU	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
CGU	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
CGU	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Citi	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Citi	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
CUA	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00



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Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★								
CUA	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
HBF Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
HBF Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
HSBC	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
HSBC	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
IMB	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
National Seniors	Classic Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
People's Choice Credit Union	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
People's Choice Credit Union	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
QBE	Prestige Cover	✗	✓	✓	✓	✓	Sum insured	\$1750.00
St.George Bank	Essential Care	✓	✗	✗	✗	✗	\$3000.00	\$500.00
Westpac	Essential Care	✓	✗	✗	✗	✗	\$3000.00	\$500.00
★ ★								
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	25.00%	\$3000.00
Catholic Church Insurances	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
Citi	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
CUA	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
HSBC	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
NAB	Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00



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Company	Product	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	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
National Seniors	Prestige Home	✓	✗	✓	✓	✓	20.00%	\$2000.00
National Seniors	Vital Home	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
NRMA QLD	Home & Contents + Fusion + Accidental Damage	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
★								
NRMA QLD	Home & Contents	✗	✓	✓	○	○	\$2500.00	\$2500.00
NRMA QLD	Home & Contents + Accidental Damage	✗	✓	✓	✓	○	\$2500.00	\$2500.00
NRMA QLD	Home & Contents + Fusion	✗	✓	✓	○	✓	\$2500.00	\$2500.00
NRMA QLD	Home & Contents Plus	✗	✓	✓	✓	✓	\$2500.00	\$2500.00



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New South Wales Contents High Sum Insured

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Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★ "Outstanding Value"								
Bankwest	Home	✓	✓	✓	O	✓	25.00%	N/A
Budget Direct	Home & Contents	✗	✗	✓	O	O	\$5000.00	\$1000.00
Budget Direct	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$5000.00	\$1000.00
CommInsure	Home	✓	✓	✓	O	✓	25.00%	N/A
Dodo Insurance	Home & Contents	✗	✗	✓	O	O	\$5000.00	\$1000.00
Dodo Insurance	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$5000.00	\$1000.00
Guild Insurance	Home Essential	✓	✗	✓	✗	✓	\$10000.00	\$1500.00
Suncorp Insurance	Classic Extras Home & Contents	✗	✗	✓	✓	✓	\$10000.00	\$2500.00
Woolworths	Standard Home & Contents	✓	✗	✓	✗	O	\$2500.00	\$1000.00
Woolworths	Standard Home & Contents + Motor Burnout	✓	✗	✓	✗	✓	\$2500.00	\$1000.00
★★★★								
1300 Insurance	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
1300 Insurance	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion	✗	✗	✓	O	✓	\$3000.00	\$1000.00
APIA	Home & Contents	✓	✓	✓	✗	✓	20.00%	\$2000.00
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	20.00%	\$2500.00
Aussie	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
Aussie	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$3000.00	\$1000.00
Aust Seniors Insurance Agency	Essential Home & Contents	✓	✗	✓	✗	O	\$2500.00	\$1000.00
Aust Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	✓	✗	✓	✗	✓	\$2500.00	\$1000.00



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Based on \$125,000 Sum Insured

Company	Product	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	Silver	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Budget Direct	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$5000.00	\$1000.00
CGU	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Dodo Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$5000.00	\$1000.00
People's Choice Credit Union	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
QBE	Home Cover	✗	✓	✓	O	✓	Sum insured	\$1500.00
Real Insurance	Essential + Fusion	✓	✗	✓	✗	✓	\$2500.00	\$1000.00
Real Insurance	Essential Cover	✓	✗	✓	✗	O	\$2500.00	\$1000.00
Suncorp Insurance	Classic Advantages Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00
Suncorp Insurance	Classic Home & Contents	✗	✗	✓	O	O	\$4000.00	\$1000.00
Virgin Money	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
Virgin Money	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$3000.00	\$1000.00
★★★								
1300 Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
Allianz Australia	SureCover	✗	✗	✓	✗	✗	\$7500.00	\$2000.00
Allianz Australia	SureCover Gold	✗	✗	✓	✓	✓	20.00%	\$2000.00
Allianz Australia	SureCover Plus	✗	✗	✓	✗	✓	\$7500.00	\$2000.00
ANZ	Home Insurance	✓	✗	✓	✓	✓	No max	\$3000.00
AON	Accidental Damage (Blue Ribbon)	✓	✗	✓	✓	✓	\$7500.00	\$2500.00



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Company	Product	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	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Aussie	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
Aust Seniors Insurance Agency	Top Home & Contents	✓	✗	✓	✓	O	\$5000.00	\$1000.00
Aust Seniors Insurance Agency	Top Home & Contents + Motor Burnout	✓	✗	✓	✓	✓	\$5000.00	\$1000.00
Australian Unity	Home Cover	✓	✓	✓	✗	✓	Sum insured	\$2500.00
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	25.00%	\$3000.00
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
Bendigo Bank	Basic Bronze	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
Bendigo Bank	Gold	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
BOQ	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
BUPA Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
BUPA Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
BUPA Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Catholic Church Insurances	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Catholic Church Insurances	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
CGU	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
CGU	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
Citi	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Citi	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00



Home and Contents Star Ratings

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New South Wales Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	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 + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
CUA	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
CUA	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
GIO	Classic	✗	✗	✓	O	O	\$4000.00	\$1000.00
GIO	Classic Extras Home & Contents	✗	✗	✓	✓	✓	\$10000.00	\$2500.00
HBF Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
HBF Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
HSBC	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
HSBC	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
IMB	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
IMB	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
National Seniors	Classic Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
National Seniors	Prestige Home	✓	✗	✓	✓	✓	20.00%	\$2000.00
People's Choice Credit Union	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
QBE	Home Cover + Accidental Damage	✗	✓	✓	✓	✓	Sum insured	\$1500.00
QBE	Prestige Cover	✗	✓	✓	✓	✓	Sum insured	\$1750.00
Real Insurance	Top Cover	✓	✗	✓	✓	O	\$5000.00	\$1000.00
Real Insurance	Top Cover + Fusion	✓	✗	✓	✓	✓	\$5000.00	\$1000.00
St.George Bank	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00



Home and Contents Star Ratings

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New South Wales Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★								
St.George Bank	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
Virgin Money	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
Westpac	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
Westpac	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
Woolworths	Comprehensive Home & Contents	✓	✗	✓	✓	O	\$5000.00	\$1000.00
Woolworths	Comprehensive Home & Contents + Motor Burnout	✓	✗	✓	✓	✓	\$5000.00	\$1000.00
★ ★								
AAMI	Home & Contents	✗	✗	✓	✗	✓	\$5000.00	\$1000.00
Catholic Church Insurances	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
Citi	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
Coles Insurance	Home	✗	✗	✓	O	O	\$5000.00	\$1000.00
Coles Insurance	Home + Fusion	✗	✗	✓	O	✓	\$5000.00	\$1000.00
Coles Insurance	Home Plus	✗	✗	✓	✓	✓	20.00%	\$2500.00
CUA	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
HSBC	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
NAB	Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
NAB	Home Essentials	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
National Seniors	Vital Home	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
NRMA Insurance	Home & Contents + Fusion + Accidental Damage	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
NRMA Insurance	Home & Contents Plus	✗	✓	✓	✓	✓	\$2500.00	\$2500.00



Home and Contents Star Ratings

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New South Wales Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★								
St.George Bank	Essential Care	✓	✗	✗	✗	✗	\$3000.00	\$500.00
Westpac	Essential Care	✓	✗	✗	✗	✗	\$3000.00	\$500.00
YOUI	Home & Contents	✗	✗	✓	○	✓	No max	\$5000.00
★								
GIO	Platinum Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00
Guild Insurance	Home Elite	✓	✗	✓	✓	✓	\$15000.00	\$2500.00
NRMA Insurance	Home & Contents	✗	✓	✓	○	○	\$2500.00	\$2500.00
NRMA Insurance	Home & Contents + Accidental Damage	✗	✓	✓	✓	○	\$2500.00	\$2500.00
NRMA Insurance	Home & Contents + Fusion	✗	✓	✓	○	✓	\$2500.00	\$2500.00
YOUI	Home & Contents + Accidental Damage	✗	✗	✓	✓	✓	No max	\$5000.00



Home and Contents Star Ratings

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New South Wales Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★ "Outstanding Value"								
APIA	Home & Contents	✓	✓	✓	✗	✓	20.00%	\$2000.00
Aust Seniors Insurance Agency	Essential Home & Contents	✓	✗	✓	✗	O	\$2500.00	\$1000.00
Bankwest	Home	✓	✓	✓	O	✓	25.00%	N/A
CommInsure	Home	✓	✓	✓	O	✓	25.00%	N/A
QBE	Home Cover	✗	✓	✓	O	✓	Sum insured	\$1500.00
QBE	Home Cover + Accidental Damage	✗	✓	✓	✓	✓	Sum insured	\$1500.00
Real Insurance	Essential Cover	✓	✗	✓	✗	O	\$2500.00	\$1000.00
Suncorp Insurance	Classic Extras Home & Contents	✗	✗	✓	✓	✓	\$10000.00	\$2500.00
Woolworths	Standard Home & Contents	✓	✗	✓	✗	O	\$2500.00	\$1000.00
Woolworths	Standard Home & Contents + Motor Burnout	✓	✗	✓	✗	✓	\$2500.00	\$1000.00
★★★★								
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	20.00%	\$2500.00
Aust Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	✓	✗	✓	✗	✓	\$2500.00	\$1000.00
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
Bendigo Bank	Gold	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
Bendigo Bank	Silver	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Budget Direct	Home & Contents	✗	✗	✓	O	O	\$5000.00	\$1000.00
BUPA Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
CGU	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
CGU	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00



Home and Contents Star Ratings

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New South Wales Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	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 + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
Dodo Insurance	Home & Contents	✗	✗	✓	O	O	\$5000.00	\$1000.00
Guild Insurance	Home Essential	✓	✗	✓	✗	✓	\$10000.00	\$1500.00
HBF Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
People's Choice Credit Union	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
People's Choice Credit Union	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
QBE	Prestige Cover	✗	✓	✓	✓	✓	Sum insured	\$1750.00
Real Insurance	Essential + Fusion	✓	✗	✓	✗	✓	\$2500.00	\$1000.00
Suncorp Insurance	Classic Advantages Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00
Suncorp Insurance	Classic Home & Contents	✗	✗	✓	O	O	\$4000.00	\$1000.00
Woolworths	Comprehensive Home & Contents	✓	✗	✓	✓	O	\$5000.00	\$1000.00
Woolworths	Comprehensive Home & Contents + Motor Burnout	✓	✗	✓	✓	✓	\$5000.00	\$1000.00
★★★								
1300 Insurance	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
1300 Insurance	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$3000.00	\$1000.00
1300 Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion	✗	✗	✓	O	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00



Home and Contents Star Ratings

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New South Wales Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	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 Australia	SureCover	✗	✗	✓	✗	✗	\$7500.00	\$2000.00
Allianz Australia	SureCover Gold	✗	✗	✓	✓	✓	20.00%	\$2000.00
Allianz Australia	SureCover Plus	✗	✗	✓	✗	✓	\$7500.00	\$2000.00
ANZ	Home Insurance	✓	✗	✓	✓	✓	No max	\$3000.00
AON	Accidental Damage (Blue Ribbon)	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
AON	Home Plus	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Aussie	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
Aussie	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$3000.00	\$1000.00
Aussie	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
Aust Seniors Insurance Agency	Top Home & Contents	✓	✗	✓	✓	O	\$5000.00	\$1000.00
Aust Seniors Insurance Agency	Top Home & Contents + Motor Burnout	✓	✗	✓	✓	✓	\$5000.00	\$1000.00
Australian Unity	Home Cover	✓	✓	✓	✗	✓	Sum insured	\$2500.00
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	25.00%	\$3000.00
Bendigo Bank	Basic Bronze	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
Budget Direct	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$5000.00	\$1000.00
Budget Direct	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$5000.00	\$1000.00
BUPA Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
BUPA Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
Catholic Church Insurances	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Catholic Church Insurances	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00



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New South Wales Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	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	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
Citi	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Citi	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
Coles Insurance	Home	✗	✗	✓	○	○	\$5000.00	\$1000.00
Coles Insurance	Home + Fusion	✗	✗	✓	○	✓	\$5000.00	\$1000.00
Coles Insurance	Home Plus	✗	✗	✓	✓	✓	20.00%	\$2500.00
CUA	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
CUA	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
Dodo Insurance	Home & Contents + Motor Burnout	✗	✗	✓	○	✓	\$5000.00	\$1000.00
Dodo Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$5000.00	\$1000.00
GIO	Classic	✗	✗	✓	○	○	\$4000.00	\$1000.00
HBF Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
HSBC	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
HSBC	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
NAB	Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
National Seniors	Classic Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
National Seniors	Prestige Home	✓	✗	✓	✓	✓	20.00%	\$2000.00
National Seniors	Vital Home	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
Real Insurance	Top Cover	✓	✗	✓	✓	○	\$5000.00	\$1000.00
Real Insurance	Top Cover + Fusion	✓	✗	✓	✓	✓	\$5000.00	\$1000.00



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New South Wales Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★								
St.George Bank	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
Virgin Money	Home & Contents	✗	✗	✓	○	○	\$3000.00	\$1000.00
Virgin Money	Home & Contents + Motor Burnout	✗	✗	✓	○	✓	\$3000.00	\$1000.00
Virgin Money	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
Westpac	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
★ ★								
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
BOQ	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
Catholic Church Insurances	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
Citi	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
CUA	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
GIO	Classic Extras Home & Contents	✗	✗	✓	✓	✓	\$10000.00	\$2500.00
HSBC	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
IMB	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
IMB	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
NAB	Home Essentials	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
NRMA Insurance	Home & Contents	✗	✓	✓	○	○	\$2500.00	\$2500.00
NRMA Insurance	Home & Contents + Accidental Damage	✗	✓	✓	✓	○	\$2500.00	\$2500.00
NRMA Insurance	Home & Contents + Fusion	✗	✓	✓	○	✓	\$2500.00	\$2500.00
NRMA Insurance	Home & Contents + Fusion + Accidental Damage	✗	✓	✓	✓	✓	\$2500.00	\$2500.00



Home and Contents Star Ratings

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New South Wales Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	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 Insurance	Home & Contents Plus	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
St.George Bank	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
Westpac	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
★								
AAMI	Home & Contents	✗	✗	✓	✗	✓	\$5000.00	\$1000.00
GIO	Platinum Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00
Guild Insurance	Home Elite	✓	✗	✓	✓	✓	\$15000.00	\$2500.00
St.George Bank	Essential Care	✓	✗	✗	✗	✗	\$3000.00	\$500.00
Westpac	Essential Care	✓	✗	✗	✗	✗	\$3000.00	\$500.00
YOUI	Home & Contents	✗	✗	✓	O	✓	No max	\$5000.00
YOUI	Home & Contents + Accidental Damage	✗	✗	✓	✓	✓	No max	\$5000.00



Home and Contents Star Ratings

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Queensland Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★ "Outstanding Value"								
1300 Insurance	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
1300 Insurance	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion	✗	✗	✓	O	✓	\$3000.00	\$1000.00
Aussie	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
Aussie	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$3000.00	\$1000.00
Budget Direct	Home & Contents	✗	✗	✓	O	O	\$5000.00	\$1000.00
Budget Direct	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$5000.00	\$1000.00
Dodo Insurance	Home & Contents	✗	✗	✓	O	O	\$5000.00	\$1000.00
Dodo Insurance	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$5000.00	\$1000.00
★★★★								
1300 Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
APIA	Home & Contents	✓	✓	✓	✗	✓	20.00%	\$2000.00
Aussie	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
Bankwest	Home	✓	✓	✓	O	✓	25.00%	N/A
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
Budget Direct	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$5000.00	\$1000.00
CommInsure	Home	✓	✓	✓	O	✓	25.00%	N/A
CommInsure	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
Dodo Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$5000.00	\$1000.00



Home and Contents Star Ratings

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Queensland Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★								
National Seniors	Classic Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
National Seniors	Prestige Home	✓	✗	✓	✓	✓	20.00%	\$2000.00
National Seniors	Vital Home	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
Suncorp Insurance	Classic Advantages Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00
Suncorp Insurance	Classic Extras Home & Contents	✗	✗	✓	✓	✓	\$10000.00	\$2500.00
Virgin Money	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
Virgin Money	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$3000.00	\$1000.00
Virgin Money	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
★★★								
Allianz Australia	SureCover	✗	✗	✓	✗	✗	\$7500.00	\$2000.00
Allianz Australia	SureCover Gold	✗	✗	✓	✓	✓	20.00%	\$2000.00
Allianz Australia	SureCover Plus	✗	✗	✓	✗	✓	\$7500.00	\$2000.00
AON	Accidental Damage (Blue Ribbon)	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
AON	Home Plus	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	20.00%	\$2500.00
Australian Unity	Home Cover	✓	✓	✓	✗	✓	Sum insured	\$2500.00
Bendigo Bank	Gold	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
Bendigo Bank	Silver	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
BOQ	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00



Home and Contents Star Ratings

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Queensland Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	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 Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
BUPA Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Catholic Church Insurances	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Catholic Church Insurances	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
Catholic Church Insurances	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
CGU	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
CGU	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Citi	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Citi	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
Citi	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
CUA	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
CUA	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
CUA	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
HBF Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
HSBC	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
HSBC	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
HSBC	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
IMB	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
IMB	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00



Home and Contents Star Ratings

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Queensland Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	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	✗	✓	✓	○	○	\$2500.00	\$2500.00
NRMA QLD	Home & Contents + Fusion	✗	✓	✓	○	✓	\$2500.00	\$2500.00
People's Choice Credit Union	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
People's Choice Credit Union	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
QBE	Home Cover	✗	✓	✓	○	✓	Sum insured	\$1500.00
QBE	Home Cover + Accidental Damage	✗	✓	✓	✓	✓	Sum insured	\$1500.00
QBE	Prestige Cover	✗	✓	✓	✓	✓	Sum insured	\$1750.00
RACQ	Home & Contents	✗	✓	✓	○	○	\$6000.00	\$2000.00
RACQ	Home & Contents + Fusion + Accidental damage	✗	✓	✓	✓	✓	\$6000.00	\$2000.00
St.George Bank	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
Suncorp Insurance	Classic Home & Contents	✗	✗	✓	○	○	\$4000.00	\$1000.00
Westpac	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
YOUI	Home & Contents	✗	✗	✓	○	✓	No max	\$5000.00
★ ★								
AAMI	Home & Contents	✗	✗	✓	✗	✓	\$5000.00	\$1000.00
ANZ	Home Insurance	✓	✗	✓	✓	✓	No max	\$3000.00
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	25.00%	\$3000.00
Bendigo Bank	Basic Bronze	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
BUPA Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
CGU	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00



Home and Contents Star Ratings

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Queensland Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	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 Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
NAB	Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
NAB	Home Essentials	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
NRMA QLD	Home & Contents + Accidental Damage	✗	✓	✓	✓	O	\$2500.00	\$2500.00
NRMA QLD	Home & Contents + Fusion + Accidental Damage	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
NRMA QLD	Home & Contents Plus	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
St.George Bank	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
Westpac	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
YOUI	Home & Contents + Accidental Damage	✗	✗	✓	✓	✓	No max	\$5000.00
★								
Coles Insurance	Home	✗	✗	✓	O	O	\$5000.00	\$1000.00
Coles Insurance	Home + Fusion	✗	✗	✓	O	✓	\$5000.00	\$1000.00
Coles Insurance	Home Plus	✗	✗	✓	✓	✓	20.00%	\$2500.00
St.George Bank	Essential Care	✓	✗	✗	✗	✗	\$3000.00	\$500.00
Westpac	Essential Care	✓	✗	✗	✗	✗	\$3000.00	\$500.00



Home and Contents Star Ratings

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Queensland Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★ "Outstanding Value"								
Bankwest	Home	✓	✓	✓	O	✓	25.00%	N/A
Budget Direct	Home & Contents	✗	✗	✓	O	O	\$5000.00	\$1000.00
Budget Direct	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$5000.00	\$1000.00
CommInsure	Home	✓	✓	✓	O	✓	25.00%	N/A
Dodo Insurance	Home & Contents	✗	✗	✓	O	O	\$5000.00	\$1000.00
Dodo Insurance	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$5000.00	\$1000.00
National Seniors	Classic Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
National Seniors	Prestige Home	✓	✗	✓	✓	✓	20.00%	\$2000.00
National Seniors	Vital Home	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
★★★★								
1300 Insurance	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
1300 Insurance	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion	✗	✗	✓	O	✓	\$3000.00	\$1000.00
APIA	Home & Contents	✓	✓	✓	✗	✓	20.00%	\$2000.00
Aussie	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
Aussie	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$3000.00	\$1000.00
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
Bendigo Bank	Silver	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
CGU	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00



Home and Contents Star Ratings

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Queensland Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	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 + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
People's Choice Credit Union	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
QBE	Home Cover	✗	✓	✓	O	✓	Sum insured	\$1500.00
QBE	Home Cover + Accidental Damage	✗	✓	✓	✓	✓	Sum insured	\$1500.00
Suncorp Insurance	Classic Extras Home & Contents	✗	✗	✓	✓	✓	\$10000.00	\$2500.00
Suncorp Insurance	Classic Home & Contents	✗	✗	✓	O	O	\$4000.00	\$1000.00
Virgin Money	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
Virgin Money	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$3000.00	\$1000.00
★★★								
1300 Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
Allianz Australia	SureCover	✗	✗	✓	✗	✗	\$7500.00	\$2000.00
Allianz Australia	SureCover Gold	✗	✗	✓	✓	✓	20.00%	\$2000.00
Allianz Australia	SureCover Plus	✗	✗	✓	✗	✓	\$7500.00	\$2000.00
AON	Accidental Damage (Blue Ribbon)	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
AON	Home Plus	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	20.00%	\$2500.00
Aussie	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
Australian Unity	Home Cover	✓	✓	✓	✗	✓	Sum insured	\$2500.00
Bendigo Bank	Basic Bronze	✓	✗	✓	✗	✗	\$2000.00	\$1000.00



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Queensland Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	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	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
BOQ	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
Budget Direct	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$5000.00	\$1000.00
BUPA Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
BUPA Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
BUPA Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Catholic Church Insurances	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Catholic Church Insurances	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
CGU	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
CGU	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
Citi	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Citi	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
CUA	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
CUA	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
Dodo Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$5000.00	\$1000.00
HBF Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
HBF Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
HSBC	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
HSBC	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00



Home and Contents Star Ratings

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Queensland Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	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	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
NAB	Home Essentials	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
NRMA QLD	Home & Contents	✗	✓	✓	O	O	\$2500.00	\$2500.00
NRMA QLD	Home & Contents + Fusion	✗	✓	✓	O	✓	\$2500.00	\$2500.00
People's Choice Credit Union	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
QBE	Prestige Cover	✗	✓	✓	✓	✓	Sum insured	\$1750.00
RACQ	Home & Contents	✗	✓	✓	O	O	\$6000.00	\$2000.00
RACQ	Home & Contents + Fusion + Accidental damage	✗	✓	✓	✓	✓	\$6000.00	\$2000.00
St.George Bank	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
Suncorp Insurance	Classic Advantages Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00
Virgin Money	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
Westpac	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
YOUI	Home & Contents	✗	✗	✓	O	✓	No max	\$5000.00
★ ★								
AAMI	Home & Contents	✗	✗	✓	✗	✓	\$5000.00	\$1000.00
ANZ	Home Insurance	✓	✗	✓	✓	✓	No max	\$3000.00
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	25.00%	\$3000.00
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
Catholic Church Insurances	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
Citi	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00



Home and Contents Star Ratings

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Queensland Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★								
Coles Insurance	Home	✗	✗	✓	O	O	\$5000.00	\$1000.00
CUA	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
HSBC	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
IMB	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
IMB	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
NRMA QLD	Home & Contents + Accidental Damage	✗	✓	✓	✓	O	\$2500.00	\$2500.00
NRMA QLD	Home & Contents + Fusion + Accidental Damage	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
NRMA QLD	Home & Contents Plus	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
St.George Bank	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
Westpac	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
★								
Coles Insurance	Home + Fusion	✗	✗	✓	O	✓	\$5000.00	\$1000.00
Coles Insurance	Home Plus	✗	✗	✓	✓	✓	20.00%	\$2500.00
St.George Bank	Essential Care	✓	✗	✗	✗	✗	\$3000.00	\$500.00
Westpac	Essential Care	✓	✗	✗	✗	✗	\$3000.00	\$500.00
YOUI	Home & Contents + Accidental Damage	✗	✗	✓	✓	✓	No max	\$5000.00



Home and Contents Star Ratings

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South Australia Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★ "Outstanding Value"								
1300 Insurance	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
Aussie	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
Bankwest	Home	✓	✓	✓	O	✓	25.00%	N/A
Budget Direct	Home & Contents	✗	✗	✓	O	O	\$5000.00	\$1000.00
Budget Direct	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$5000.00	\$1000.00
CommInsure	Home	✓	✓	✓	O	✓	25.00%	N/A
Dodo Insurance	Home & Contents	✗	✗	✓	O	O	\$5000.00	\$1000.00
Dodo Insurance	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$5000.00	\$1000.00
National Seniors	Classic Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
National Seniors	Vital Home	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
★★★★								
1300 Insurance	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$3000.00	\$1000.00
1300 Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion	✗	✗	✓	O	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
APIA	Home & Contents	✓	✓	✓	✗	✓	20.00%	\$2000.00
Aussie	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$3000.00	\$1000.00
Aussie	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
Budget Direct	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$5000.00	\$1000.00
Catholic Church Insurances	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00



Home and Contents Star Ratings

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South Australia Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★								
Citi	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
CUA	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
Dodo Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$5000.00	\$1000.00
Guild Insurance	Home Essential	✓	✗	✓	✗	✓	\$10000.00	\$1500.00
HSBC	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
National Seniors	Prestige Home	✓	✗	✓	✓	✓	20.00%	\$2000.00
RAA	Home & Contents	✓	✗	✓	O	✓	\$10000.00	\$5000.00
Suncorp Insurance	Classic Home & Contents	✗	✗	✓	O	O	\$4000.00	\$1000.00
Virgin Money	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
Virgin Money	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$3000.00	\$1000.00
Woolworths	Standard Home & Contents	✓	✗	✓	✗	O	\$2500.00	\$1000.00
Woolworths	Standard Home & Contents + Motor Burnout	✓	✗	✓	✗	✓	\$2500.00	\$1000.00
★★★								
AAMI	Home & Contents	✗	✗	✓	✗	✓	\$5000.00	\$1000.00
Allianz Australia	SureCover	✗	✗	✓	✗	✗	\$7500.00	\$2000.00
Allianz Australia	SureCover Gold	✗	✗	✓	✓	✓	20.00%	\$2000.00
Allianz Australia	SureCover Plus	✗	✗	✓	✗	✓	\$7500.00	\$2000.00
AON	Accidental Damage (Blue Ribbon)	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
AON	Home Plus	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	20.00%	\$2500.00



Home and Contents Star Ratings

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South Australia Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★								
Aust Seniors Insurance Agency	Essential Home & Contents	✓	✗	✓	✗	O	\$2500.00	\$1000.00
Aust Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	✓	✗	✓	✗	✓	\$2500.00	\$1000.00
Aust Seniors Insurance Agency	Top Home & Contents + Motor Burnout	✓	✗	✓	✓	✓	\$5000.00	\$1000.00
Australian Unity	Home Cover	✓	✓	✓	✗	✓	Sum insured	\$2500.00
BankSA	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
BankSA	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
Bendigo Bank	Gold	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
Bendigo Bank	Silver	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
BOQ	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
BUPA Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
BUPA Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Catholic Church Insurances	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Catholic Church Insurances	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
CGU	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
CGU	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Citi	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Citi	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
CommInsure	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
CUA	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00



Home and Contents Star Ratings

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South Australia Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★								
CUA	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
HBF Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
HSBC	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
HSBC	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
NAB	Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
NAB	Home Essentials	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
People's Choice Credit Union	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
People's Choice Credit Union	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
QBE	Home Cover	✗	✓	✓	O	✓	Sum insured	\$1500.00
RAA	Home & Contents + \$2000 Accidental Damage	✓	✗	✓	✓	✓	\$10000.00	\$5000.00
RAA	Home & Contents + \$5000 Accidental Damage	✓	✗	✓	✓	✓	\$10000.00	\$5000.00
Real Insurance	Essential + Fusion	✓	✗	✓	✗	✓	\$2500.00	\$1000.00
Real Insurance	Essential Cover	✓	✗	✓	✗	O	\$2500.00	\$1000.00
Real Insurance	Top Cover + Fusion	✓	✗	✓	✓	✓	\$5000.00	\$1000.00
SGIC	Home & Contents	✗	✓	✓	O	O	\$2500.00	\$2500.00
SGIC	Home & Contents + Accidental Damage	✗	✓	✓	✓	O	\$2500.00	\$2500.00
SGIC	Home & Contents + Fusion	✗	✓	✓	O	✓	\$2500.00	\$2500.00
SGIC	Home & Contents + Fusion + Accidental Damage	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
Suncorp Insurance	Classic Advantages Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00



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South Australia Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★								
Suncorp Insurance	Classic Extras Home & Contents	✗	✗	✓	✓	✓	\$10000.00	\$2500.00
Virgin Money	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
Westpac	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
Westpac	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
Woolworths	Comprehensive Home & Contents	✓	✗	✓	✓	O	\$5000.00	\$1000.00
Woolworths	Comprehensive Home & Contents + Motor Burnout	✓	✗	✓	✓	✓	\$5000.00	\$1000.00
★ ★								
ANZ	Home Insurance	✓	✗	✓	✓	✓	No max	\$3000.00
Aust Seniors Insurance Agency	Top Home & Contents	✓	✗	✓	✓	O	\$5000.00	\$1000.00
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	25.00%	\$3000.00
BankSA	Essential Care	✓	✗	✗	✗	✗	\$3000.00	\$500.00
Bendigo Bank	Basic Bronze	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
BUPA Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
CGU	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
HBF Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
IMB	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
IMB	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
QBE	Home Cover + Accidental Damage	✗	✓	✓	✓	✓	Sum insured	\$1500.00
QBE	Prestige Cover	✗	✓	✓	✓	✓	Sum insured	\$1750.00



Home and Contents Star Ratings

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South Australia Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★								
Real Insurance	Top Cover	✓	✗	✓	✓	O	\$5000.00	\$1000.00
SGIC	Home & Contents PLUS	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
Westpac	Essential Care	✓	✗	✗	✗	✗	\$3000.00	\$500.00
★								
Coles Insurance	Home	✗	✗	✓	O	O	\$5000.00	\$1000.00
Coles Insurance	Home + Fusion	✗	✗	✓	O	✓	\$5000.00	\$1000.00
Coles Insurance	Home Plus	✗	✗	✓	✓	✓	20.00%	\$2500.00
Guild Insurance	Home Elite	✓	✗	✓	✓	✓	\$15000.00	\$2500.00
YOUI	Home & Contents	✗	✗	✓	O	✓	No max	\$5000.00
YOUI	Home & Contents + Accidental Damage	✗	✗	✓	✓	✓	No max	\$5000.00



Home and Contents Star Ratings

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South Australia Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★ "Outstanding Value"								
Bankwest	Home	✓	✓	✓	O	✓	25.00%	N/A
Catholic Church Insurances	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
Citi	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
CommInsure	Home	✓	✓	✓	O	✓	25.00%	N/A
CUA	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
HSBC	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
National Seniors	Classic Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
National Seniors	Prestige Home	✓	✗	✓	✓	✓	20.00%	\$2000.00
National Seniors	Vital Home	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
RAA	Home & Contents	✓	✗	✓	O	✓	\$10000.00	\$5000.00
★★★★								
Allianz Australia	SureCover	✗	✗	✓	✗	✗	\$7500.00	\$2000.00
Allianz Australia	SureCover Plus	✗	✗	✓	✗	✓	\$7500.00	\$2000.00
Australian Unity	Home Cover	✓	✓	✓	✗	✓	Sum insured	\$2500.00
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
Bendigo Bank	Gold	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
Budget Direct	Home & Contents	✗	✗	✓	O	O	\$5000.00	\$1000.00
Catholic Church Insurances	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Citi	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
CommInsure	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A



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South Australia Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★								
CUA	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Dodo Insurance	Home & Contents	✗	✗	✓	O	O	\$5000.00	\$1000.00
HSBC	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
NAB	Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
NAB	Home Essentials	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
People's Choice Credit Union	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
SGIC	Home & Contents	✗	✓	✓	O	O	\$2500.00	\$2500.00
SGIC	Home & Contents + Fusion	✗	✓	✓	O	✓	\$2500.00	\$2500.00
Suncorp Insurance	Classic Extras Home & Contents	✗	✗	✓	✓	✓	\$10000.00	\$2500.00
Suncorp Insurance	Classic Home & Contents	✗	✗	✓	O	O	\$4000.00	\$1000.00
Woolworths	Standard Home & Contents	✓	✗	✓	✗	O	\$2500.00	\$1000.00
Woolworths	Standard Home & Contents + Motor Burnout	✓	✗	✓	✗	✓	\$2500.00	\$1000.00
★★★								
1300 Insurance	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
1300 Insurance	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion	✗	✗	✓	O	✓	\$3000.00	\$1000.00
AAMI	Home & Contents	✗	✗	✓	✗	✓	\$5000.00	\$1000.00
Allianz Australia	SureCover Gold	✗	✗	✓	✓	✓	20.00%	\$2000.00
ANZ	Home Insurance	✓	✗	✓	✓	✓	No max	\$3000.00



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South Australia Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	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)	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
AON	Home Plus	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
APIA	Home & Contents	✓	✓	✓	✗	✓	20.00%	\$2000.00
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	20.00%	\$2500.00
Aussie	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
Aussie	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$3000.00	\$1000.00
Aust Seniors Insurance Agency	Essential Home & Contents	✓	✗	✓	✗	O	\$2500.00	\$1000.00
Aust Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	✓	✗	✓	✗	✓	\$2500.00	\$1000.00
Aust Seniors Insurance Agency	Top Home & Contents	✓	✗	✓	✓	O	\$5000.00	\$1000.00
Aust Seniors Insurance Agency	Top Home & Contents + Motor Burnout	✓	✗	✓	✓	✓	\$5000.00	\$1000.00
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	25.00%	\$3000.00
BankSA	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
Bendigo Bank	Silver	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Budget Direct	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$5000.00	\$1000.00
Budget Direct	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$5000.00	\$1000.00
BUPA Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
BUPA Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Catholic Church Insurances	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
CGU	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
CGU	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00



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South Australia Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★								
Citi	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
Coles Insurance	Home	✗	✗	✓	O	O	\$5000.00	\$1000.00
CUA	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
Dodo Insurance	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$5000.00	\$1000.00
Dodo Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$5000.00	\$1000.00
Guild Insurance	Home Essential	✓	✗	✓	✗	✓	\$10000.00	\$1500.00
HBF Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
HSBC	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
People's Choice Credit Union	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
QBE	Home Cover	✗	✓	✓	O	✓	Sum insured	\$1500.00
QBE	Home Cover + Accidental Damage	✗	✓	✓	✓	✓	Sum insured	\$1500.00
RAA	Home & Contents + \$2000 Accidental Damage	✓	✗	✓	✓	✓	\$10000.00	\$5000.00
Real Insurance	Essential + Fusion	✓	✗	✓	✗	✓	\$2500.00	\$1000.00
Real Insurance	Essential Cover	✓	✗	✓	✗	O	\$2500.00	\$1000.00
Real Insurance	Top Cover	✓	✗	✓	✓	O	\$5000.00	\$1000.00
Real Insurance	Top Cover + Fusion	✓	✗	✓	✓	✓	\$5000.00	\$1000.00
SGIC	Home & Contents + Accidental Damage	✗	✓	✓	✓	O	\$2500.00	\$2500.00
SGIC	Home & Contents + Fusion + Accidental Damage	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
SGIC	Home & Contents PLUS	✗	✓	✓	✓	✓	\$2500.00	\$2500.00



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South Australia Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★								
Suncorp Insurance	Classic Advantages Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00
Virgin Money	Home & Contents	✗	✗	✓	○	○	\$3000.00	\$1000.00
Virgin Money	Home & Contents + Motor Burnout	✗	✗	✓	○	✓	\$3000.00	\$1000.00
Westpac	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
Woolworths	Comprehensive Home & Contents	✓	✗	✓	✓	○	\$5000.00	\$1000.00
Woolworths	Comprehensive Home & Contents + Motor Burnout	✓	✗	✓	✓	✓	\$5000.00	\$1000.00
★ ★								
1300 Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
Aussie	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
BankSA	Essential Care	✓	✗	✗	✗	✗	\$3000.00	\$500.00
BankSA	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
BOQ	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
BUPA Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
Coles Insurance	Home + Fusion	✗	✗	✓	○	✓	\$5000.00	\$1000.00
Coles Insurance	Home Plus	✗	✗	✓	✓	✓	20.00%	\$2500.00
IMB	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
IMB	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
QBE	Prestige Cover	✗	✓	✓	✓	✓	Sum insured	\$1750.00



Home and Contents Star Ratings

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South Australia Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★								
RAA	Home & Contents + \$5000 Accidental Damage	✓	✗	✓	✓	✓	\$10000.00	\$5000.00
Virgin Money	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
Westpac	Essential Care	✓	✗	✗	✗	✗	\$3000.00	\$500.00
Westpac	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
★								
Bendigo Bank	Basic Bronze	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
CGU	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
Guild Insurance	Home Elite	✓	✗	✓	✓	✓	\$15000.00	\$2500.00
HBF Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
YOUI	Home & Contents	✗	✗	✓	O	✓	No max	\$5000.00
YOUI	Home & Contents + Accidental Damage	✗	✗	✓	✓	✓	No max	\$5000.00



Home and Contents Star Ratings

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Tasmania Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★ "Outstanding Value"								
1300 Insurance	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
APIA	Home & Contents	✓	✓	✓	✗	✓	20.00%	\$2000.00
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	20.00%	\$2500.00
Aussie	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
Bankwest	Home	✓	✓	✓	O	✓	25.00%	N/A
Budget Direct	Home & Contents	✗	✗	✓	O	O	\$5000.00	\$1000.00
Budget Direct	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$5000.00	\$1000.00
CommInsure	Home	✓	✓	✓	O	✓	25.00%	N/A
Dodo Insurance	Home & Contents	✗	✗	✓	O	O	\$5000.00	\$1000.00
Dodo Insurance	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$5000.00	\$1000.00
★★★★								
1300 Insurance	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$3000.00	\$1000.00
1300 Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion	✗	✗	✓	O	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
AAMI	Home & Contents	✗	✗	✓	✗	✓	\$5000.00	\$1000.00
AON	Home Plus	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Aussie	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$3000.00	\$1000.00
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
Bendigo Bank	Silver	✓	✗	✓	✗	✓	\$5000.00	\$2500.00



Home and Contents Star Ratings

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Tasmania Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★								
Budget Direct	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$5000.00	\$1000.00
BUPA Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
CGU	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
CommInsure	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
Dodo Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$5000.00	\$1000.00
Guild Insurance	Home Essential	✓	✗	✓	✗	✓	\$10000.00	\$1500.00
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
National Seniors	Classic Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
People's Choice Credit Union	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Suncorp Insurance	Classic Home & Contents	✗	✗	✓	○	○	\$4000.00	\$1000.00
Virgin Money	Home & Contents	✗	✗	✓	○	○	\$3000.00	\$1000.00
Virgin Money	Home & Contents + Motor Burnout	✗	✗	✓	○	✓	\$3000.00	\$1000.00
Woolworths	Standard Home & Contents	✓	✗	✓	✗	○	\$2500.00	\$1000.00
★★★								
Allianz Australia	SureCover	✗	✗	✓	✗	✗	\$7500.00	\$2000.00
Allianz Australia	SureCover Gold	✗	✗	✓	✓	✓	20.00%	\$2000.00
Allianz Australia	SureCover Plus	✗	✗	✓	✗	✓	\$7500.00	\$2000.00
AON	Accidental Damage (Blue Ribbon)	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
Aussie	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
Aust Seniors Insurance Agency	Essential Home & Contents	✓	✗	✓	✗	○	\$2500.00	\$1000.00



Home and Contents Star Ratings

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Tasmania Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★								
Aust Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	✓	✗	✓	✗	✓	\$2500.00	\$1000.00
Aust Seniors Insurance Agency	Top Home & Contents	✓	✗	✓	✓	O	\$5000.00	\$1000.00
Aust Seniors Insurance Agency	Top Home & Contents + Motor Burnout	✓	✗	✓	✓	✓	\$5000.00	\$1000.00
Australian Unity	Home Cover	✓	✓	✓	✗	✓	Sum insured	\$2500.00
Bendigo Bank	Basic Bronze	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
Bendigo Bank	Gold	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
BOQ	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
BUPA Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
BUPA Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
Catholic Church Insurances	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Catholic Church Insurances	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
Catholic Church Insurances	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
CGU	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
CGU	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
Citi	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Citi	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
Citi	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
CUA	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
CUA	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
CUA	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00



Home and Contents Star Ratings

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Tasmania Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	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 Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
HBF Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
HSBC	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
HSBC	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
HSBC	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
NAB	Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
NAB	Home Essentials	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
National Seniors	Prestige Home	✓	✗	✓	✓	✓	20.00%	\$2000.00
National Seniors	Vital Home	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
NRMA Insurance	Home & Contents	✗	✓	✓	○	○	\$2500.00	\$2500.00
People's Choice Credit Union	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
RACT	Home & Contents	✗	✗	✓	○	○	Sum insured	\$1000.00
RACT	Home & Contents + Fusion	✗	✗	✓	○	✓	Sum insured	\$1000.00
Real Insurance	Essential + Fusion	✓	✗	✓	✗	✓	\$2500.00	\$1000.00
Real Insurance	Essential Cover	✓	✗	✓	✗	○	\$2500.00	\$1000.00
Real Insurance	Top Cover	✓	✗	✓	✓	○	\$5000.00	\$1000.00
Real Insurance	Top Cover + Fusion	✓	✗	✓	✓	✓	\$5000.00	\$1000.00
St.George Bank	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
St.George Bank	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
Suncorp Insurance	Classic Advantages Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00



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Tasmania Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★								
Suncorp Insurance	Classic Extras Home & Contents	✗	✗	✓	✓	✓	\$10000.00	\$2500.00
Virgin Money	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
Westpac	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
Westpac	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
Woolworths	Comprehensive Home & Contents	✓	✗	✓	✓	O	\$5000.00	\$1000.00
Woolworths	Comprehensive Home & Contents + Motor Burnout	✓	✗	✓	✓	✓	\$5000.00	\$1000.00
Woolworths	Standard Home & Contents + Motor Burnout	✓	✗	✓	✗	✓	\$2500.00	\$1000.00
★ ★								
ANZ	Home Insurance	✓	✗	✓	✓	✓	No max	\$3000.00
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	25.00%	\$3000.00
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
Coles Insurance	Home Plus	✗	✗	✓	✓	✓	20.00%	\$2500.00
IMB	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
IMB	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
NRMA Insurance	Home & Contents + Accidental Damage	✗	✓	✓	✓	O	\$2500.00	\$2500.00
NRMA Insurance	Home & Contents + Fusion	✗	✓	✓	O	✓	\$2500.00	\$2500.00
NRMA Insurance	Home & Contents + Fusion + Accidental Damage	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
NRMA Insurance	Home & Contents Plus	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
QBE	Home Cover	✗	✓	✓	O	✓	Sum insured	\$1500.00
QBE	Home Cover + Accidental Damage	✗	✓	✓	✓	✓	Sum insured	\$1500.00



Home and Contents Star Ratings

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Tasmania Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	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	Prestige Cover	✗	✓	✓	✓	✓	Sum insured	\$1750.00
RACT	Home & Contents + Fusion + Accidental Damage	✗	✗	✓	✓	✓	Sum insured	\$1000.00
St.George Bank	Essential Care	✓	✗	✗	✗	✗	\$3000.00	\$500.00
Westpac	Essential Care	✓	✗	✗	✗	✗	\$3000.00	\$500.00
★								
Coles Insurance	Home	✗	✗	✓	○	○	\$5000.00	\$1000.00
Coles Insurance	Home + Fusion	✗	✗	✓	○	✓	\$5000.00	\$1000.00
Guild Insurance	Home Elite	✓	✗	✓	✓	✓	\$15000.00	\$2500.00
RACT	Home & Contents + Accidental Damage	✗	✗	✓	✓	○	Sum insured	\$1000.00
YOUI	Home & Contents	✗	✗	✓	○	✓	No max	\$5000.00
YOUI	Home & Contents + Accidental Damage	✗	✗	✓	✓	✓	No max	\$5000.00



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Tasmania Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★ "Outstanding Value"								
APIA	Home & Contents	✓	✓	✓	✗	✓	20.00%	\$2000.00
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	20.00%	\$2500.00
Bankwest	Home	✓	✓	✓	O	✓	25.00%	N/A
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
CommInsure	Home	✓	✓	✓	O	✓	25.00%	N/A
CommInsure	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
National Seniors	Classic Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
National Seniors	Vital Home	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
NRMA Insurance	Home & Contents	✗	✓	✓	O	O	\$2500.00	\$2500.00
NRMA Insurance	Home & Contents + Fusion	✗	✓	✓	O	✓	\$2500.00	\$2500.00
★★★★								
AAMI	Home & Contents	✗	✗	✓	✗	✓	\$5000.00	\$1000.00
Allianz Australia	SureCover	✗	✗	✓	✗	✗	\$7500.00	\$2000.00
Allianz Australia	SureCover Plus	✗	✗	✓	✗	✓	\$7500.00	\$2000.00
Bendigo Bank	Gold	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
Budget Direct	Home & Contents	✗	✗	✓	O	O	\$5000.00	\$1000.00
Budget Direct	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$5000.00	\$1000.00
BUPA Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
Catholic Church Insurances	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
CGU	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00



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Tasmania Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★								
Citi	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
CUA	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
Dodo Insurance	Home & Contents	✗	✗	✓	○	○	\$5000.00	\$1000.00
Dodo Insurance	Home & Contents + Motor Burnout	✗	✗	✓	○	✓	\$5000.00	\$1000.00
HSBC	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
National Seniors	Prestige Home	✓	✗	✓	✓	✓	20.00%	\$2000.00
NRMA Insurance	Home & Contents + Accidental Damage	✗	✓	✓	✓	○	\$2500.00	\$2500.00
NRMA Insurance	Home & Contents + Fusion + Accidental Damage	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
NRMA Insurance	Home & Contents Plus	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
People's Choice Credit Union	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
St.George Bank	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
Suncorp Insurance	Classic Home & Contents	✗	✗	✓	○	○	\$4000.00	\$1000.00
Westpac	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
★★★								
1300 Insurance	Home & Contents	✗	✗	✓	○	○	\$3000.00	\$1000.00
1300 Insurance	Home & Contents + Motor Burnout	✗	✗	✓	○	✓	\$3000.00	\$1000.00
1300 Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents	✗	✗	✓	○	○	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion	✗	✗	✓	○	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00



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Tasmania Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	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 Australia	SureCover Gold	✗	✗	✓	✓	✓	20.00%	\$2000.00
AON	Accidental Damage (Blue Ribbon)	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
AON	Home Plus	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Aussie	Home & Contents	✗	✗	✓	○	○	\$3000.00	\$1000.00
Aussie	Home & Contents + Motor Burnout	✗	✗	✓	○	✓	\$3000.00	\$1000.00
Aust Seniors Insurance Agency	Essential Home & Contents	✓	✗	✓	✗	○	\$2500.00	\$1000.00
Aust Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	✓	✗	✓	✗	✓	\$2500.00	\$1000.00
Aust Seniors Insurance Agency	Top Home & Contents	✓	✗	✓	✓	○	\$5000.00	\$1000.00
Aust Seniors Insurance Agency	Top Home & Contents + Motor Burnout	✓	✗	✓	✓	✓	\$5000.00	\$1000.00
Australian Unity	Home Cover	✓	✓	✓	✗	✓	Sum insured	\$2500.00
Bendigo Bank	Silver	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Budget Direct	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$5000.00	\$1000.00
BUPA Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Catholic Church Insurances	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Catholic Church Insurances	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
CGU	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Citi	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Citi	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
CUA	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
CUA	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00



Home and Contents Star Ratings

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Tasmania Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★								
Dodo Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$5000.00	\$1000.00
Guild Insurance	Home Essential	✓	✗	✓	✗	✓	\$10000.00	\$1500.00
HBF Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
HSBC	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
HSBC	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
NAB	Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
NAB	Home Essentials	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
People's Choice Credit Union	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
QBE	Home Cover	✗	✓	✓	○	✓	Sum insured	\$1500.00
QBE	Home Cover + Accidental Damage	✗	✓	✓	✓	✓	Sum insured	\$1500.00
RACT	Home & Contents	✗	✗	✓	○	○	Sum insured	\$1000.00
RACT	Home & Contents + Fusion	✗	✗	✓	○	✓	Sum insured	\$1000.00
Real Insurance	Essential + Fusion	✓	✗	✓	✗	✓	\$2500.00	\$1000.00
Real Insurance	Essential Cover	✓	✗	✓	✗	○	\$2500.00	\$1000.00
Real Insurance	Top Cover	✓	✗	✓	✓	○	\$5000.00	\$1000.00
Real Insurance	Top Cover + Fusion	✓	✗	✓	✓	✓	\$5000.00	\$1000.00
St.George Bank	Essential Care	✓	✗	✗	✗	✗	\$3000.00	\$500.00
St.George Bank	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
Suncorp Insurance	Classic Extras Home & Contents	✗	✗	✓	✓	✓	\$10000.00	\$2500.00



Home and Contents Star Ratings

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Tasmania Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★								
Virgin Money	Home & Contents	✗	✗	✓	○	○	\$3000.00	\$1000.00
Virgin Money	Home & Contents + Motor Burnout	✗	✗	✓	○	✓	\$3000.00	\$1000.00
Westpac	Essential Care	✓	✗	✗	✗	✗	\$3000.00	\$500.00
Westpac	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
Woolworths	Comprehensive Home & Contents	✓	✗	✓	✓	○	\$5000.00	\$1000.00
Woolworths	Comprehensive Home & Contents + Motor Burnout	✓	✗	✓	✓	✓	\$5000.00	\$1000.00
Woolworths	Standard Home & Contents	✓	✗	✓	✗	○	\$2500.00	\$1000.00
Woolworths	Standard Home & Contents + Motor Burnout	✓	✗	✓	✗	✓	\$2500.00	\$1000.00
★ ★								
ANZ	Home Insurance	✓	✗	✓	✓	✓	No max	\$3000.00
Aussie	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	25.00%	\$3000.00
Bendigo Bank	Basic Bronze	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
BOQ	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
BUPA Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
CGU	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
Coles Insurance	Home	✗	✗	✓	○	○	\$5000.00	\$1000.00
Coles Insurance	Home + Fusion	✗	✗	✓	○	✓	\$5000.00	\$1000.00
HBF Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00



Home and Contents Star Ratings

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Tasmania Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	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	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
IMB	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
QBE	Prestige Cover	✗	✓	✓	✓	✓	Sum insured	\$1750.00
Suncorp Insurance	Classic Advantages Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00
Virgin Money	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
★								
Coles Insurance	Home Plus	✗	✗	✓	✓	✓	20.00%	\$2500.00
Guild Insurance	Home Elite	✓	✗	✓	✓	✓	\$15000.00	\$2500.00
RACT	Home & Contents + Accidental Damage	✗	✗	✓	✓	O	Sum insured	\$1000.00
RACT	Home & Contents + Fusion + Accidental Damage	✗	✗	✓	✓	✓	Sum insured	\$1000.00
YOUI	Home & Contents	✗	✗	✓	O	✓	No max	\$5000.00
YOUI	Home & Contents + Accidental Damage	✗	✗	✓	✓	✓	No max	\$5000.00



Home and Contents Star Ratings

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Victoria Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★ "Outstanding Value"								
1300 Insurance	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
Bankwest	Home	✓	✓	✓	O	✓	25.00%	N/A
Budget Direct	Home & Contents	✗	✗	✓	O	O	\$5000.00	\$1000.00
Budget Direct	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$5000.00	\$1000.00
CommInsure	Home	✓	✓	✓	O	✓	25.00%	N/A
Dodo Insurance	Home & Contents	✗	✗	✓	O	O	\$5000.00	\$1000.00
Dodo Insurance	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$5000.00	\$1000.00
Guild Insurance	Home Essential	✓	✗	✓	✗	✓	\$10000.00	\$1500.00
Woolworths	Standard Home & Contents	✓	✗	✓	✗	O	\$2500.00	\$1000.00
Woolworths	Standard Home & Contents + Motor Burnout	✓	✗	✓	✗	✓	\$2500.00	\$1000.00
★★★★								
1300 Insurance	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$3000.00	\$1000.00
1300 Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion	✗	✗	✓	O	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
APIA	Home & Contents	✓	✓	✓	✗	✓	20.00%	\$2000.00
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	20.00%	\$2500.00
Aussie	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
Aussie	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$3000.00	\$1000.00
Aussie	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00



Home and Contents Star Ratings

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Victoria Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★								
Aust Seniors Insurance Agency	Essential Home & Contents	✓	✗	✓	✗	O	\$2500.00	\$1000.00
Aust Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	✓	✗	✓	✗	✓	\$2500.00	\$1000.00
Budget Direct	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$5000.00	\$1000.00
Dodo Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$5000.00	\$1000.00
National Seniors	Classic Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Real Insurance	Essential + Fusion	✓	✗	✓	✗	✓	\$2500.00	\$1000.00
Real Insurance	Essential Cover	✓	✗	✓	✗	O	\$2500.00	\$1000.00
Suncorp Insurance	Classic Advantages Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00
Suncorp Insurance	Classic Extras Home & Contents	✗	✗	✓	✓	✓	\$10000.00	\$2500.00
Suncorp Insurance	Classic Home & Contents	✗	✗	✓	O	O	\$4000.00	\$1000.00
Virgin Money	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
Virgin Money	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$3000.00	\$1000.00
★★★								
AAMI	Home & Contents	✗	✗	✓	✗	✓	\$5000.00	\$1000.00
Allianz Australia	SureCover	✗	✗	✓	✗	✗	\$7500.00	\$2000.00
Allianz Australia	SureCover Gold	✗	✗	✓	✓	✓	20.00%	\$2000.00
Allianz Australia	SureCover Plus	✗	✗	✓	✗	✓	\$7500.00	\$2000.00
AON	Accidental Damage (Blue Ribbon)	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
AON	Home Plus	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Aust Seniors Insurance Agency	Top Home & Contents	✓	✗	✓	✓	O	\$5000.00	\$1000.00



Home and Contents Star Ratings

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Victoria Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★								
Aust Seniors Insurance Agency	Top Home & Contents + Motor Burnout	✓	✗	✓	✓	✓	\$5000.00	\$1000.00
Australian Unity	Home Cover	✓	✓	✓	✗	✓	Sum insured	\$2500.00
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	25.00%	\$3000.00
Bank of Melbourne	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
Bank of Melbourne	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
Bendigo Bank	Basic Bronze	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
Bendigo Bank	Gold	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
Bendigo Bank	Silver	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
BOQ	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
BUPA Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
BUPA Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Catholic Church Insurances	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Catholic Church Insurances	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
CGU	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
CGU	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
CGU	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Citi	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Citi	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
CommInsure	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A



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Victoria Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★								
CUA	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
CUA	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
GIO	Classic	✗	✗	✓	O	O	\$4000.00	\$1000.00
HBF Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
HSBC	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
HSBC	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
IMB	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
National Seniors	Prestige Home	✓	✗	✓	✓	✓	20.00%	\$2000.00
National Seniors	Vital Home	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
People's Choice Credit Union	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
People's Choice Credit Union	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
QBE	Home Cover	✗	✓	✓	O	✓	Sum insured	\$1500.00
QBE	Home Cover + Accidental Damage	✗	✓	✓	✓	✓	Sum insured	\$1500.00
RACV	Home & Contents	✗	✗	✓	O	O	\$1000.00	\$1000.00
RACV	Home & Contents + Fusion	✗	✗	✓	O	✓	\$1000.00	\$1000.00
RACV	Home & Contents + Fusion + Accidental Damage	✗	✗	✓	✓	✓	\$1000.00	\$1000.00
Real Insurance	Top Cover	✓	✗	✓	✓	O	\$5000.00	\$1000.00
Real Insurance	Top Cover + Fusion	✓	✗	✓	✓	✓	\$5000.00	\$1000.00
Virgin Money	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00



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Victoria Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★								
Westpac	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
Westpac	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
Woolworths	Comprehensive Home & Contents	✓	✗	✓	✓	O	\$5000.00	\$1000.00
Woolworths	Comprehensive Home & Contents + Motor Burnout	✓	✗	✓	✓	✓	\$5000.00	\$1000.00
YOUI	Home & Contents	✗	✗	✓	O	✓	No max	\$5000.00
★ ★								
ANZ	Home Insurance	✓	✗	✓	✓	✓	No max	\$3000.00
Bank of Melbourne	Essential Care	✓	✗	✗	✗	✗	\$3000.00	\$500.00
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
BUPA Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
Catholic Church Insurances	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
Citi	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
CUA	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
GIO	Classic Extras Home & Contents	✗	✗	✓	✓	✓	\$10000.00	\$2500.00
HBF Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
HSBC	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
IMB	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
NAB	Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
NAB	Home Essentials	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
QBE	Prestige Cover	✗	✓	✓	✓	✓	Sum insured	\$1750.00



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Victoria Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★								
Westpac	Essential Care	✓	✗	✗	✗	✗	\$3000.00	\$500.00
★								
Coles Insurance	Home	✗	✗	✓	O	O	\$5000.00	\$1000.00
Coles Insurance	Home + Fusion	✗	✗	✓	O	✓	\$5000.00	\$1000.00
Coles Insurance	Home Plus	✗	✗	✓	✓	✓	20.00%	\$2500.00
GIO	Platinum Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00
Guild Insurance	Home Elite	✓	✗	✓	✓	✓	\$15000.00	\$2500.00
YOUI	Home & Contents + Accidental Damage	✗	✗	✓	✓	✓	No max	\$5000.00



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Victoria Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★ "Outstanding Value"								
APIA	Home & Contents	✓	✓	✓	✗	✓	20.00%	\$2000.00
Aust Seniors Insurance Agency	Essential Home & Contents	✓	✗	✓	✗	O	\$2500.00	\$1000.00
Australian Unity	Home Cover	✓	✓	✓	✗	✓	Sum insured	\$2500.00
Bankwest	Home	✓	✓	✓	O	✓	25.00%	N/A
CommInsure	Home	✓	✓	✓	O	✓	25.00%	N/A
National Seniors	Classic Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
QBE	Home Cover	✗	✓	✓	O	✓	Sum insured	\$1500.00
RACV	Home & Contents	✗	✗	✓	O	O	\$1000.00	\$1000.00
Real Insurance	Essential Cover	✓	✗	✓	✗	O	\$2500.00	\$1000.00
Woolworths	Standard Home & Contents	✓	✗	✓	✗	O	\$2500.00	\$1000.00
★★★★								
AAMI	Home & Contents	✗	✗	✓	✗	✓	\$5000.00	\$1000.00
Allianz Australia	SureCover	✗	✗	✓	✗	✗	\$7500.00	\$2000.00
Allianz Australia	SureCover Plus	✗	✗	✓	✗	✓	\$7500.00	\$2000.00
Aust Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	✓	✗	✓	✗	✓	\$2500.00	\$1000.00
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
Budget Direct	Home & Contents	✗	✗	✓	O	O	\$5000.00	\$1000.00
Budget Direct	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$5000.00	\$1000.00
CommInsure	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
Dodo Insurance	Home & Contents	✗	✗	✓	O	O	\$5000.00	\$1000.00



Home and Contents Star Ratings

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Victoria Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★								
Dodo Insurance	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$5000.00	\$1000.00
Guild Insurance	Home Essential	✓	✗	✓	✗	✓	\$10000.00	\$1500.00
National Seniors	Prestige Home	✓	✗	✓	✓	✓	20.00%	\$2000.00
National Seniors	Vital Home	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
QBE	Home Cover + Accidental Damage	✗	✓	✓	✓	✓	Sum insured	\$1500.00
RACV	Home & Contents + Fusion	✗	✗	✓	O	✓	\$1000.00	\$1000.00
RACV	Home & Contents + Fusion + Accidental Damage	✗	✗	✓	✓	✓	\$1000.00	\$1000.00
Real Insurance	Essential + Fusion	✓	✗	✓	✗	✓	\$2500.00	\$1000.00
Suncorp Insurance	Classic Home & Contents	✗	✗	✓	O	O	\$4000.00	\$1000.00
Woolworths	Comprehensive Home & Contents	✓	✗	✓	✓	O	\$5000.00	\$1000.00
Woolworths	Comprehensive Home & Contents + Motor Burnout	✓	✗	✓	✓	✓	\$5000.00	\$1000.00
Woolworths	Standard Home & Contents + Motor Burnout	✓	✗	✓	✗	✓	\$2500.00	\$1000.00
★★★								
1300 Insurance	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
1300 Insurance	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$3000.00	\$1000.00
1300 Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion	✗	✗	✓	O	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
Allianz Australia	SureCover Gold	✗	✗	✓	✓	✓	20.00%	\$2000.00



Home and Contents Star Ratings

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Victoria Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	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)	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
AON	Home Plus	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	20.00%	\$2500.00
Aussie	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
Aussie	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$3000.00	\$1000.00
Aussie	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
Aust Seniors Insurance Agency	Top Home & Contents	✓	✗	✓	✓	O	\$5000.00	\$1000.00
Aust Seniors Insurance Agency	Top Home & Contents + Motor Burnout	✓	✗	✓	✓	✓	\$5000.00	\$1000.00
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	25.00%	\$3000.00
Bank of Melbourne	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
Bendigo Bank	Gold	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
Bendigo Bank	Silver	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Budget Direct	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$5000.00	\$1000.00
BUPA Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
BUPA Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Catholic Church Insurances	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Catholic Church Insurances	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
Catholic Church Insurances	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
CGU	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
CGU	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00



Home and Contents Star Ratings

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Victoria Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★								
Citi	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Citi	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
Citi	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
CUA	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
CUA	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
CUA	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
Dodo Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$5000.00	\$1000.00
HBF Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
HSBC	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
HSBC	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
HSBC	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
NAB	Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
NAB	Home Essentials	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
People's Choice Credit Union	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
People's Choice Credit Union	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
QBE	Prestige Cover	✗	✓	✓	✓	✓	Sum insured	\$1750.00
Real Insurance	Top Cover	✓	✗	✓	✓	O	\$5000.00	\$1000.00
Real Insurance	Top Cover + Fusion	✓	✗	✓	✓	✓	\$5000.00	\$1000.00
Suncorp Insurance	Classic Advantages Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00



Home and Contents Star Ratings

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Victoria Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★								
Suncorp Insurance	Classic Extras Home & Contents	✗	✗	✓	✓	✓	\$10000.00	\$2500.00
Virgin Money	Home & Contents	✗	✗	✓	○	○	\$3000.00	\$1000.00
Virgin Money	Home & Contents + Motor Burnout	✗	✗	✓	○	✓	\$3000.00	\$1000.00
Virgin Money	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
Westpac	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
YOUI	Home & Contents	✗	✗	✓	○	✓	No max	\$5000.00
★ ★								
ANZ	Home Insurance	✓	✗	✓	✓	✓	No max	\$3000.00
Bank of Melbourne	Essential Care	✓	✗	✗	✗	✗	\$3000.00	\$500.00
Bank of Melbourne	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
Bendigo Bank	Basic Bronze	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
BOQ	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
BUPA Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
CGU	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
Coles Insurance	Home	✗	✗	✓	○	○	\$5000.00	\$1000.00
Coles Insurance	Home + Fusion	✗	✗	✓	○	✓	\$5000.00	\$1000.00
Coles Insurance	Home Plus	✗	✗	✓	✓	✓	20.00%	\$2500.00
GIO	Classic	✗	✗	✓	○	○	\$4000.00	\$1000.00
HBF Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
IMB	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00



Home and Contents Star Ratings

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Victoria Contents Low Sum Insured					Based on \$50,000 Sum Insured			
Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★								
Westpac	Essential Care	✓	✗	✗	✗	✗	\$3000.00	\$500.00
Westpac	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
★								
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
GIO	Classic Extras Home & Contents	✗	✗	✓	✓	✓	\$10000.00	\$2500.00
GIO	Platinum Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00
Guild Insurance	Home Elite	✓	✗	✓	✓	✓	\$15000.00	\$2500.00
IMB	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
YOUI	Home & Contents + Accidental Damage	✗	✗	✓	✓	✓	No max	\$5000.00



Home and Contents Star Ratings

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Western Australia Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★ "Outstanding Value"								
Bankwest	Home	✓	✓	✓	O	✓	25.00%	N/A
Budget Direct	Home & Contents	✗	✗	✓	O	O	\$5000.00	\$1000.00
CommInsure	Home	✓	✓	✓	O	✓	25.00%	N/A
RAC	Home & Contents	✗	✓	✓	✗	✓	\$5000.00	\$2000.00
SGIO	Home & Contents + Fusion	✗	✓	✓	O	✓	\$2500.00	\$2500.00
SGIO	Home and Contents	✗	✓	✓	O	O	\$2500.00	\$2500.00
Suncorp Insurance	Classic Advantages Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00
Suncorp Insurance	Classic Extras Home & Contents	✗	✗	✓	✓	✓	\$10000.00	\$2500.00
Suncorp Insurance	Classic Home & Contents	✗	✗	✓	O	O	\$4000.00	\$1000.00
★★★★								
1300 Insurance	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
1300 Insurance	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion	✗	✗	✓	O	✓	\$3000.00	\$1000.00
APIA	Home & Contents	✓	✓	✓	✗	✓	20.00%	\$2000.00
Aussie	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
Aussie	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$3000.00	\$1000.00
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
Bendigo Bank	Silver	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Budget Direct	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$5000.00	\$1000.00
Budget Direct	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$5000.00	\$1000.00



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Western Australia Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	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	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
CommInsure	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
Dodo Insurance	Home & Contents	✗	✗	✓	O	O	\$5000.00	\$1000.00
Dodo Insurance	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$5000.00	\$1000.00
Guild Insurance	Home Essential	✓	✗	✓	✗	✓	\$10000.00	\$1500.00
National Seniors	Classic Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
People's Choice Credit Union	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
QBE	Home Cover	✗	✓	✓	O	✓	Sum insured	\$1500.00
★★★								
1300 Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
AAMI	Home & Contents	✗	✗	✓	✗	✓	\$5000.00	\$1000.00
Allianz Australia	SureCover	✗	✗	✓	✗	✗	\$7500.00	\$2000.00
Allianz Australia	SureCover Gold	✗	✗	✓	✓	✓	20.00%	\$2000.00
Allianz Australia	SureCover Plus	✗	✗	✓	✗	✓	\$7500.00	\$2000.00
ANZ	Home Insurance	✓	✗	✓	✓	✓	No max	\$3000.00
AON	Accidental Damage (Blue Ribbon)	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
AON	Home Plus	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	20.00%	\$2500.00
Aussie	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00



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Western Australia Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	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	Home Cover	✓	✓	✓	✗	✓	Sum insured	\$2500.00
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	25.00%	\$3000.00
Bendigo Bank	Basic Bronze	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
Bendigo Bank	Gold	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
BOQ	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
BUPA Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
BUPA Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
BUPA Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
CGU	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
CGU	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
Dodo Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$5000.00	\$1000.00
GIO	Classic	✗	✗	✓	O	O	\$4000.00	\$1000.00
GIO	Classic Extras Home & Contents	✗	✗	✓	✓	✓	\$10000.00	\$2500.00
HBF Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
HBF Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
IMB	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
IMB	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
National Seniors	Prestige Home	✓	✗	✓	✓	✓	20.00%	\$2000.00



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Western Australia Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★								
National Seniors	Vital Home	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
People's Choice Credit Union	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
QBE	Home Cover + Accidental Damage	✗	✓	✓	✓	✓	Sum insured	\$1500.00
QBE	Prestige Cover	✗	✓	✓	✓	✓	Sum insured	\$1750.00
SGIO	Home & Contents + Accidental Damage	✗	✓	✓	✓	O	\$2500.00	\$2500.00
SGIO	Home & Contents + Fusion + Accidental Damage	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
SGIO	Home and Contents PLUS	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
St.George Bank	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
St.George Bank	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
Virgin Money	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
Virgin Money	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$3000.00	\$1000.00
Virgin Money	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
Westpac	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
Westpac	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
YOUI	Home & Contents	✗	✗	✓	O	✓	No max	\$5000.00
★ ★								
Catholic Church Insurances	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Catholic Church Insurances	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
Catholic Church Insurances	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
Citi	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00



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Western Australia Contents High Sum Insured

Based on \$125,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★								
Citi	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
Citi	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
CUA	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
CUA	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
CUA	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
HSBC	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
HSBC	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
HSBC	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
NAB	Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
NAB	Home Essentials	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
★								
GIO	Platinum Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00
Guild Insurance	Home Elite	✓	✗	✓	✓	✓	\$15000.00	\$2500.00
St.George Bank	Essential Care	✓	✗	✗	✗	✗	\$3000.00	\$500.00
Westpac	Essential Care	✓	✗	✗	✗	✗	\$3000.00	\$500.00
YOUI	Home & Contents + Accidental Damage	✗	✗	✓	✓	✓	No max	\$5000.00



Home and Contents Star Ratings

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Western Australia Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★ "Outstanding Value"								
Bankwest	Home	✓	✓	✓	O	✓	25.00%	N/A
CommInsure	Home	✓	✓	✓	O	✓	25.00%	N/A
QBE	Home Cover	✗	✓	✓	O	✓	Sum insured	\$1500.00
RAC	Home & Contents	✗	✓	✓	✗	✓	\$5000.00	\$2000.00
SGIO	Home & Contents + Fusion	✗	✓	✓	O	✓	\$2500.00	\$2500.00
SGIO	Home and Contents	✗	✓	✓	O	O	\$2500.00	\$2500.00
Suncorp Insurance	Classic Advantages Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00
Suncorp Insurance	Classic Extras Home & Contents	✗	✗	✓	✓	✓	\$10000.00	\$2500.00
Suncorp Insurance	Classic Home & Contents	✗	✗	✓	O	O	\$4000.00	\$1000.00
★★★★								
Allianz Australia	SureCover	✗	✗	✓	✗	✗	\$7500.00	\$2000.00
Allianz Australia	SureCover Plus	✗	✗	✓	✗	✓	\$7500.00	\$2000.00
APIA	Home & Contents	✓	✓	✓	✗	✓	20.00%	\$2000.00
Australian Unity	Home Cover	✓	✓	✓	✗	✓	Sum insured	\$2500.00
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	25.00%	\$3000.00
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
Bendigo Bank	Gold	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
Bendigo Bank	Silver	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
CGU	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
CGU	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00



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Western Australia Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	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 + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
National Seniors	Classic Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
National Seniors	Prestige Home	✓	✗	✓	✓	✓	20.00%	\$2000.00
National Seniors	Vital Home	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
People's Choice Credit Union	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
People's Choice Credit Union	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
QBE	Home Cover + Accidental Damage	✗	✓	✓	✓	✓	Sum insured	\$1500.00
QBE	Prestige Cover	✗	✓	✓	✓	✓	Sum insured	\$1750.00
★★★								
1300 Insurance	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
1300 Insurance	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion	✗	✗	✓	O	✓	\$3000.00	\$1000.00
AAMI	Home & Contents	✗	✗	✓	✗	✓	\$5000.00	\$1000.00
Allianz Australia	SureCover Gold	✗	✗	✓	✓	✓	20.00%	\$2000.00
ANZ	Home Insurance	✓	✗	✓	✓	✓	No max	\$3000.00
AON	Accidental Damage (Blue Ribbon)	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
AON	Home Plus	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	20.00%	\$2500.00
Aussie	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00



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Western Australia Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★								
Aussie	Home & Contents + Motor Burnout	✗	✗	✓	○	✓	\$3000.00	\$1000.00
BOQ	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
Budget Direct	Home & Contents	✗	✗	✓	○	○	\$5000.00	\$1000.00
Budget Direct	Home & Contents + Motor Burnout	✗	✗	✓	○	✓	\$5000.00	\$1000.00
Budget Direct	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$5000.00	\$1000.00
BUPA Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
BUPA Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Catholic Church Insurances	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Catholic Church Insurances	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
Catholic Church Insurances	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
Citi	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Citi	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
Citi	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
CUA	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
CUA	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
CUA	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
Dodo Insurance	Home & Contents	✗	✗	✓	○	○	\$5000.00	\$1000.00
Dodo Insurance	Home & Contents + Motor Burnout	✗	✗	✓	○	✓	\$5000.00	\$1000.00
Dodo Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$5000.00	\$1000.00
GIO	Classic	✗	✗	✓	○	○	\$4000.00	\$1000.00



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Western Australia Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			Jewellery	
				Contents in Open Air Covered	Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★								
Guild Insurance	Home Essential	✓	✗	✓	✗	✓	\$10000.00	\$1500.00
HBF Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
HSBC	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
HSBC	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
HSBC	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
IMB	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
NAB	Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
NAB	Home Essentials	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
SGIO	Home & Contents + Accidental Damage	✗	✓	✓	✓	O	\$2500.00	\$2500.00
SGIO	Home & Contents + Fusion + Accidental Damage	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
SGIO	Home and Contents PLUS	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
St.George Bank	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
St.George Bank	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
Westpac	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
Westpac	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
★ ★								
1300 Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
Aussie	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00



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Western Australia Contents Low Sum Insured

Based on \$50,000 Sum Insured

Company	Product	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	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
BUPA Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
CGU	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
GIO	Classic Extras Home & Contents	✗	✗	✓	✓	✓	\$10000.00	\$2500.00
GIO	Platinum Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00
HBF Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
IMB	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
Virgin Money	Home & Contents	✗	✗	✓	O	O	\$3000.00	\$1000.00
Virgin Money	Home & Contents + Motor Burnout	✗	✗	✓	O	✓	\$3000.00	\$1000.00
Virgin Money	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
★								
Guild Insurance	Home Elite	✓	✗	✓	✓	✓	\$15000.00	\$2500.00
St.George Bank	Essential Care	✓	✗	✗	✗	✗	\$3000.00	\$500.00
Westpac	Essential Care	✓	✗	✗	✗	✗	\$3000.00	\$500.00
YOUI	Home & Contents	✗	✗	✓	O	✓	No max	\$5000.00
YOUI	Home & Contents + Accidental Damage	✗	✗	✓	✓	✓	No max	\$5000.00