



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.

New South Wales Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★★★★ "Outstanding Value"							
ANZ	Home Insurance	✓	✗	✓	✓	✓	✓
APIA	Home & Contents	✓	✓	✓	✗	✓	✗
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	✗
Guild Insurance	Home Elite	✓	✗	○	✓	✓	✗
Guild Insurance	Home Essential	✓	✗	○	✗	✓	✗
Woolworths	Comprehensive Home & Contents	✓	✗	✓	✓	○	✗
Woolworths	Comprehensive Home & Contents + Motor Burnout	✓	✗	✓	✓	✓	✗
Woolworths	Standard Home & Contents	✓	✗	✓	✗	○	✗
Woolworths	Standard Home & Contents + Motor Burnout	✓	✗	✓	✗	✓	✗
★★★★							
Allianz Australia	SureCover Gold	✗	✗	○	✓	✓	✗
Aust Seniors Insurance Agency	Essential Home & Contents	✓	✗	✓	✗	○	✗
Aust Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	✓	✗	✓	✗	✓	✗
Aust Seniors Insurance Agency	Top Home & Contents	✓	✗	✓	✓	○	✗
Aust Seniors Insurance Agency	Top Home & Contents + Motor Burnout	✓	✗	✓	✓	✓	✗
Bankwest	Home	✓	✓	✓	○	✓	✗
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	✗
Bendigo Bank	Basic Bronze	✓	✗	✓	✗	✗	✗
Bendigo Bank	Gold	✓	✗	✓	✓	✓	✗
CGU	Accidental Damage	✓	✗	✓	✓	✓	✗
CGU	Fundamentals	✓	✗	✓	✗	✗	✗
Coles Insurance	Home	✗	✗	✓	○	○	✗



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New South Wales Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★★★							
Coles Insurance	Home Plus	X	X	✓	✓	✓	X
CommInsure	Home	✓	✓	✓	○	✓	X
CommInsure	Home + Accidental Damage	✓	✓	✓	✓	✓	X
People's Choice Credit Union	Accidental Damage	✓	X	✓	✓	✓	X
QBE	Home Cover	X	✓	✓	○	✓	X
Real Insurance	Essential + Fusion	✓	X	✓	X	✓	X
Real Insurance	Essential Cover	✓	X	✓	X	○	X
Real Insurance	Top Cover	✓	X	✓	✓	○	X
Real Insurance	Top Cover + Fusion	✓	X	✓	✓	✓	X
St.George Bank	Premier Care	✓	X	✓	✓	✓	X
Westpac	Premier Care	✓	X	✓	✓	✓	X
★★★							
1300 Insurance	Home & Contents + Motor Burnout + Accidental Damage	X	X	○	✓	✓	X
1Cover Direct Insurance	Home & Contents + Fusion + Accidental Damage	X	X	○	✓	✓	X
AAMI	Home & Contents	X	X	✓	X	✓	○
Allianz Australia	SureCover	X	X	○	X	X	X
Allianz Australia	SureCover Plus	X	X	○	X	✓	X
AON	Accidental Damage (Blue Ribbon)	✓	X	✓	✓	✓	X
AON	Home Plus	✓	X	✓	X	✓	X
Aussie	Home & Contents + Motor Burnout + Accidental Damage	X	X	○	✓	✓	X
Bendigo Bank	Silver	✓	X	✓	X	✓	X
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	X



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New South Wales Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★★★							
BOQ	Secure Home Extra	✓	✓	✓	✗	✓	✗
Budget Direct	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	○	✓	✓	✗
BUPA Insurance	Accidental Damage	✓	✗	✓	✓	✓	✗
BUPA Insurance	Fundamentals	✓	✗	✓	✗	✗	✗
BUPA Insurance	Listed Events	✓	✗	✓	✗	✓	✗
Catholic Church Insurances	Classic Home Building & Contents	✓	✗	○	✗	✓	✗
Catholic Church Insurances	Prestige Home Building & Contents	✓	✗	○	✓	✓	✗
Catholic Church Insurances	Vital Home Building & Contents	✓	✗	○	✗	✗	✗
CGU	Listed Events	✓	✗	✓	✗	✓	✗
Citi	Classic Home Building & Contents	✓	✗	○	✗	✓	✗
Citi	Prestige Home Building & Contents	✓	✗	○	✓	✓	✗
Citi	Vital Home Building & Contents	✓	✗	○	✗	✗	✗
Coles Insurance	Home + Fusion	✗	✗	✓	○	✓	✗
CUA	Classic Home Building & Contents	✓	✗	○	✗	✓	✗
CUA	Prestige Home Building & Contents	✓	✗	○	✓	✓	✗
CUA	Vital Home Building & Contents	✓	✗	○	✗	✗	✗
Dodo Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	○	✓	✓	✗
GIO	Classic Extras Home & Contents	✗	✗	✓	✓	✓	✗
GIO	Platinum Home & Contents	✗	✗	✓	✓	✓	✗
HBF Insurance	Accidental Damage	✓	✗	✓	✓	✓	✗
HBF Insurance	Fundamentals	✓	✗	✓	✗	✗	✗
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	✗
HSBC	Classic Home Building & Contents	✓	✗	○	✗	✓	✗



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New South Wales Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★★							
HSBC	Prestige Home Building & Contents	✓	✗	○	✓	✓	✗
HSBC	Vital Home Building & Contents	✓	✗	○	✗	✗	✗
IMB	Secure Home Elite	✓	✓	✓	✓	✓	✗
IMB	Secure Home Extra	✓	✓	✓	✗	✓	✗
NAB	Home Essentials	✓	✗	○	✗	✗	✗
National Seniors	Classic Home	✓	✗	○	✗	✓	✗
National Seniors	Prestige Home	✓	✗	○	✓	✓	✗
NRMA Insurance	Home & Contents + Accidental Damage	✗	✓	✓	✓	○	✗
NRMA Insurance	Home & Contents + Fusion + Accidental Damage	✗	✓	✓	✓	✓	✗
NRMA Insurance	Home & Contents Plus	✗	✓	✓	✓	✓	✗
People's Choice Credit Union	Listed Events	✓	✗	✓	✗	✓	✗
QBE	Home Cover + Accidental Damage	✗	✓	✓	✓	✓	✗
QBE	Prestige Cover	✗	✓	✓	✓	✓	✗
St. George Bank	Quality Care	✓	✗	✓	✗	✓	✗
Suncorp Insurance	Classic Advantages Home & Contents	✗	✗	✓	✓	✓	✗
Suncorp Insurance	Classic Extras Home & Contents	✗	✗	✓	✓	✓	✗
Suncorp Insurance	Classic Home & Contents	✗	✗	✓	○	○	✗
Westpac	Quality Care	✓	✗	✓	✗	✓	✗
YOUI	Home & Contents	✗	✗	✓	○	✓	✗
YOUI	Home & Contents + Accidental Damage	✗	✗	✓	✓	✓	✗
★★							
1300 Insurance	Home & Contents + Motor Burnout	✗	✗	○	○	✓	✗



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New South Wales Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★							
1Cover Direct Insurance	Home & Contents + Fusion	✗	✗	○	○	✓	✗
Aussie	Home & Contents + Motor Burnout	✗	✗	○	○	✓	✗
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	✗
Budget Direct	Home & Contents	✗	✗	○	○	○	✗
Budget Direct	Home & Contents + Motor Burnout	✗	✗	○	○	✓	✗
Dodo Insurance	Home & Contents	✗	✗	○	○	○	✗
Dodo Insurance	Home & Contents + Motor Burnout	✗	✗	○	○	✓	✗
GIO	Classic	✗	✗	✓	○	○	✗
NAB	Home	✓	✗	○	✗	✓	✗
National Seniors	Vital Home	✓	✗	○	✗	✗	✗
NRMA Insurance	Home & Contents	✗	✓	✓	○	○	✗
NRMA Insurance	Home & Contents + Fusion	✗	✓	✓	○	✓	✗
St.George Bank	Essential Care	✓	✗	✓	✗	✗	✗
Virgin Money	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	○	✓	✓	✗
Westpac	Essential Care	✓	✗	✓	✗	✗	✗
★							
1300 Insurance	Home & Contents	✗	✗	○	○	○	✗
1Cover Direct Insurance	Home & Contents	✗	✗	○	○	○	✗
Aussie	Home & Contents	✗	✗	○	○	○	✗
Australian Unity	Home Cover	✓	✓	✓	✗	✓	✗
Virgin Money	Home & Contents	✗	✗	○	○	○	✗
Virgin Money	Home & Contents + Motor Burnout	✗	✗	○	○	✓	✗



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North Queensland Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★★★★ "Outstanding Value"							
APIA	Home & Contents	✓	✓	✓	✗	✓	✗
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	✗
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	✗
BOQ	Secure Home Extra	✓	✓	✓	✗	✓	✗
IMB	Secure Home Elite	✓	✓	✓	✓	✓	✗
IMB	Secure Home Extra	✓	✓	✓	✗	✓	✗
★★★★							
ANZ	Home Insurance	✓	✗	✓	✓	✓	✓
Bankwest	Home	✓	✓	✓	○	✓	✗
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	✗
CommInsure	Home	✓	✓	✓	○	✓	✗
CommInsure	Home + Accidental Damage	✓	✓	✓	✓	✓	✗
QBE	Home Cover + Accidental Damage	✗	✓	✓	✓	✓	✗
QBE	Prestige Cover	✗	✓	✓	✓	✓	✗
RACQ	Home & Contents + Fusion + Accidental damage	✗	✓	✓	✓	✓	✗
St.George Bank	Premier Care	✓	✗	✓	✓	✓	✗
St.George Bank	Quality Care	✓	✗	✓	✗	✓	✗
Suncorp Insurance	Classic Extras Home & Contents	✗	✗	✓	✓	✓	✗
Westpac	Premier Care	✓	✗	✓	✓	✓	✗
Westpac	Quality Care	✓	✗	✓	✗	✓	✗
★★★							
AAMI	Home & Contents	✗	✗	✓	✗	✓	○



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Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★★							
AON	Accidental Damage (Blue Ribbon)	✓	✗	✓	✓	✓	✗
AON	Home Plus	✓	✗	✓	✗	✓	✗
Australian Unity	Home Cover	✓	✓	✓	✗	✓	✗
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	✗
Bendigo Bank	Basic Bronze	✓	✗	✓	✗	✗	✗
Bendigo Bank	Gold	✓	✗	✓	✓	✓	✗
Bendigo Bank	Silver	✓	✗	✓	✗	✓	✗
BUPA Insurance	Accidental Damage	✓	✗	✓	✓	✓	✗
BUPA Insurance	Fundamentals	✓	✗	✓	✗	✗	✗
BUPA Insurance	Listed Events	✓	✗	✓	✗	✓	✗
Catholic Church Insurances	Prestige Home Building & Contents	✓	✗	○	✓	✓	✗
CGU	Accidental Damage	✓	✗	✓	✓	✓	✗
CGU	Fundamentals	✓	✗	✓	✗	✗	✗
CGU	Listed Events	✓	✗	✓	✗	✓	✗
Citi	Prestige Home Building & Contents	✓	✗	○	✓	✓	✗
CUA	Prestige Home Building & Contents	✓	✗	○	✓	✓	✗
HBF Insurance	Accidental Damage	✓	✗	✓	✓	✓	✗
HBF Insurance	Fundamentals	✓	✗	✓	✗	✗	✗
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	✗
HSBC	Prestige Home Building & Contents	✓	✗	○	✓	✓	✗
National Seniors	Prestige Home	✓	✗	○	✓	✓	✗
NRMA QLD	Home & Contents + Accidental Damage	✗	✓	✓	✓	○	✗
NRMA QLD	Home & Contents + Fusion + Accidental Damage	✗	✓	✓	✓	✓	✗



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Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★★							
NRMA QLD	Home & Contents Plus	✗	✓	✓	✓	✓	✗
People's Choice Credit Union	Accidental Damage	✓	✗	✓	✓	✓	✗
People's Choice Credit Union	Listed Events	✓	✗	✓	✗	✓	✗
QBE	Home Cover	✗	✓	✓	○	✓	✗
RACQ	Home & Contents	✗	✓	✓	○	○	✗
St.George Bank	Essential Care	✓	✗	✓	✗	✗	✗
Suncorp Insurance	Classic Advantages Home & Contents	✗	✗	✓	✓	✓	✗
Suncorp Insurance	Classic Home & Contents	✗	✗	✓	○	○	✗
Westpac	Essential Care	✓	✗	✓	✗	✗	✗
★★							
Catholic Church Insurances	Classic Home Building & Contents	✓	✗	○	✗	✓	✗
Catholic Church Insurances	Vital Home Building & Contents	✓	✗	○	✗	✗	✗
Citi	Classic Home Building & Contents	✓	✗	○	✗	✓	✗
Citi	Vital Home Building & Contents	✓	✗	○	✗	✗	✗
CUA	Classic Home Building & Contents	✓	✗	○	✗	✓	✗
CUA	Vital Home Building & Contents	✓	✗	○	✗	✗	✗
HSBC	Classic Home Building & Contents	✓	✗	○	✗	✓	✗
HSBC	Vital Home Building & Contents	✓	✗	○	✗	✗	✗
NAB	Home Essentials	✓	✗	○	✗	✗	✗
National Seniors	Classic Home	✓	✗	○	✗	✓	✗
★							
NAB	Home	✓	✗	○	✗	✓	✗



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Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★							
National Seniors	Vital Home	✓	✗	○	✗	✗	✗
NRMA QLD	Home & Contents	✗	✓	✓	○	○	✗
NRMA QLD	Home & Contents + Fusion	✗	✓	✓	○	✓	✗



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Queensland Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★★★★ "Outstanding Value"							
1300 Insurance	Home & Contents + Motor Burnout + Accidental Damage	X	X	0	✓	✓	X
1Cover Direct Insurance	Home & Contents + Fusion + Accidental Damage	X	X	0	✓	✓	X
APIA	Home & Contents	✓	✓	✓	X	✓	X
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	X
Aussie	Home & Contents + Motor Burnout + Accidental Damage	X	X	0	✓	✓	X
Budget Direct	Home & Contents	X	X	0	0	0	X
Budget Direct	Home & Contents + Motor Burnout + Accidental Damage	X	X	0	✓	✓	X
Dodo Insurance	Home & Contents	X	X	0	0	0	X
Dodo Insurance	Home & Contents + Motor Burnout + Accidental Damage	X	X	0	✓	✓	X
★★★★							
1300 Insurance	Home & Contents	X	X	0	0	0	X
1300 Insurance	Home & Contents + Motor Burnout	X	X	0	0	✓	X
1Cover Direct Insurance	Home & Contents	X	X	0	0	0	X
1Cover Direct Insurance	Home & Contents + Fusion	X	X	0	0	✓	X
ANZ	Home Insurance	✓	X	✓	✓	✓	✓
Aussie	Home & Contents	X	X	0	0	0	X
Aussie	Home & Contents + Motor Burnout	X	X	0	0	✓	X
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	X
BOQ	Secure Home Extra	✓	✓	✓	X	✓	X
Budget Direct	Home & Contents + Motor Burnout	X	X	0	0	✓	X
Dodo Insurance	Home & Contents + Motor Burnout	X	X	0	0	✓	X
IMB	Secure Home Elite	✓	✓	✓	✓	✓	X



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Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★★★							
St.George Bank	Premier Care	✓	✗	✓	✓	✓	✗
Virgin Money	Home & Contents	✗	✗	○	○	○	✗
Virgin Money	Home & Contents + Motor Burnout	✗	✗	○	○	✓	✗
Virgin Money	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	○	✓	✓	✗
Westpac	Premier Care	✓	✗	✓	✓	✓	✗
★★★							
AAMI	Home & Contents	✗	✗	✓	✗	✓	○
Allianz Australia	SureCover	✗	✗	○	✗	✗	✗
Allianz Australia	SureCover Gold	✗	✗	○	✓	✓	✗
Allianz Australia	SureCover Plus	✗	✗	○	✗	✓	✗
AON	Accidental Damage (Blue Ribbon)	✓	✗	✓	✓	✓	✗
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	✗
Bankwest	Home	✓	✓	✓	○	✓	✗
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	✗
Bendigo Bank	Gold	✓	✗	✓	✓	✓	✗
BUPA Insurance	Accidental Damage	✓	✗	✓	✓	✓	✗
Catholic Church Insurances	Classic Home Building & Contents	✓	✗	○	✗	✓	✗
Catholic Church Insurances	Prestige Home Building & Contents	✓	✗	○	✓	✓	✗
Catholic Church Insurances	Vital Home Building & Contents	✓	✗	○	✗	✗	✗
CGU	Accidental Damage	✓	✗	✓	✓	✓	✗
Citi	Classic Home Building & Contents	✓	✗	○	✗	✓	✗
Citi	Prestige Home Building & Contents	✓	✗	○	✓	✓	✗



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Queensland Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★★							
Citi	Vital Home Building & Contents	✓	✗	○	✗	✗	✗
CommInsure	Home	✓	✓	✓	○	✓	✗
CommInsure	Home + Accidental Damage	✓	✓	✓	✓	✓	✗
CUA	Classic Home Building & Contents	✓	✗	○	✗	✓	✗
CUA	Prestige Home Building & Contents	✓	✗	○	✓	✓	✗
CUA	Vital Home Building & Contents	✓	✗	○	✗	✗	✗
HBF Insurance	Accidental Damage	✓	✗	✓	✓	✓	✗
HSBC	Classic Home Building & Contents	✓	✗	○	✗	✓	✗
HSBC	Prestige Home Building & Contents	✓	✗	○	✓	✓	✗
HSBC	Vital Home Building & Contents	✓	✗	○	✗	✗	✗
IMB	Secure Home Extra	✓	✓	✓	✗	✓	✗
NAB	Home	✓	✗	○	✗	✓	✗
NAB	Home Essentials	✓	✗	○	✗	✗	✗
National Seniors	Classic Home	✓	✗	○	✗	✓	✗
National Seniors	Prestige Home	✓	✗	○	✓	✓	✗
NRMA QLD	Home & Contents Plus	✗	✓	✓	✓	✓	✗
People's Choice Credit Union	Accidental Damage	✓	✗	✓	✓	✓	✗
QBE	Home Cover	✗	✓	✓	○	✓	✗
QBE	Home Cover + Accidental Damage	✗	✓	✓	✓	✓	✗
QBE	Prestige Cover	✗	✓	✓	✓	✓	✗
RACQ	Home & Contents	✗	✓	✓	○	○	✗
RACQ	Home & Contents + Fusion + Accidental damage	✗	✓	✓	✓	✓	✗
St.George Bank	Essential Care	✓	✗	✓	✗	✗	✗



Home and Contents Star Ratings

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Queensland Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★★							
St.George Bank	Quality Care	✓	✗	✓	✗	✓	✗
Suncorp Insurance	Classic Advantages Home & Contents	✗	✗	✓	✓	✓	✗
Suncorp Insurance	Classic Extras Home & Contents	✗	✗	✓	✓	✓	✗
Suncorp Insurance	Classic Home & Contents	✗	✗	✓	○	○	✗
Westpac	Essential Care	✓	✗	✓	✗	✗	✗
Westpac	Quality Care	✓	✗	✓	✗	✓	✗
YOUI	Home & Contents	✗	✗	✓	○	✓	✗
YOUI	Home & Contents + Accidental Damage	✗	✗	✓	✓	✓	✗
★★							
Australian Unity	Home Cover	✓	✓	✓	✗	✓	✗
Bendigo Bank	Basic Bronze	✓	✗	✓	✗	✗	✗
Bendigo Bank	Silver	✓	✗	✓	✗	✓	✗
BUPA Insurance	Fundamentals	✓	✗	✓	✗	✗	✗
BUPA Insurance	Listed Events	✓	✗	✓	✗	✓	✗
CGU	Fundamentals	✓	✗	✓	✗	✗	✗
CGU	Listed Events	✓	✗	✓	✗	✓	✗
Coles Insurance	Home Plus	✗	✗	✓	✓	✓	✗
HBF Insurance	Fundamentals	✓	✗	✓	✗	✗	✗
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	✗
National Seniors	Vital Home	✓	✗	○	✗	✗	✗
NRMA QLD	Home & Contents + Accidental Damage	✗	✓	✓	✓	○	✗
NRMA QLD	Home & Contents + Fusion + Accidental Damage	✗	✓	✓	✓	✓	✗



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Queensland Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★							
People's Choice Credit Union	Listed Events	✓	✗	✓	✗	✓	✗
★							
AON	Home Plus	✓	✗	✓	✗	✓	✗
Coles Insurance	Home	✗	✗	✓	○	○	✗
Coles Insurance	Home + Fusion	✗	✗	✓	○	✓	✗
NRMA QLD	Home & Contents	✗	✓	✓	○	○	✗
NRMA QLD	Home & Contents + Fusion	✗	✓	✓	○	✓	✗



Home and Contents Star Ratings

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South Australia Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★★★★ "Outstanding Value"							
AAMI	Home & Contents	X	X	✓	X	✓	○
ANZ	Home Insurance	✓	X	✓	✓	✓	✓
APIA	Home & Contents	✓	✓	✓	X	✓	X
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	X
Bankwest	Home	✓	✓	✓	○	✓	X
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	X
CommInsure	Home	✓	✓	✓	○	✓	X
National Seniors	Prestige Home	✓	X	○	✓	✓	X
Suncorp Insurance	Classic Extras Home & Contents	X	X	✓	✓	✓	X
Suncorp Insurance	Classic Home & Contents	X	X	✓	○	○	X
★★★★							
Allianz Australia	SureCover	X	X	○	X	X	X
Allianz Australia	SureCover Gold	X	X	○	✓	✓	X
BankSA	Premier Care	✓	X	✓	✓	✓	X
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	X
Bendigo Bank	Gold	✓	X	✓	✓	✓	X
Bendigo Bank	Silver	✓	X	✓	X	✓	X
BOQ	Secure Home Extra	✓	✓	✓	X	✓	X
BUPA Insurance	Accidental Damage	✓	X	✓	✓	✓	X
BUPA Insurance	Fundamentals	✓	X	✓	X	X	X
CommInsure	Home + Accidental Damage	✓	✓	✓	✓	✓	X
IMB	Secure Home Elite	✓	✓	✓	✓	✓	X



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South Australia Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★★★							
National Seniors	Classic Home	✓	✗	○	✗	✓	✗
People's Choice Credit Union	Accidental Damage	✓	✗	✓	✓	✓	✗
People's Choice Credit Union	Listed Events	✓	✗	✓	✗	✓	✗
QBE	Home Cover	✗	✓	✓	○	✓	✗
QBE	Home Cover + Accidental Damage	✗	✓	✓	✓	✓	✗
RAA	Home & Contents	✓	✗	✓	○	✓	✗
RAA	Home & Contents + \$2000 Accidental Damage	✓	✗	✓	✓	✓	✗
RAA	Home & Contents + \$5000 Accidental Damage	✓	✗	✓	✓	✓	✗
SGIC	Home & Contents PLUS	✗	✓	✓	✓	✓	✗
Suncorp Insurance	Classic Advantages Home & Contents	✗	✗	✓	✓	✓	✗
Westpac	Premier Care	✓	✗	✓	✓	✓	✗
★★★							
1300 Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	○	✓	✓	✗
1Cover Direct Insurance	Home & Contents + Fusion + Accidental Damage	✗	✗	○	✓	✓	✗
Allianz Australia	SureCover Plus	✗	✗	○	✗	✓	✗
AON	Accidental Damage (Blue Ribbon)	✓	✗	✓	✓	✓	✗
AON	Home Plus	✓	✗	✓	✗	✓	✗
Aussie	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	○	✓	✓	✗
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	✗
BankSA	Quality Care	✓	✗	✓	✗	✓	✗
Bendigo Bank	Basic Bronze	✓	✗	✓	✗	✗	✗
Budget Direct	Home & Contents	✗	✗	○	○	○	✗



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South Australia Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★★							
Budget Direct	Home & Contents + Motor Burnout	✗	✗	○	○	✓	✗
Budget Direct	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	○	✓	✓	✗
BUPA Insurance	Listed Events	✓	✗	✓	✗	✓	✗
Catholic Church Insurances	Classic Home Building & Contents	✓	✗	○	✗	✓	✗
Catholic Church Insurances	Prestige Home Building & Contents	✓	✗	○	✓	✓	✗
Catholic Church Insurances	Vital Home Building & Contents	✓	✗	○	✗	✗	✗
CGU	Accidental Damage	✓	✗	✓	✓	✓	✗
CGU	Fundamentals	✓	✗	✓	✗	✗	✗
CGU	Listed Events	✓	✗	✓	✗	✓	✗
Citi	Classic Home Building & Contents	✓	✗	○	✗	✓	✗
Citi	Prestige Home Building & Contents	✓	✗	○	✓	✓	✗
Citi	Vital Home Building & Contents	✓	✗	○	✗	✗	✗
Coles Insurance	Home Plus	✗	✗	✓	✓	✓	✗
CUA	Classic Home Building & Contents	✓	✗	○	✗	✓	✗
CUA	Prestige Home Building & Contents	✓	✗	○	✓	✓	✗
CUA	Vital Home Building & Contents	✓	✗	○	✗	✗	✗
Dodo Insurance	Home & Contents	✗	✗	○	○	○	✗
Dodo Insurance	Home & Contents + Motor Burnout	✗	✗	○	○	✓	✗
Dodo Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	○	✓	✓	✗
Guild Insurance	Home Elite	✓	✗	○	✓	✓	✗
Guild Insurance	Home Essential	✓	✗	○	✗	✓	✗
HBF Insurance	Accidental Damage	✓	✗	✓	✓	✓	✗
HBF Insurance	Fundamentals	✓	✗	✓	✗	✗	✗



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South Australia Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★★							
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	✗
HSBC	Classic Home Building & Contents	✓	✗	○	✗	✓	✗
HSBC	Prestige Home Building & Contents	✓	✗	○	✓	✓	✗
HSBC	Vital Home Building & Contents	✓	✗	○	✗	✗	✗
IMB	Secure Home Extra	✓	✓	✓	✗	✓	✗
NAB	Home	✓	✗	○	✗	✓	✗
NAB	Home Essentials	✓	✗	○	✗	✗	✗
National Seniors	Vital Home	✓	✗	○	✗	✗	✗
QBE	Prestige Cover	✗	✓	✓	✓	✓	✗
SGIC	Home & Contents	✗	✓	✓	○	○	✗
SGIC	Home & Contents + Accidental Damage	✗	✓	✓	✓	○	✗
SGIC	Home & Contents + Fusion	✗	✓	✓	○	✓	✗
SGIC	Home & Contents + Fusion + Accidental Damage	✗	✓	✓	✓	✓	✗
Virgin Money	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	○	✓	✓	✗
Westpac	Quality Care	✓	✗	✓	✗	✓	✗
Woolworths	Comprehensive Home & Contents	✓	✗	✓	✓	○	✗
Woolworths	Comprehensive Home & Contents + Motor Burnout	✓	✗	✓	✓	✓	✗
Woolworths	Standard Home & Contents	✓	✗	✓	✗	○	✗
Woolworths	Standard Home & Contents + Motor Burnout	✓	✗	✓	✗	✓	✗
★★							
1300 Insurance	Home & Contents	✗	✗	○	○	○	✗
1300 Insurance	Home & Contents + Motor Burnout	✗	✗	○	○	✓	✗



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South Australia Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★							
1Cover Direct Insurance	Home & Contents	✗	✗	○	○	○	✗
1Cover Direct Insurance	Home & Contents + Fusion	✗	✗	○	○	✓	✗
Aussie	Home & Contents	✗	✗	○	○	○	✗
Aussie	Home & Contents + Motor Burnout	✗	✗	○	○	✓	✗
Aust Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	✓	✗	✓	✗	✓	✗
Aust Seniors Insurance Agency	Top Home & Contents	✓	✗	✓	✓	○	✗
Aust Seniors Insurance Agency	Top Home & Contents + Motor Burnout	✓	✗	✓	✓	✓	✗
BankSA	Essential Care	✓	✗	✓	✗	✗	✗
Real Insurance	Essential + Fusion	✓	✗	✓	✗	✓	✗
Real Insurance	Top Cover	✓	✗	✓	✓	○	✗
Real Insurance	Top Cover + Fusion	✓	✗	✓	✓	✓	✗
Virgin Money	Home & Contents	✗	✗	○	○	○	✗
Virgin Money	Home & Contents + Motor Burnout	✗	✗	○	○	✓	✗
Westpac	Essential Care	✓	✗	✓	✗	✗	✗
★							
Aust Seniors Insurance Agency	Essential Home & Contents	✓	✗	✓	✗	○	✗
Australian Unity	Home Cover	✓	✓	✓	✗	✓	✗
Coles Insurance	Home	✗	✗	✓	○	○	✗
Coles Insurance	Home + Fusion	✗	✗	✓	○	✓	✗
Real Insurance	Essential Cover	✓	✗	✓	✗	○	✗
YOUI	Home & Contents	✗	✗	✓	○	✓	✗
YOUI	Home & Contents + Accidental Damage	✗	✗	✓	✓	✓	✗



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Tasmania Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★★★★ "Outstanding Value"							
AAMI	Home & Contents	✗	✗	✓	✗	✓	○
APIA	Home & Contents	✓	✓	✓	✗	✓	✗
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	✗
Bankwest	Home	✓	✓	✓	○	✓	✗
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	✗
CommInsure	Home	✓	✓	✓	○	✓	✗
Suncorp Insurance	Classic Advantages Home & Contents	✗	✗	✓	✓	✓	✗
Suncorp Insurance	Classic Extras Home & Contents	✗	✗	✓	✓	✓	✗
Suncorp Insurance	Classic Home & Contents	✗	✗	✓	○	○	✗
★★★★							
ANZ	Home Insurance	✓	✗	✓	✓	✓	✓
AON	Accidental Damage (Blue Ribbon)	✓	✗	✓	✓	✓	✗
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	✗
Bendigo Bank	Basic Bronze	✓	✗	✓	✗	✗	✗
Bendigo Bank	Gold	✓	✗	✓	✓	✓	✗
BOQ	Secure Home Extra	✓	✓	✓	✗	✓	✗
BUPA Insurance	Accidental Damage	✓	✗	✓	✓	✓	✗
BUPA Insurance	Fundamentals	✓	✗	✓	✗	✗	✗
CGU	Accidental Damage	✓	✗	✓	✓	✓	✗
CGU	Fundamentals	✓	✗	✓	✗	✗	✗
CommInsure	Home + Accidental Damage	✓	✓	✓	✓	✓	✗
Guild Insurance	Home Elite	✓	✗	○	✓	✓	✗



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Tasmania Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★★★							
Guild Insurance	Home Essential	✓	✗	○	✗	✓	✗
HBF Insurance	Accidental Damage	✓	✗	✓	✓	✓	✗
IMB	Secure Home Elite	✓	✓	✓	✓	✓	✗
IMB	Secure Home Extra	✓	✓	✓	✗	✓	✗
People's Choice Credit Union	Accidental Damage	✓	✗	✓	✓	✓	✗
RACT	Home & Contents	✗	✗	✓	○	○	✗
RACT	Home & Contents + Accidental Damage	✗	✗	✓	✓	○	✗
RACT	Home & Contents + Fusion	✗	✗	✓	○	✓	✗
RACT	Home & Contents + Fusion + Accidental Damage	✗	✗	✓	✓	✓	✗
St.George Bank	Premier Care	✓	✗	✓	✓	✓	✗
Westpac	Premier Care	✓	✗	✓	✓	✓	✗
★★★							
1300 Insurance	Home & Contents	✗	✗	○	○	○	✗
1300 Insurance	Home & Contents + Motor Burnout	✗	✗	○	○	✓	✗
1300 Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	○	✓	✓	✗
1Cover Direct Insurance	Home & Contents	✗	✗	○	○	○	✗
1Cover Direct Insurance	Home & Contents + Fusion	✗	✗	○	○	✓	✗
1Cover Direct Insurance	Home & Contents + Fusion + Accidental Damage	✗	✗	○	✓	✓	✗
Allianz Australia	SureCover Gold	✗	✗	○	✓	✓	✗
AON	Home Plus	✓	✗	✓	✗	✓	✗
Aussie	Home & Contents	✗	✗	○	○	○	✗
Aussie	Home & Contents + Motor Burnout	✗	✗	○	○	✓	✗



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Tasmania Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★★							
Aussie	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	○	✓	✓	✗
Aust Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	✓	✗	✓	✗	✓	✗
Aust Seniors Insurance Agency	Top Home & Contents	✓	✗	✓	✓	○	✗
Aust Seniors Insurance Agency	Top Home & Contents + Motor Burnout	✓	✗	✓	✓	✓	✗
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	✗
Bendigo Bank	Silver	✓	✗	✓	✗	✓	✗
Budget Direct	Home & Contents	✗	✗	○	○	○	✗
Budget Direct	Home & Contents + Motor Burnout	✗	✗	○	○	✓	✗
Budget Direct	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	○	✓	✓	✗
BUPA Insurance	Listed Events	✓	✗	✓	✗	✓	✗
Catholic Church Insurances	Prestige Home Building & Contents	✓	✗	○	✓	✓	✗
CGU	Listed Events	✓	✗	✓	✗	✓	✗
Citi	Prestige Home Building & Contents	✓	✗	○	✓	✓	✗
Coles Insurance	Home Plus	✗	✗	✓	✓	✓	✗
CUA	Prestige Home Building & Contents	✓	✗	○	✓	✓	✗
Dodo Insurance	Home & Contents	✗	✗	○	○	○	✗
Dodo Insurance	Home & Contents + Motor Burnout	✗	✗	○	○	✓	✗
Dodo Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	○	✓	✓	✗
HBF Insurance	Fundamentals	✓	✗	✓	✗	✗	✗
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	✗
HSBC	Prestige Home Building & Contents	✓	✗	○	✓	✓	✗
National Seniors	Prestige Home	✓	✗	○	✓	✓	✗
NRMA Insurance	Home & Contents + Accidental Damage	✗	✓	✓	✓	○	✗



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Tasmania Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★★							
NRMA Insurance	Home & Contents + Fusion + Accidental Damage	✗	✓	✓	✓	✓	✗
NRMA Insurance	Home & Contents Plus	✗	✓	✓	✓	✓	✗
People's Choice Credit Union	Listed Events	✓	✗	✓	✗	✓	✗
QBE	Home Cover	✗	✓	✓	○	✓	✗
QBE	Home Cover + Accidental Damage	✗	✓	✓	✓	✓	✗
QBE	Prestige Cover	✗	✓	✓	✓	✓	✗
Real Insurance	Essential + Fusion	✓	✗	✓	✗	✓	✗
Real Insurance	Top Cover	✓	✗	✓	✓	○	✗
Real Insurance	Top Cover + Fusion	✓	✗	✓	✓	✓	✗
St.George Bank	Essential Care	✓	✗	✓	✗	✗	✗
St.George Bank	Quality Care	✓	✗	✓	✗	✓	✗
Virgin Money	Home & Contents	✗	✗	○	○	○	✗
Virgin Money	Home & Contents + Motor Burnout	✗	✗	○	○	✓	✗
Virgin Money	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	○	✓	✓	✗
Westpac	Essential Care	✓	✗	✓	✗	✗	✗
Westpac	Quality Care	✓	✗	✓	✗	✓	✗
Woolworths	Comprehensive Home & Contents	✓	✗	✓	✓	○	✗
Woolworths	Comprehensive Home & Contents + Motor Burnout	✓	✗	✓	✓	✓	✗
Woolworths	Standard Home & Contents	✓	✗	✓	✗	○	✗
Woolworths	Standard Home & Contents + Motor Burnout	✓	✗	✓	✗	✓	✗
★★							
Allianz Australia	SureCover	✗	✗	○	✗	✗	✗



Home and Contents Star Ratings

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Tasmania Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★							
Allianz Australia	SureCover Plus	✗	✗	○	✗	✓	✗
Aust Seniors Insurance Agency	Essential Home & Contents	✓	✗	✓	✗	○	✗
Australian Unity	Home Cover	✓	✓	✓	✗	✓	✗
Catholic Church Insurances	Classic Home Building & Contents	✓	✗	○	✗	✓	✗
Catholic Church Insurances	Vital Home Building & Contents	✓	✗	○	✗	✗	✗
Citi	Classic Home Building & Contents	✓	✗	○	✗	✓	✗
Citi	Vital Home Building & Contents	✓	✗	○	✗	✗	✗
CUA	Classic Home Building & Contents	✓	✗	○	✗	✓	✗
CUA	Vital Home Building & Contents	✓	✗	○	✗	✗	✗
HSBC	Classic Home Building & Contents	✓	✗	○	✗	✓	✗
HSBC	Vital Home Building & Contents	✓	✗	○	✗	✗	✗
National Seniors	Classic Home	✓	✗	○	✗	✓	✗
NRMA Insurance	Home & Contents	✗	✓	✓	○	○	✗
NRMA Insurance	Home & Contents + Fusion	✗	✓	✓	○	✓	✗
Real Insurance	Essential Cover	✓	✗	✓	✗	○	✗
YOUI	Home & Contents + Accidental Damage	✗	✗	✓	✓	✓	✗
★							
Coles Insurance	Home	✗	✗	✓	○	○	✗
Coles Insurance	Home + Fusion	✗	✗	✓	○	✓	✗
NAB	Home	✓	✗	○	✗	✓	✗
NAB	Home Essentials	✓	✗	○	✗	✗	✗
National Seniors	Vital Home	✓	✗	○	✗	✗	✗



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Tasmania Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★							
YOUI	Home & Contents	X	X	✓	○	✓	X



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Victoria Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★★★★ "Outstanding Value"							
ANZ	Home Insurance	✓	✗	✓	✓	✓	✓
APIA	Home & Contents	✓	✓	✓	✗	✓	✗
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	✗
Bankwest	Home	✓	✓	✓	○	✓	✗
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	✗
CommInsure	Home	✓	✓	✓	○	✓	✗
CommInsure	Home + Accidental Damage	✓	✓	✓	✓	✓	✗
Suncorp Insurance	Classic Advantages Home & Contents	✗	✗	✓	✓	✓	✗
Suncorp Insurance	Classic Extras Home & Contents	✗	✗	✓	✓	✓	✗
Suncorp Insurance	Classic Home & Contents	✗	✗	✓	○	○	✗
★★★★							
AAMI	Home & Contents	✗	✗	✓	✗	✓	○
Allianz Australia	SureCover Gold	✗	✗	○	✓	✓	✗
Bendigo Bank	Basic Bronze	✓	✗	✓	✗	✗	✗
Bendigo Bank	Gold	✓	✗	✓	✓	✓	✗
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	✗
BUPA Insurance	Accidental Damage	✓	✗	✓	✓	✓	✗
BUPA Insurance	Fundamentals	✓	✗	✓	✗	✗	✗
CGU	Accidental Damage	✓	✗	✓	✓	✓	✗
CGU	Fundamentals	✓	✗	✓	✗	✗	✗
GIO	Classic Extras Home & Contents	✗	✗	✓	✓	✓	✗
GIO	Platinum Home & Contents	✗	✗	✓	✓	✓	✗



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Victoria Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★★★							
Guild Insurance	Home Elite	✓	✗	○	✓	✓	✗
Guild Insurance	Home Essential	✓	✗	○	✗	✓	✗
HBF Insurance	Accidental Damage	✓	✗	✓	✓	✓	✗
HBF Insurance	Fundamentals	✓	✗	✓	✗	✗	✗
IMB	Secure Home Elite	✓	✓	✓	✓	✓	✗
People's Choice Credit Union	Accidental Damage	✓	✗	✓	✓	✓	✗
Woolworths	Comprehensive Home & Contents	✓	✗	✓	✓	○	✗
Woolworths	Comprehensive Home & Contents + Motor Burnout	✓	✗	✓	✓	✓	✗
Woolworths	Standard Home & Contents	✓	✗	✓	✗	○	✗
Woolworths	Standard Home & Contents + Motor Burnout	✓	✗	✓	✗	✓	✗
★★★							
1300 Insurance	Home & Contents	✗	✗	○	○	○	✗
1300 Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	○	✓	✓	✗
1Cover Direct Insurance	Home & Contents	✗	✗	○	○	○	✗
1Cover Direct Insurance	Home & Contents + Fusion + Accidental Damage	✗	✗	○	✓	✓	✗
Allianz Australia	SureCover	✗	✗	○	✗	✗	✗
Allianz Australia	SureCover Plus	✗	✗	○	✗	✓	✗
AON	Accidental Damage (Blue Ribbon)	✓	✗	✓	✓	✓	✗
Aussie	Home & Contents	✗	✗	○	○	○	✗
Aussie	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	○	✓	✓	✗
Aust Seniors Insurance Agency	Essential Home & Contents	✓	✗	✓	✗	○	✗
Aust Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	✓	✗	✓	✗	✓	✗



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Victoria Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★★							
Aust Seniors Insurance Agency	Top Home & Contents	✓	✗	✓	✓	○	✗
Aust Seniors Insurance Agency	Top Home & Contents + Motor Burnout	✓	✗	✓	✓	✓	✗
Bank of Melbourne	Premier Care	✓	✗	✓	✓	✓	✗
Bendigo Bank	Silver	✓	✗	✓	✗	✓	✗
BOQ	Secure Home Extra	✓	✓	✓	✗	✓	✗
Budget Direct	Home & Contents	✗	✗	○	○	○	✗
Budget Direct	Home & Contents + Motor Burnout	✗	✗	○	○	✓	✗
Budget Direct	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	○	✓	✓	✗
BUPA Insurance	Listed Events	✓	✗	✓	✗	✓	✗
Catholic Church Insurances	Classic Home Building & Contents	✓	✗	○	✗	✓	✗
Catholic Church Insurances	Prestige Home Building & Contents	✓	✗	○	✓	✓	✗
Catholic Church Insurances	Vital Home Building & Contents	✓	✗	○	✗	✗	✗
CGU	Listed Events	✓	✗	✓	✗	✓	✗
Citi	Classic Home Building & Contents	✓	✗	○	✗	✓	✗
Citi	Prestige Home Building & Contents	✓	✗	○	✓	✓	✗
Citi	Vital Home Building & Contents	✓	✗	○	✗	✗	✗
Coles Insurance	Home Plus	✗	✗	✓	✓	✓	✗
CUA	Classic Home Building & Contents	✓	✗	○	✗	✓	✗
CUA	Prestige Home Building & Contents	✓	✗	○	✓	✓	✗
CUA	Vital Home Building & Contents	✓	✗	○	✗	✗	✗
Dodo Insurance	Home & Contents	✗	✗	○	○	○	✗
Dodo Insurance	Home & Contents + Motor Burnout	✗	✗	○	○	✓	✗
Dodo Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	○	✓	✓	✗



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Victoria Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★★							
GIO	Classic	✗	✗	✓	○	○	✗
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	✗
HSBC	Classic Home Building & Contents	✓	✗	○	✗	✓	✗
HSBC	Prestige Home Building & Contents	✓	✗	○	✓	✓	✗
HSBC	Vital Home Building & Contents	✓	✗	○	✗	✗	✗
IMB	Secure Home Extra	✓	✓	✓	✗	✓	✗
National Seniors	Prestige Home	✓	✗	○	✓	✓	✗
People's Choice Credit Union	Listed Events	✓	✗	✓	✗	✓	✗
QBE	Home Cover	✗	✓	✓	○	✓	✗
QBE	Home Cover + Accidental Damage	✗	✓	✓	✓	✓	✗
QBE	Prestige Cover	✗	✓	✓	✓	✓	✗
RACV	Home & Contents + Fusion + Accidental Damage	✗	✗	✓	✓	✓	✗
Real Insurance	Essential + Fusion	✓	✗	✓	✗	✓	✗
Real Insurance	Essential Cover	✓	✗	✓	✗	○	✗
Real Insurance	Top Cover	✓	✗	✓	✓	○	✗
Real Insurance	Top Cover + Fusion	✓	✗	✓	✓	✓	✗
Virgin Money	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	○	✓	✓	✗
Westpac	Premier Care	✓	✗	✓	✓	✓	✗
★★							
1300 Insurance	Home & Contents + Motor Burnout	✗	✗	○	○	✓	✗
1Cover Direct Insurance	Home & Contents + Fusion	✗	✗	○	○	✓	✗
AON	Home Plus	✓	✗	✓	✗	✓	✗



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Victoria Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★							
Aussie	Home & Contents + Motor Burnout	✗	✗	○	○	✓	✗
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	✗
Bank of Melbourne	Quality Care	✓	✗	✓	✗	✓	✗
Coles Insurance	Home	✗	✗	✓	○	○	✗
NAB	Home	✓	✗	○	✗	✓	✗
NAB	Home Essentials	✓	✗	○	✗	✗	✗
National Seniors	Classic Home	✓	✗	○	✗	✓	✗
National Seniors	Vital Home	✓	✗	○	✗	✗	✗
RACV	Home & Contents	✗	✗	✓	○	○	✗
RACV	Home & Contents + Fusion	✗	✗	✓	○	✓	✗
Virgin Money	Home & Contents	✗	✗	○	○	○	✗
Virgin Money	Home & Contents + Motor Burnout	✗	✗	○	○	✓	✗
Westpac	Quality Care	✓	✗	✓	✗	✓	✗
★							
Australian Unity	Home Cover	✓	✓	✓	✗	✓	✗
Bank of Melbourne	Essential Care	✓	✗	✓	✗	✗	✗
Coles Insurance	Home + Fusion	✗	✗	✓	○	✓	✗
Westpac	Essential Care	✓	✗	✓	✗	✗	✗
YOUI	Home & Contents	✗	✗	✓	○	✓	✗
YOUI	Home & Contents + Accidental Damage	✗	✗	✓	✓	✓	✗



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Western Australia Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★★★★ "Outstanding Value"							
AAMI	Home & Contents	X	X	✓	X	✓	○
ANZ	Home Insurance	✓	X	✓	✓	✓	✓
APIA	Home & Contents	✓	✓	✓	X	✓	X
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	X
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	X
Suncorp Insurance	Classic Advantages Home & Contents	X	X	✓	✓	✓	X
Suncorp Insurance	Classic Extras Home & Contents	X	X	✓	✓	✓	X
Suncorp Insurance	Classic Home & Contents	X	X	✓	○	○	X
★★★★							
Allianz Australia	SureCover Gold	X	X	○	✓	✓	X
Bankwest	Home	✓	✓	✓	○	✓	X
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	X
Bendigo Bank	Gold	✓	X	✓	✓	✓	X
BOQ	Secure Home Extra	✓	✓	✓	X	✓	X
Catholic Church Insurances	Prestige Home Building & Contents	✓	X	○	✓	✓	X
CGU	Accidental Damage	✓	X	✓	✓	✓	X
Citi	Prestige Home Building & Contents	✓	X	○	✓	✓	X
CommInsure	Home	✓	✓	✓	○	✓	X
CommInsure	Home + Accidental Damage	✓	✓	✓	✓	✓	X
CUA	Prestige Home Building & Contents	✓	X	○	✓	✓	X
Guild Insurance	Home Elite	✓	X	○	✓	✓	X
Guild Insurance	Home Essential	✓	X	○	X	✓	X



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Western Australia Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★★★							
HSBC	Prestige Home Building & Contents	✓	✗	0	✓	✓	✗
IMB	Secure Home Elite	✓	✓	✓	✓	✓	✗
National Seniors	Prestige Home	✓	✗	0	✓	✓	✗
People's Choice Credit Union	Accidental Damage	✓	✗	✓	✓	✓	✗
SGIO	Home and Contents PLUS	✗	✓	✓	✓	✓	✗
★★★							
1300 Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	0	✓	✓	✗
1Cover Direct Insurance	Home & Contents + Fusion + Accidental Damage	✗	✗	0	✓	✓	✗
Allianz Australia	SureCover	✗	✗	0	✗	✗	✗
Allianz Australia	SureCover Plus	✗	✗	0	✗	✓	✗
AON	Accidental Damage (Blue Ribbon)	✓	✗	✓	✓	✓	✗
AON	Home Plus	✓	✗	✓	✗	✓	✗
Aussie	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	0	✓	✓	✗
Australian Unity	Home Cover	✓	✓	✓	✗	✓	✗
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	✗
Bendigo Bank	Basic Bronze	✓	✗	✓	✗	✗	✗
Bendigo Bank	Silver	✓	✗	✓	✗	✓	✗
Budget Direct	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	0	✓	✓	✗
BUPA Insurance	Accidental Damage	✓	✗	✓	✓	✓	✗
BUPA Insurance	Fundamentals	✓	✗	✓	✗	✗	✗
BUPA Insurance	Listed Events	✓	✗	✓	✗	✓	✗
Catholic Church Insurances	Classic Home Building & Contents	✓	✗	0	✗	✓	✗



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Western Australia Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★★							
Catholic Church Insurances	Vital Home Building & Contents	✓	✗	○	✗	✗	✗
CGU	Fundamentals	✓	✗	✓	✗	✗	✗
CGU	Listed Events	✓	✗	✓	✗	✓	✗
Citi	Classic Home Building & Contents	✓	✗	○	✗	✓	✗
Citi	Vital Home Building & Contents	✓	✗	○	✗	✗	✗
CUA	Classic Home Building & Contents	✓	✗	○	✗	✓	✗
CUA	Vital Home Building & Contents	✓	✗	○	✗	✗	✗
Dodo Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	○	✓	✓	✗
GIO	Classic	✗	✗	✓	○	○	✗
GIO	Classic Extras Home & Contents	✗	✗	✓	✓	✓	✗
GIO	Platinum Home & Contents	✗	✗	✓	✓	✓	✗
HBF Insurance	Accidental Damage	✓	✗	✓	✓	✓	✗
HBF Insurance	Fundamentals	✓	✗	✓	✗	✗	✗
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	✗
HSBC	Classic Home Building & Contents	✓	✗	○	✗	✓	✗
HSBC	Vital Home Building & Contents	✓	✗	○	✗	✗	✗
IMB	Secure Home Extra	✓	✓	✓	✗	✓	✗
NAB	Home Essentials	✓	✗	○	✗	✗	✗
National Seniors	Classic Home	✓	✗	○	✗	✓	✗
National Seniors	Vital Home	✓	✗	○	✗	✗	✗
People's Choice Credit Union	Listed Events	✓	✗	✓	✗	✓	✗
QBE	Home Cover	✗	✓	✓	○	✓	✗
QBE	Home Cover + Accidental Damage	✗	✓	✓	✓	✓	✗



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Western Australia Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★★							
QBE	Prestige Cover	✗	✓	✓	✓	✓	✗
RAC	Home & Contents	✗	✓	✓	✗	✓	✗
SGIO	Home & Contents + Accidental Damage	✗	✓	✓	✓	○	✗
SGIO	Home & Contents + Fusion	✗	✓	✓	○	✓	✗
SGIO	Home & Contents + Fusion + Accidental Damage	✗	✓	✓	✓	✓	✗
SGIO	Home and Contents	✗	✓	✓	○	○	✗
St.George Bank	Premier Care	✓	✗	✓	✓	✓	✗
Virgin Money	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	○	✓	✓	✗
Westpac	Premier Care	✓	✗	✓	✓	✓	✗
★★							
1300 Insurance	Home & Contents	✗	✗	○	○	○	✗
1300 Insurance	Home & Contents + Motor Burnout	✗	✗	○	○	✓	✗
1Cover Direct Insurance	Home & Contents	✗	✗	○	○	○	✗
1Cover Direct Insurance	Home & Contents + Fusion	✗	✗	○	○	✓	✗
Aussie	Home & Contents	✗	✗	○	○	○	✗
Aussie	Home & Contents + Motor Burnout	✗	✗	○	○	✓	✗
Budget Direct	Home & Contents	✗	✗	○	○	○	✗
Budget Direct	Home & Contents + Motor Burnout	✗	✗	○	○	✓	✗
Dodo Insurance	Home & Contents	✗	✗	○	○	○	✗
Dodo Insurance	Home & Contents + Motor Burnout	✗	✗	○	○	✓	✗
NAB	Home	✓	✗	○	✗	✓	✗
St.George Bank	Quality Care	✓	✗	✓	✗	✓	✗



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.

Western Australia Home High Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Home Inclusions			
				Riverine Flood Cover	Accidental Damage	Fusion Cover	Full Rebuild Protection
★★							
Virgin Money	Home & Contents	✗	✗	○	○	○	✗
Westpac	Quality Care	✓	✗	✓	✗	✓	✗
★							
St.George Bank	Essential Care	✓	✗	✓	✗	✗	✗
Virgin Money	Home & Contents + Motor Burnout	✗	✗	○	○	✓	✗
Westpac	Essential Care	✓	✗	✓	✗	✗	✗
YOUI	Home & Contents	✗	✗	✓	○	✓	✗
YOUI	Home & Contents + Accidental Damage	✗	✗	✓	✓	✓	✗