



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 Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accommodation Available	Home Inclusions		Jewellery		
					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	✓	✓	✓	○	✓	25.00%	N/A	
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00	
CommInsure	Home	✓	✓	✓	○	✓	25.00%	N/A	
IMB	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00	
★★★★									
ANZ	Home Insurance	✓	✗	✓	✓	✓	No max	\$3000.00	
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	
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	
St.George Bank	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00	
Suncorp Insurance	Classic Advantages Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00	
Suncorp Insurance	Classic Extras Home & Contents	✗	✗	✓	✓	✓	\$10000.00	\$2500.00	
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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North Queensland Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
AON	Accidental Damage (Blue Ribbon)	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
AON	Home Plus	✓	✗	✓	✗	✓	\$5000.00	\$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
Bendigo Bank	Silver	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
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	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
CGU	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Citi	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
Citi	Vital 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	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
HSBC	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
HSBC	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00



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North Queensland Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accommodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
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	✗	✓	✓	○	✓	Sum insured	\$1500.00
QBE	Home Cover + Accidental Damage	✗	✓	✓	✓	✓	Sum insured	\$1500.00
QBE	Prestige Cover	✗	✓	✓	✓	✓	Sum insured	\$1750.00
St.George Bank	Essential Care	✓	✗	✓	✗	✗	\$3000.00	\$500.00
Suncorp Insurance	Classic Home & Contents	✗	✗	✓	○	○	\$4000.00	\$1000.00
Westpac	Essential Care	✓	✗	✓	✗	✗	\$3000.00	\$500.00
★★								
Australian Unity	Home Cover	✓	✓	✓	✗	✓	Sum insured	\$2500.00
Catholic Church Insurances	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Citi	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
CUA	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
HSBC	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
NAB	Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
NAB	Home Essentials	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
National Seniors	Classic Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
NRMA QLD	Home & Contents + Fusion + Accidental Damage	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
NRMA QLD	Home & Contents Plus	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
★								
National Seniors	Vital Home	✓	✗	✓	✗	✗	\$7500.00	\$2000.00



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North Queensland Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accommodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★								
NRMA QLD	Home & Contents	X	✓	✓	O	O	\$2500.00	\$2500.00
NRMA QLD	Home & Contents + Accidental Damage	X	✓	✓	✓	O	\$2500.00	\$2500.00
NRMA QLD	Home & Contents + Fusion	X	✓	✓	O	✓	\$2500.00	\$2500.00



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North Queensland Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					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	✓	✓	✓	○	✓	25.00%	N/A
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
CommInsure	Home	✓	✓	✓	○	✓	25.00%	N/A
★★★★								
ANZ	Home Insurance	✓	✗	✓	✓	✓	No max	\$3000.00
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 Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
IMB	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
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
St.George Bank	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
Suncorp Insurance	Classic Extras Home & Contents	✗	✗	✓	✓	✓	\$10000.00	\$2500.00
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 \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★								
AON	Accidental Damage (Blue Ribbon)	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
AON	Home Plus	✓	✗	✓	✗	✓	\$5000.00	\$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
Bendigo Bank	Silver	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
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	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
CGU	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Citi	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
Citi	Vital 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	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
HSBC	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
HSBC	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00



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North Queensland Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accommodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
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	✗	✓	✓	○	✓	Sum insured	\$1500.00
QBE	Home Cover + Accidental Damage	✗	✓	✓	✓	✓	Sum insured	\$1500.00
St.George Bank	Essential Care	✓	✗	✓	✗	✗	\$3000.00	\$500.00
Suncorp Insurance	Classic Advantages Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00
Suncorp Insurance	Classic Home & Contents	✗	✗	✓	○	○	\$4000.00	\$1000.00
Westpac	Essential Care	✓	✗	✓	✗	✗	\$3000.00	\$500.00
★★								
Australian Unity	Home Cover	✓	✓	✓	✗	✓	Sum insured	\$2500.00
Catholic Church Insurances	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Citi	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
CUA	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
HSBC	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
NAB	Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
NAB	Home Essentials	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
National Seniors	Classic Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
NRMA QLD	Home & Contents + Fusion + Accidental Damage	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
NRMA QLD	Home & Contents Plus	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
★								
National Seniors	Vital Home	✓	✗	✓	✗	✗	\$7500.00	\$2000.00



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Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★								
NRMA QLD	Home & Contents	X	✓	✓	O	O	\$2500.00	\$2500.00
NRMA QLD	Home & Contents + Accidental Damage	X	✓	✓	✓	O	\$2500.00	\$2500.00
NRMA QLD	Home & Contents + Fusion	X	✓	✓	O	✓	\$2500.00	\$2500.00



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New South Wales Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery		
					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	✓	✓	✓	○	✓	25.00%	N/A	
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A	
CommInsure	Home	✓	✓	✓	○	✓	25.00%	N/A	
CommInsure	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A	
Guild Insurance	Home Essential	✓	✗	✓	✗	✓	\$10000.00	\$1500.00	
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	
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	
Bendigo Bank	Gold	✓	✗	✓	✓	✓	\$7500.00	\$2500.00	
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	
CGU	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00	
Dodo Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$5000.00	\$1000.00	



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Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accommodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★								
People's Choice Credit Union	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
QBE	Home Cover	✗	✓	✓	○	✓	Sum insured	\$1500.00
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
Suncorp Insurance	Classic Advantages Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00
Suncorp Insurance	Classic Extras Home & Contents	✗	✗	✓	✓	✓	\$10000.00	\$2500.00
Woolworths	Comprehensive Home & Contents	✓	✗	✓	✓	○	\$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 + Fusion	✗	✗	✓	○	✓	\$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
Aussie	Home & Contents	✗	✗	✓	○	○	\$3000.00	\$1000.00
Aussie	Home & Contents + Motor Burnout	✗	✗	✓	○	✓	\$3000.00	\$1000.00



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Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
Aussie	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$3000.00	\$1000.00
Bendigo Bank	Basic Bronze	✓	X	✓	X	X	\$2000.00	\$1000.00
Bendigo Bank	Silver	✓	X	✓	X	✓	\$5000.00	\$2500.00
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
BUPA Insurance	Accidental Damage	✓	X	✓	✓	✓	\$7500.00	\$2500.00
BUPA Insurance	Fundamentals	✓	X	✓	X	X	\$2000.00	\$1000.00
BUPA Insurance	Listed Events	✓	X	✓	X	✓	\$5000.00	\$2500.00
Catholic Church Insurances	Prestige Home Building & Contents	✓	X	✓	✓	✓	20.00%	\$2000.00
Catholic Church Insurances	Vital Home Building & Contents	✓	X	✓	X	X	\$7500.00	\$2000.00
CGU	Fundamentals	✓	X	✓	X	X	\$2000.00	\$1000.00
CGU	Listed Events	✓	X	✓	X	✓	\$5000.00	\$2500.00
Citi	Prestige Home Building & Contents	✓	X	✓	✓	✓	20.00%	\$2000.00
Citi	Vital Home Building & Contents	✓	X	✓	X	X	\$7500.00	\$2000.00
Coles Insurance	Home	X	X	✓	○	○	\$5000.00	\$1000.00
Coles Insurance	Home + Fusion	X	X	✓	○	✓	\$5000.00	\$1000.00
Coles Insurance	Home Plus	X	X	✓	✓	✓	20.00%	\$2500.00
CUA	Prestige Home Building & Contents	✓	X	✓	✓	✓	20.00%	\$2000.00
CUA	Vital Home Building & Contents	✓	X	✓	X	X	\$7500.00	\$2000.00
Dodo Insurance	Home & Contents	X	X	✓	○	○	\$5000.00	\$1000.00
Dodo Insurance	Home & Contents + Motor Burnout	X	X	✓	○	✓	\$5000.00	\$1000.00
GIO	Classic	X	X	✓	○	○	\$4000.00	\$1000.00
GIO	Classic Extras Home & Contents	X	X	✓	✓	✓	\$10000.00	\$2500.00
Guild Insurance	Home Elite	✓	X	✓	✓	✓	\$15000.00	\$2500.00



Home and Contents Star Ratings

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New South Wales Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★								
HBF Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
HBF Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
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
National Seniors	Classic Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
National Seniors	Prestige Home	✓	✗	✓	✓	✓	20.00%	\$2000.00
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
St.George Bank	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
St.George Bank	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
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
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
★ ★								
AAMI	Home & Contents	✗	✗	✓	✗	✓	\$5000.00	\$1000.00
BOQ	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00



Home and Contents Star Ratings

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New South Wales Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★								
Catholic Church Insurances	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Citi	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
CUA	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
GIO	Platinum Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00
HSBC	Classic 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
National Seniors	Vital Home	✓	✗	✓	✗	✗	\$7500.00	\$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
St.George Bank	Essential Care	✓	✗	✓	✗	✗	\$3000.00	\$500.00
Westpac	Essential Care	✓	✗	✓	✗	✗	\$3000.00	\$500.00
★								
Australian Unity	Home Cover	✓	✓	✓	✗	✓	Sum insured	\$2500.00
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	25.00%	\$3000.00
NRMA Insurance	Home & Contents	✗	✓	✓	○	○	\$2500.00	\$2500.00
NRMA Insurance	Home & Contents + Fusion	✗	✓	✓	○	✓	\$2500.00	\$2500.00
YOUI	Home & Contents	✗	✗	✓	○	✓	No max	\$5000.00
YOUI	Home & Contents + Accidental Damage	✗	✗	✓	✓	✓	No max	\$5000.00



Home and Contents Star Ratings

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New South Wales Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★ "Outstanding Value"								
APIA	Home & Contents	✓	✓	✓	✗	✓	20.00%	\$2000.00
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	20.00%	\$2500.00
Aust Seniors Insurance Agency	Essential Home & Contents	✓	✗	✓	✗	○	\$2500.00	\$1000.00
Bankwest	Home	✓	✓	✓	○	✓	25.00%	N/A
CommInsure	Home	✓	✓	✓	○	✓	25.00%	N/A
Real Insurance	Essential Cover	✓	✗	✓	✗	○	\$2500.00	\$1000.00
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
★★★★								
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
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
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
Bendigo Bank	Gold	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
CGU	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
Coles Insurance	Home	✗	✗	✓	○	○	\$5000.00	\$1000.00



Home and Contents Star Ratings

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New South Wales Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★								
Coles Insurance	Home + Fusion	X	X	✓	O	✓	\$5000.00	\$1000.00
Coles Insurance	Home Plus	X	X	✓	✓	✓	20.00%	\$2500.00
CommInsure	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
Guild Insurance	Home Essential	✓	X	✓	X	✓	\$10000.00	\$1500.00
People's Choice Credit Union	Accidental Damage	✓	X	✓	✓	✓	\$7500.00	\$2500.00
QBE	Home Cover	X	✓	✓	O	✓	Sum insured	\$1500.00
QBE	Home Cover + Accidental Damage	X	✓	✓	✓	✓	Sum insured	\$1500.00
Real Insurance	Essential + Fusion	✓	X	✓	X	✓	\$2500.00	\$1000.00
Real Insurance	Top Cover	✓	X	✓	✓	O	\$5000.00	\$1000.00
Real Insurance	Top Cover + Fusion	✓	X	✓	✓	✓	\$5000.00	\$1000.00
Suncorp Insurance	Classic Extras Home & Contents	X	X	✓	✓	✓	\$10000.00	\$2500.00
★★★								
1300 Insurance	Home & Contents	X	X	✓	O	O	\$3000.00	\$1000.00
1300 Insurance	Home & Contents + Motor Burnout	X	X	✓	O	✓	\$3000.00	\$1000.00
1300 Insurance	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents	X	X	✓	O	O	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion	X	X	✓	O	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion + Accidental Damage	X	X	✓	✓	✓	\$3000.00	\$1000.00
AON	Accidental Damage (Blue Ribbon)	✓	X	✓	✓	✓	\$7500.00	\$2500.00
AON	Home Plus	✓	X	✓	X	✓	\$5000.00	\$2500.00
Aussie	Home & Contents	X	X	✓	O	O	\$3000.00	\$1000.00
Aussie	Home & Contents + Motor Burnout	X	X	✓	O	✓	\$3000.00	\$1000.00



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New South Wales Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
Aussie	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$3000.00	\$1000.00
Bendigo Bank	Basic Bronze	✓	X	✓	X	X	\$2000.00	\$1000.00
Bendigo Bank	Silver	✓	X	✓	X	✓	\$5000.00	\$2500.00
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
Budget Direct	Home & Contents	X	X	✓	○	○	\$5000.00	\$1000.00
Budget Direct	Home & Contents + Motor Burnout	X	X	✓	○	✓	\$5000.00	\$1000.00
Budget Direct	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$5000.00	\$1000.00
BUPA Insurance	Accidental Damage	✓	X	✓	✓	✓	\$7500.00	\$2500.00
BUPA Insurance	Fundamentals	✓	X	✓	X	X	\$2000.00	\$1000.00
BUPA Insurance	Listed Events	✓	X	✓	X	✓	\$5000.00	\$2500.00
Catholic Church Insurances	Classic Home Building & Contents	✓	X	✓	X	✓	\$7500.00	\$2000.00
Catholic Church Insurances	Prestige Home Building & Contents	✓	X	✓	✓	✓	20.00%	\$2000.00
Catholic Church Insurances	Vital Home Building & Contents	✓	X	✓	X	X	\$7500.00	\$2000.00
CGU	Fundamentals	✓	X	✓	X	X	\$2000.00	\$1000.00
CGU	Listed Events	✓	X	✓	X	✓	\$5000.00	\$2500.00
Citi	Classic Home Building & Contents	✓	X	✓	X	✓	\$7500.00	\$2000.00
Citi	Prestige Home Building & Contents	✓	X	✓	✓	✓	20.00%	\$2000.00
Citi	Vital Home Building & Contents	✓	X	✓	X	X	\$7500.00	\$2000.00
CUA	Classic Home Building & Contents	✓	X	✓	X	✓	\$7500.00	\$2000.00
CUA	Prestige Home Building & Contents	✓	X	✓	✓	✓	20.00%	\$2000.00
CUA	Vital Home Building & Contents	✓	X	✓	X	X	\$7500.00	\$2000.00
Dodo Insurance	Home & Contents	X	X	✓	○	○	\$5000.00	\$1000.00
Dodo Insurance	Home & Contents + Motor Burnout	X	X	✓	○	✓	\$5000.00	\$1000.00



Home and Contents Star Ratings

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New South Wales Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accommodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
Dodo Insurance	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$5000.00	\$1000.00
GIO	Classic	X	X	✓	○	○	\$4000.00	\$1000.00
GIO	Classic Extras Home & Contents	X	X	✓	✓	✓	\$10000.00	\$2500.00
HBF Insurance	Accidental Damage	✓	X	✓	✓	✓	\$7500.00	\$2500.00
HBF Insurance	Fundamentals	✓	X	✓	X	X	\$2000.00	\$1000.00
HBF Insurance	Listed Events	✓	X	✓	X	✓	\$5000.00	\$2500.00
HSBC	Classic Home Building & Contents	✓	X	✓	X	✓	\$7500.00	\$2000.00
HSBC	Prestige Home Building & Contents	✓	X	✓	✓	✓	20.00%	\$2000.00
HSBC	Vital Home Building & Contents	✓	X	✓	X	X	\$7500.00	\$2000.00
National Seniors	Classic Home	✓	X	✓	X	✓	\$7500.00	\$2000.00
National Seniors	Prestige Home	✓	X	✓	✓	✓	20.00%	\$2000.00
People's Choice Credit Union	Listed Events	✓	X	✓	X	✓	\$5000.00	\$2500.00
QBE	Prestige Cover	X	✓	✓	✓	✓	Sum insured	\$1750.00
St.George Bank	Premier Care	✓	X	✓	✓	✓	\$20000.00	\$5000.00
St.George Bank	Quality Care	✓	X	✓	X	✓	\$5000.00	\$1000.00
Suncorp Insurance	Classic Advantages Home & Contents	X	X	✓	✓	✓	\$40000.00	\$10000.00
Suncorp Insurance	Classic Home & Contents	X	X	✓	○	○	\$4000.00	\$1000.00
Virgin Money	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$3000.00	\$1000.00
Westpac	Premier Care	✓	X	✓	✓	✓	\$20000.00	\$5000.00
Westpac	Quality Care	✓	X	✓	X	✓	\$5000.00	\$1000.00
★★								
AAMI	Home & Contents	X	X	✓	X	✓	\$5000.00	\$1000.00



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New South Wales Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★								
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	25.00%	\$3000.00
BOQ	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
GIO	Platinum Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00
Guild Insurance	Home Elite	✓	✗	✓	✓	✓	\$15000.00	\$2500.00
IMB	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
IMB	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$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 + 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
NRMA Insurance	Home & Contents Plus	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
Virgin Money	Home & Contents	✗	✗	✓	○	○	\$3000.00	\$1000.00
Virgin Money	Home & Contents + Motor Burnout	✗	✗	✓	○	✓	\$3000.00	\$1000.00
★								
Australian Unity	Home Cover	✓	✓	✓	✗	✓	Sum insured	\$2500.00
NRMA Insurance	Home & Contents	✗	✓	✓	○	○	\$2500.00	\$2500.00
St.George Bank	Essential Care	✓	✗	✓	✗	✗	\$3000.00	\$500.00
Westpac	Essential Care	✓	✗	✓	✗	✗	\$3000.00	\$500.00
YOUI	Home & Contents	✗	✗	✓	○	✓	No max	\$5000.00
YOUI	Home & Contents + Accidental Damage	✗	✗	✓	✓	✓	No max	\$5000.00



Home and Contents Star Ratings

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Queensland Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery		
					Accidental Damage	Fusion Cover	Maximum	Item Limit	
★★★★★ "Outstanding Value"									
1300 Insurance	Home & Contents	X	X	✓	○	○	\$3000.00	\$1000.00	
Aussie	Home & Contents	X	X	✓	○	○	\$3000.00	\$1000.00	
Budget Direct	Home & Contents	X	X	✓	○	○	\$5000.00	\$1000.00	
Budget Direct	Home & Contents + Motor Burnout	X	X	✓	○	✓	\$5000.00	\$1000.00	
Budget Direct	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$5000.00	\$1000.00	
Dodo Insurance	Home & Contents	X	X	✓	○	○	\$5000.00	\$1000.00	
Dodo Insurance	Home & Contents + Motor Burnout	X	X	✓	○	✓	\$5000.00	\$1000.00	
Dodo Insurance	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$5000.00	\$1000.00	
★★★★									
1300 Insurance	Home & Contents + Motor Burnout	X	X	✓	○	✓	\$3000.00	\$1000.00	
1300 Insurance	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$3000.00	\$1000.00	
1Cover Direct Insurance	Home & Contents + Fusion	X	X	✓	○	✓	\$3000.00	\$1000.00	
1Cover Direct Insurance	Home & Contents + Fusion + Accidental Damage	X	X	✓	✓	✓	\$3000.00	\$1000.00	
ANZ	Home Insurance	✓	X	✓	✓	✓	No max	\$3000.00	
APIA	Home & Contents	✓	✓	✓	X	✓	20.00%	\$2000.00	
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	20.00%	\$2500.00	
Aussie	Home & Contents + Motor Burnout	X	X	✓	○	✓	\$3000.00	\$1000.00	
Aussie	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$3000.00	\$1000.00	
Bankwest	Home	✓	✓	✓	○	✓	25.00%	N/A	
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A	
CommInsure	Home	✓	✓	✓	○	✓	25.00%	N/A	
CommInsure	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A	



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Queensland Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accommodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★								
National Seniors	Prestige Home	✓	✗	✓	✓	✓	20.00%	\$2000.00
RACQ	Home & Contents + Fusion + Accidental damage	✗	✓	✓	✓	✓	\$6000.00	\$2000.00
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
★★★								
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
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
BUPA Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$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



Home and Contents Star Ratings

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Queensland Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					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
HBF Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$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
NAB	Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
NAB	Home Essentials	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
National Seniors	Classic Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
National Seniors	Vital Home	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
NRMA QLD	Home & Contents Plus	✗	✓	✓	✓	✓	\$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
St.George Bank	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00



Home and Contents Star Ratings

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Queensland Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
St.George Bank	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$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	✗	✗	✓	○	○	\$4000.00	\$1000.00
Westpac	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
Westpac	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
YOUI	Home & Contents	✗	✗	✓	○	✓	No max	\$5000.00
★★								
AON	Home Plus	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Australian Unity	Home Cover	✓	✓	✓	✗	✓	Sum insured	\$2500.00
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	25.00%	\$3000.00
Bendigo Bank	Basic Bronze	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
BUPA Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
CGU	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
Coles Insurance	Home Plus	✗	✗	✓	✓	✓	20.00%	\$2500.00
HBF Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$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 + Fusion + Accidental Damage	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
YOUI	Home & Contents + Accidental Damage	✗	✗	✓	✓	✓	No max	\$5000.00



Home and Contents Star Ratings

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Queensland Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accommodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★								
BUPA Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
Coles Insurance	Home	✗	✗	✓	○	○	\$5000.00	\$1000.00
Coles Insurance	Home + Fusion	✗	✗	✓	○	✓	\$5000.00	\$1000.00
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 Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery		
					Accidental Damage	Fusion Cover	Maximum	Item Limit	
★★★★★ "Outstanding Value"									
1300 Insurance	Home & Contents	X	X	✓	O	O	\$3000.00	\$1000.00	
1Cover Direct Insurance	Home & Contents	X	X	✓	O	O	\$3000.00	\$1000.00	
APIA	Home & Contents	✓	✓	✓	X	✓	20.00%	\$2000.00	
Budget Direct	Home & Contents	X	X	✓	O	O	\$5000.00	\$1000.00	
Budget Direct	Home & Contents + Motor Burnout	X	X	✓	O	✓	\$5000.00	\$1000.00	
Budget Direct	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$5000.00	\$1000.00	
Dodo Insurance	Home & Contents	X	X	✓	O	O	\$5000.00	\$1000.00	
Dodo Insurance	Home & Contents + Motor Burnout	X	X	✓	O	✓	\$5000.00	\$1000.00	
Dodo Insurance	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$5000.00	\$1000.00	
★★★★									
1300 Insurance	Home & Contents + Motor Burnout	X	X	✓	O	✓	\$3000.00	\$1000.00	
1300 Insurance	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$3000.00	\$1000.00	
1Cover Direct Insurance	Home & Contents + Fusion	X	X	✓	O	✓	\$3000.00	\$1000.00	
1Cover Direct Insurance	Home & Contents + Fusion + Accidental Damage	X	X	✓	✓	✓	\$3000.00	\$1000.00	
ANZ	Home Insurance	✓	X	✓	✓	✓	No max	\$3000.00	
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	20.00%	\$2500.00	
Aussie	Home & Contents	X	X	✓	O	O	\$3000.00	\$1000.00	
Aussie	Home & Contents + Motor Burnout	X	X	✓	O	✓	\$3000.00	\$1000.00	
Aussie	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$3000.00	\$1000.00	
Bankwest	Home	✓	✓	✓	O	✓	25.00%	N/A	
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A	
CommInsure	Home	✓	✓	✓	O	✓	25.00%	N/A	



Home and Contents Star Ratings

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Queensland Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★								
CommInsure	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
RACQ	Home & Contents + Fusion + Accidental damage	✗	✓	✓	✓	✓	\$6000.00	\$2000.00
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
★★★								
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
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	25.00%	\$3000.00
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
BUPA Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$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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Queensland Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					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
HBF Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$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
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
National Seniors	Vital Home	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
NRMA QLD	Home & Contents Plus	✗	✓	✓	✓	✓	\$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



Home and Contents Star Ratings

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Queensland Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★								
RACQ	Home & Contents	X	✓	✓	O	O	\$6000.00	\$2000.00
St.George Bank	Premier Care	✓	X	✓	✓	✓	\$20000.00	\$5000.00
St.George Bank	Quality Care	✓	X	✓	X	✓	\$5000.00	\$1000.00
Suncorp Insurance	Classic Advantages Home & Contents	X	X	✓	✓	✓	\$40000.00	\$10000.00
Suncorp Insurance	Classic Extras Home & Contents	X	X	✓	✓	✓	\$10000.00	\$2500.00
Suncorp Insurance	Classic Home & Contents	X	X	✓	O	O	\$4000.00	\$1000.00
Westpac	Premier Care	✓	X	✓	✓	✓	\$20000.00	\$5000.00
Westpac	Quality Care	✓	X	✓	X	✓	\$5000.00	\$1000.00
★ ★								
AON	Home Plus	✓	X	✓	X	✓	\$5000.00	\$2500.00
Australian Unity	Home Cover	✓	✓	✓	X	✓	Sum insured	\$2500.00
BUPA Insurance	Listed Events	✓	X	✓	X	✓	\$5000.00	\$2500.00
Coles Insurance	Home Plus	X	X	✓	✓	✓	20.00%	\$2500.00
HBF Insurance	Listed Events	✓	X	✓	X	✓	\$5000.00	\$2500.00
NRMA QLD	Home & Contents	X	✓	✓	O	O	\$2500.00	\$2500.00
NRMA QLD	Home & Contents + Accidental Damage	X	✓	✓	✓	O	\$2500.00	\$2500.00
NRMA QLD	Home & Contents + Fusion	X	✓	✓	O	✓	\$2500.00	\$2500.00
NRMA QLD	Home & Contents + Fusion + Accidental Damage	X	✓	✓	✓	✓	\$2500.00	\$2500.00
St.George Bank	Essential Care	✓	X	✓	X	X	\$3000.00	\$500.00
Westpac	Essential Care	✓	X	✓	X	X	\$3000.00	\$500.00
YOUI	Home & Contents	X	X	✓	O	✓	No max	\$5000.00
YOUI	Home & Contents + Accidental Damage	X	X	✓	✓	✓	No max	\$5000.00



Home and Contents Star Ratings

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Queensland Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accommodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★								
Bendigo Bank	Basic Bronze	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
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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South Australia Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					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	✓	✓	✓	○	✓	25.00%	N/A
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
CommInsure	Home	✓	✓	✓	○	✓	25.00%	N/A
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
RAA	Home & Contents	✓	✗	✓	○	✓	\$10000.00	\$5000.00
★★★★								
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 + Fusion	✗	✗	✓	○	✓	\$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
Aussie	Home & Contents	✗	✗	✓	○	○	\$3000.00	\$1000.00
Aussie	Home & Contents + Motor Burnout	✗	✗	✓	○	✓	\$3000.00	\$1000.00



Home and Contents Star Ratings

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South Australia Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★								
Budget Direct	Home & Contents	X	X	✓	○	○	\$5000.00	\$1000.00
Budget Direct	Home & Contents + Motor Burnout	X	X	✓	○	✓	\$5000.00	\$1000.00
Budget Direct	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$5000.00	\$1000.00
Dodo Insurance	Home & Contents	X	X	✓	○	○	\$5000.00	\$1000.00
Dodo Insurance	Home & Contents + Motor Burnout	X	X	✓	○	✓	\$5000.00	\$1000.00
Dodo Insurance	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$5000.00	\$1000.00
RAA	Home & Contents + \$2000 Accidental Damage	✓	X	✓	✓	✓	\$10000.00	\$5000.00
RAA	Home & Contents + \$5000 Accidental Damage	✓	X	✓	✓	✓	\$10000.00	\$5000.00
Suncorp Insurance	Classic Home & Contents	X	X	✓	○	○	\$4000.00	\$1000.00
★★★								
ANZ	Home Insurance	✓	X	✓	✓	✓	No max	\$3000.00
AON	Accidental Damage (Blue Ribbon)	✓	X	✓	✓	✓	\$7500.00	\$2500.00
AON	Home Plus	✓	X	✓	X	✓	\$5000.00	\$2500.00
Aussie	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$3000.00	\$1000.00
Aust Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	✓	X	✓	X	✓	\$2500.00	\$1000.00
BankSA	Premier Care	✓	X	✓	✓	✓	\$20000.00	\$5000.00
BankSA	Quality Care	✓	X	✓	X	✓	\$5000.00	\$1000.00
Bendigo Bank	Gold	✓	X	✓	✓	✓	\$7500.00	\$2500.00
Bendigo Bank	Silver	✓	X	✓	X	✓	\$5000.00	\$2500.00
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
BOQ	Secure Home Extra	✓	✓	✓	X	✓	\$8000.00	\$2000.00
BUPA Insurance	Accidental Damage	✓	X	✓	✓	✓	\$7500.00	\$2500.00



Home and Contents Star Ratings

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South Australia Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
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	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
Guild Insurance	Home Essential	✓	✗	✓	✗	✓	\$10000.00	\$1500.00
HBF Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$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
NAB	Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
NAB	Home Essentials	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
People's Choice Credit Union	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00



Home and Contents Star Ratings

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South Australia Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★								
People's Choice Credit Union	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
QBE	Home Cover	✗	✓	✓	○	✓	Sum insured	\$1500.00
Real Insurance	Essential + Fusion	✓	✗	✓	✗	✓	\$2500.00	\$1000.00
SGIC	Home & Contents	✗	✓	✓	○	○	\$2500.00	\$2500.00
SGIC	Home & Contents + Accidental Damage	✗	✓	✓	✓	○	\$2500.00	\$2500.00
SGIC	Home & Contents + Fusion	✗	✓	✓	○	✓	\$2500.00	\$2500.00
SGIC	Home & Contents + Fusion + Accidental Damage	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
SGIC	Home & Contents PLUS	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
Suncorp Insurance	Classic Advantages Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00
Suncorp Insurance	Classic Extras Home & Contents	✗	✗	✓	✓	✓	\$10000.00	\$2500.00
Virgin Money	Home & Contents	✗	✗	✓	○	○	\$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	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
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
Woolworths	Standard Home & Contents	✓	✗	✓	✗	○	\$2500.00	\$1000.00
Woolworths	Standard Home & Contents + Motor Burnout	✓	✗	✓	✗	✓	\$2500.00	\$1000.00
★ ★								
Aust Seniors Insurance Agency	Essential Home & Contents	✓	✗	✓	✗	○	\$2500.00	\$1000.00
Aust Seniors Insurance Agency	Top Home & Contents	✓	✗	✓	✓	○	\$5000.00	\$1000.00



Home and Contents Star Ratings

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South Australia Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery		
					Accidental Damage	Fusion Cover	Maximum	Item Limit	
★★									
Aust Seniors Insurance Agency	Top Home & Contents + Motor Burnout	✓	✗	✓	✓	✓	\$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	
CGU	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00	
Coles Insurance	Home Plus	✗	✗	✓	✓	✓	20.00%	\$2500.00	
HBF Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00	
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00	
QBE	Home Cover + Accidental Damage	✗	✓	✓	✓	✓	Sum insured	\$1500.00	
QBE	Prestige Cover	✗	✓	✓	✓	✓	Sum insured	\$1750.00	
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	
Westpac	Essential Care	✓	✗	✓	✗	✗	\$3000.00	\$500.00	
★									
Australian Unity	Home Cover	✓	✓	✓	✗	✓	Sum insured	\$2500.00	
Coles Insurance	Home	✗	✗	✓	○	○	\$5000.00	\$1000.00	
Coles Insurance	Home + Fusion	✗	✗	✓	○	✓	\$5000.00	\$1000.00	
Guild Insurance	Home Elite	✓	✗	✓	✓	✓	\$15000.00	\$2500.00	
YOUI	Home & Contents	✗	✗	✓	○	✓	No max	\$5000.00	
YOUI	Home & Contents + Accidental Damage	✗	✗	✓	✓	✓	No max	\$5000.00	



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South Australia Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★ "Outstanding Value"								
AAMI	Home & Contents	X	X	✓	X	✓	\$5000.00	\$1000.00
APIA	Home & Contents	✓	✓	✓	X	✓	20.00%	\$2000.00
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	20.00%	\$2500.00
Bankwest	Home	✓	✓	✓	○	✓	25.00%	N/A
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
CommInsure	Home	✓	✓	✓	○	✓	25.00%	N/A
CommInsure	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
National Seniors	Classic Home	✓	X	✓	X	✓	\$7500.00	\$2000.00
National Seniors	Prestige Home	✓	X	✓	✓	✓	20.00%	\$2000.00
RAA	Home & Contents	✓	X	✓	○	✓	\$10000.00	\$5000.00
★★★★								
Allianz Australia	SureCover	X	X	✓	X	X	\$7500.00	\$2000.00
Allianz Australia	SureCover Gold	X	X	✓	✓	✓	20.00%	\$2000.00
Allianz Australia	SureCover Plus	X	X	✓	X	✓	\$7500.00	\$2000.00
ANZ	Home Insurance	✓	X	✓	✓	✓	No max	\$3000.00
Bendigo Bank	Gold	✓	X	✓	✓	✓	\$7500.00	\$2500.00
Budget Direct	Home & Contents	X	X	✓	○	○	\$5000.00	\$1000.00
Budget Direct	Home & Contents + Motor Burnout	X	X	✓	○	✓	\$5000.00	\$1000.00
Catholic Church Insurances	Vital Home Building & Contents	✓	X	✓	X	X	\$7500.00	\$2000.00
Citi	Vital Home Building & Contents	✓	X	✓	X	X	\$7500.00	\$2000.00
CUA	Vital Home Building & Contents	✓	X	✓	X	X	\$7500.00	\$2000.00
Dodo Insurance	Home & Contents	X	X	✓	○	○	\$5000.00	\$1000.00



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South Australia Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accommodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★								
Dodo Insurance	Home & Contents + Motor Burnout	X	X	✓	O	✓	\$5000.00	\$1000.00
HSBC	Vital Home Building & Contents	✓	X	✓	X	X	\$7500.00	\$2000.00
NAB	Home Essentials	✓	X	✓	X	X	\$7500.00	\$2000.00
National Seniors	Vital Home	✓	X	✓	X	X	\$7500.00	\$2000.00
People's Choice Credit Union	Accidental Damage	✓	X	✓	✓	✓	\$7500.00	\$2500.00
QBE	Home Cover	X	✓	✓	O	✓	Sum insured	\$1500.00
RAA	Home & Contents + \$2000 Accidental Damage	✓	X	✓	✓	✓	\$10000.00	\$5000.00
RAA	Home & Contents + \$5000 Accidental Damage	✓	X	✓	✓	✓	\$10000.00	\$5000.00
Suncorp Insurance	Classic Extras Home & Contents	X	X	✓	✓	✓	\$10000.00	\$2500.00
Suncorp Insurance	Classic Home & Contents	X	X	✓	O	O	\$4000.00	\$1000.00
★★★								
1300 Insurance	Home & Contents	X	X	✓	O	O	\$3000.00	\$1000.00
1300 Insurance	Home & Contents + Motor Burnout	X	X	✓	O	✓	\$3000.00	\$1000.00
1300 Insurance	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents	X	X	✓	O	O	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion	X	X	✓	O	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion + Accidental Damage	X	X	✓	✓	✓	\$3000.00	\$1000.00
AON	Accidental Damage (Blue Ribbon)	✓	X	✓	✓	✓	\$7500.00	\$2500.00
AON	Home Plus	✓	X	✓	X	✓	\$5000.00	\$2500.00
Aussie	Home & Contents	X	X	✓	O	O	\$3000.00	\$1000.00
Aussie	Home & Contents + Motor Burnout	X	X	✓	O	✓	\$3000.00	\$1000.00
Aussie	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$3000.00	\$1000.00



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South Australia Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★								
BankSA	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
BankSA	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
Bendigo Bank	Silver	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
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	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
CUA	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
CUA	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
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	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
HSBC	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
IMB	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00



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South Australia Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
IMB	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
NAB	Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
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
SGIC	Home & Contents	✗	✓	✓	○	○	\$2500.00	\$2500.00
SGIC	Home & Contents + Accidental Damage	✗	✓	✓	✓	○	\$2500.00	\$2500.00
SGIC	Home & Contents + Fusion	✗	✓	✓	○	✓	\$2500.00	\$2500.00
SGIC	Home & Contents + Fusion + Accidental Damage	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
SGIC	Home & Contents PLUS	✗	✓	✓	✓	✓	\$2500.00	\$2500.00
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
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	✓	✗	✓	✓	○	\$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
★★								
Aust Seniors Insurance Agency	Essential Home & Contents	✓	✗	✓	✗	○	\$2500.00	\$1000.00



Home and Contents Star Ratings

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South Australia Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					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	✓	✗	✓	✓	○	\$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
Bendigo Bank	Basic Bronze	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
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
HBF Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$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
★								
Australian Unity	Home Cover	✓	✓	✓	✗	✓	Sum insured	\$2500.00
BankSA	Essential Care	✓	✗	✓	✗	✗	\$3000.00	\$500.00
Guild Insurance	Home Elite	✓	✗	✓	✓	✓	\$15000.00	\$2500.00
Westpac	Essential Care	✓	✗	✓	✗	✗	\$3000.00	\$500.00
YOUI	Home & Contents	✗	✗	✓	○	✓	No max	\$5000.00
YOUI	Home & Contents + Accidental Damage	✗	✗	✓	✓	✓	No max	\$5000.00



Home and Contents Star Ratings

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Tasmania Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★ "Outstanding Value"								
AAMI	Home & Contents	X	X	✓	X	✓	\$5000.00	\$1000.00
APIA	Home & Contents	✓	✓	✓	X	✓	20.00%	\$2000.00
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	20.00%	\$2500.00
Bankwest	Home	✓	✓	✓	○	✓	25.00%	N/A
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
Budget Direct	Home & Contents	X	X	✓	○	○	\$5000.00	\$1000.00
CommInsure	Home	✓	✓	✓	○	✓	25.00%	N/A
CommInsure	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
Dodo Insurance	Home & Contents	X	X	✓	○	○	\$5000.00	\$1000.00
Suncorp Insurance	Classic Home & Contents	X	X	✓	○	○	\$4000.00	\$1000.00
★★★★								
1300 Insurance	Home & Contents	X	X	✓	○	○	\$3000.00	\$1000.00
1300 Insurance	Home & Contents + Motor Burnout	X	X	✓	○	✓	\$3000.00	\$1000.00
1300 Insurance	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion	X	X	✓	○	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion + Accidental Damage	X	X	✓	✓	✓	\$3000.00	\$1000.00
ANZ	Home Insurance	✓	X	✓	✓	✓	No max	\$3000.00
Aussie	Home & Contents	X	X	✓	○	○	\$3000.00	\$1000.00
Aussie	Home & Contents + Motor Burnout	X	X	✓	○	✓	\$3000.00	\$1000.00
Aussie	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$3000.00	\$1000.00
Budget Direct	Home & Contents + Motor Burnout	X	X	✓	○	✓	\$5000.00	\$1000.00
Budget Direct	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$5000.00	\$1000.00



Home and Contents Star Ratings

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Tasmania Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accommodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★								
BUPA Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
Dodo Insurance	Home & Contents + Motor Burnout	✗	✗	✓	○	✓	\$5000.00	\$1000.00
Dodo Insurance	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$5000.00	\$1000.00
RACT	Home & Contents	✗	✗	✓	○	○	Sum insured	\$1000.00
RACT	Home & Contents + Fusion	✗	✗	✓	○	✓	Sum insured	\$1000.00
St.George Bank	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
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	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
★★★								
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	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



Home and Contents Star Ratings

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Tasmania Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accommodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
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
BOQ	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
BUPA Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
BUPA Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
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
CGU	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Citi	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
Citi	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
Coles Insurance	Home Plus	✗	✗	✓	✓	✓	20.00%	\$2500.00
CUA	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
CUA	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
Guild Insurance	Home Essential	✓	✗	✓	✗	✓	\$10000.00	\$1500.00
HBF Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
HBF Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
HSBC	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
HSBC	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00



Home and Contents Star Ratings

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Tasmania Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
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
NRMA Insurance	Home & Contents Plus	✗	✓	✓	✓	✓	\$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
RACT	Home & Contents + Accidental Damage	✗	✗	✓	✓	○	Sum insured	\$1000.00
RACT	Home & Contents + Fusion + Accidental Damage	✗	✗	✓	✓	✓	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	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
Suncorp Insurance	Classic Advantages Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00
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
Woolworths	Standard Home & Contents	✓	✗	✓	✗	○	\$2500.00	\$1000.00
Woolworths	Standard Home & Contents + Motor Burnout	✓	✗	✓	✗	✓	\$2500.00	\$1000.00
★★								
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	25.00%	\$3000.00



Home and Contents Star Ratings

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Tasmania Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★								
Catholic Church Insurances	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Citi	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
CUA	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Guild Insurance	Home Elite	✓	✗	✓	✓	✓	\$15000.00	\$2500.00
HSBC	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$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
QBE	Home Cover	✗	✓	✓	○	✓	Sum insured	\$1500.00
QBE	Home Cover + Accidental Damage	✗	✓	✓	✓	✓	Sum insured	\$1500.00
QBE	Prestige Cover	✗	✓	✓	✓	✓	Sum insured	\$1750.00
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
NAB	Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
National Seniors	Vital Home	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
YOUI	Home & Contents	✗	✗	✓	○	✓	No max	\$5000.00
YOUI	Home & Contents + Accidental Damage	✗	✗	✓	✓	✓	No max	\$5000.00



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Tasmania Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery		
					Accidental Damage	Fusion Cover	Maximum	Item Limit	
★★★★★ "Outstanding Value"									
AAMI	Home & Contents	X	X	✓	X	✓	\$5000.00	\$1000.00	
ANZ	Home Insurance	✓	X	✓	✓	✓	No max	\$3000.00	
APIA	Home & Contents	✓	✓	✓	X	✓	20.00%	\$2000.00	
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	20.00%	\$2500.00	
Bankwest	Home	✓	✓	✓	○	✓	25.00%	N/A	
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A	
CommInsure	Home	✓	✓	✓	○	✓	25.00%	N/A	
CommInsure	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A	
Suncorp Insurance	Classic Extras Home & Contents	X	X	✓	✓	✓	\$10000.00	\$2500.00	
Suncorp Insurance	Classic Home & Contents	X	X	✓	○	○	\$4000.00	\$1000.00	
★★★★									
1300 Insurance	Home & Contents	X	X	✓	○	○	\$3000.00	\$1000.00	
1300 Insurance	Home & Contents + Motor Burnout	X	X	✓	○	✓	\$3000.00	\$1000.00	
1Cover Direct Insurance	Home & Contents	X	X	✓	○	○	\$3000.00	\$1000.00	
1Cover Direct Insurance	Home & Contents + Fusion	X	X	✓	○	✓	\$3000.00	\$1000.00	
Aussie	Home & Contents	X	X	✓	○	○	\$3000.00	\$1000.00	
Aussie	Home & Contents + Motor Burnout	X	X	✓	○	✓	\$3000.00	\$1000.00	
Bendigo Bank	Gold	✓	X	✓	✓	✓	\$7500.00	\$2500.00	
Budget Direct	Home & Contents	X	X	✓	○	○	\$5000.00	\$1000.00	
Budget Direct	Home & Contents + Motor Burnout	X	X	✓	○	✓	\$5000.00	\$1000.00	
Budget Direct	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$5000.00	\$1000.00	
BUPA Insurance	Accidental Damage	✓	X	✓	✓	✓	\$7500.00	\$2500.00	



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Tasmania Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★								
CGU	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
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
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
St.George Bank	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
Westpac	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
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
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
Aussie	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$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



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Tasmania Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					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
Bendigo Bank	Silver	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
BOQ	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
BUPA Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
BUPA Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Catholic Church Insurances	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
CGU	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Citi	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
CUA	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
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
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
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



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Tasmania Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
NRMA Insurance	Home & Contents + Fusion + Accidental Damage	X	✓	✓	✓	✓	\$2500.00	\$2500.00
NRMA Insurance	Home & Contents Plus	X	✓	✓	✓	✓	\$2500.00	\$2500.00
People's Choice Credit Union	Listed Events	✓	X	✓	X	✓	\$5000.00	\$2500.00
QBE	Home Cover	X	✓	✓	○	✓	Sum insured	\$1500.00
QBE	Home Cover + Accidental Damage	X	✓	✓	✓	✓	Sum insured	\$1500.00
RACT	Home & Contents + Accidental Damage	X	X	✓	✓	○	Sum insured	\$1000.00
RACT	Home & Contents + Fusion + Accidental Damage	X	X	✓	✓	✓	Sum insured	\$1000.00
Real Insurance	Essential + Fusion	✓	X	✓	X	✓	\$2500.00	\$1000.00
Real Insurance	Essential Cover	✓	X	✓	X	○	\$2500.00	\$1000.00
Real Insurance	Top Cover	✓	X	✓	✓	○	\$5000.00	\$1000.00
Real Insurance	Top Cover + Fusion	✓	X	✓	✓	✓	\$5000.00	\$1000.00
St.George Bank	Quality Care	✓	X	✓	X	✓	\$5000.00	\$1000.00
Suncorp Insurance	Classic Advantages Home & Contents	X	X	✓	✓	✓	\$40000.00	\$10000.00
Virgin Money	Home & Contents	X	X	✓	○	○	\$3000.00	\$1000.00
Virgin Money	Home & Contents + Motor Burnout	X	X	✓	○	✓	\$3000.00	\$1000.00
Virgin Money	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$3000.00	\$1000.00
Westpac	Quality Care	✓	X	✓	X	✓	\$5000.00	\$1000.00
Woolworths	Comprehensive Home & Contents	✓	X	✓	✓	○	\$5000.00	\$1000.00
Woolworths	Standard Home & Contents	✓	X	✓	X	○	\$2500.00	\$1000.00
Woolworths	Standard Home & Contents + Motor Burnout	✓	X	✓	X	✓	\$2500.00	\$1000.00
★★								
Bendigo Bank	Basic Bronze	✓	X	✓	X	X	\$2000.00	\$1000.00



Home and Contents Star Ratings

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Tasmania Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★								
Catholic Church Insurances	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Catholic Church Insurances	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
CGU	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
Citi	Classic Home Building & Contents	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
Citi	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
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
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
NAB	Home Essentials	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
QBE	Prestige Cover	✗	✓	✓	✓	✓	Sum insured	\$1750.00
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
National Seniors	Vital Home	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
YOUI	Home & Contents	✗	✗	✓	○	✓	No max	\$5000.00



Home and Contents Star Ratings

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Tasmania Home & Contents Low Sum Insured						Based on \$500,000 Total Sum Insured			
Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery		
					Accidental Damage	Fusion Cover	Maximum	Item Limit	
★ YOUI	Home & Contents + Accidental Damage	X	X	✓	✓	✓	No max	\$5000.00	



Home and Contents Star Ratings

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Victoria Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery		
					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	✓	✓	✓	○	✓	25.00%	N/A	
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A	
Budget Direct	Home & Contents	✗	✗	✓	○	○	\$5000.00	\$1000.00	
CommInsure	Home	✓	✓	✓	○	✓	25.00%	N/A	
CommInsure	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A	
Dodo Insurance	Home & Contents	✗	✗	✓	○	○	\$5000.00	\$1000.00	
Woolworths	Standard Home & Contents	✓	✗	✓	✗	○	\$2500.00	\$1000.00	
Woolworths	Standard Home & Contents + Motor Burnout	✓	✗	✓	✗	✓	\$2500.00	\$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 + Fusion	✗	✗	✓	○	✓	\$3000.00	\$1000.00	
1Cover Direct Insurance	Home & Contents + Fusion + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00	
AAMI	Home & Contents	✗	✗	✓	✗	✓	\$5000.00	\$1000.00	
Aussie	Home & Contents	✗	✗	✓	○	○	\$3000.00	\$1000.00	
Aussie	Home & Contents + Motor Burnout	✗	✗	✓	○	✓	\$3000.00	\$1000.00	
Aussie	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00	
Aust Seniors Insurance Agency	Essential Home & Contents	✓	✗	✓	✗	○	\$2500.00	\$1000.00	
Budget Direct	Home & Contents + Motor Burnout	✗	✗	✓	○	✓	\$5000.00	\$1000.00	



Home and Contents Star Ratings

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Victoria Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★								
Budget Direct	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$5000.00	\$1000.00
Dodo Insurance	Home & Contents + Motor Burnout	X	X	✓	○	✓	\$5000.00	\$1000.00
Dodo Insurance	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$5000.00	\$1000.00
Guild Insurance	Home Essential	✓	X	✓	X	✓	\$10000.00	\$1500.00
Real Insurance	Essential Cover	✓	X	✓	X	○	\$2500.00	\$1000.00
Suncorp Insurance	Classic Advantages Home & Contents	X	X	✓	✓	✓	\$40000.00	\$10000.00
Suncorp Insurance	Classic Extras Home & Contents	X	X	✓	✓	✓	\$10000.00	\$2500.00
Suncorp Insurance	Classic Home & Contents	X	X	✓	○	○	\$4000.00	\$1000.00
Virgin Money	Home & Contents	X	X	✓	○	○	\$3000.00	\$1000.00
Woolworths	Comprehensive Home & Contents + Motor Burnout	✓	X	✓	✓	✓	\$5000.00	\$1000.00
★★★								
Allianz Australia	SureCover	X	X	✓	X	X	\$7500.00	\$2000.00
Allianz Australia	SureCover Gold	X	X	✓	✓	✓	20.00%	\$2000.00
Allianz Australia	SureCover Plus	X	X	✓	X	✓	\$7500.00	\$2000.00
ANZ	Home Insurance	✓	X	✓	✓	✓	No max	\$3000.00
Aust Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	✓	X	✓	X	✓	\$2500.00	\$1000.00
Aust Seniors Insurance Agency	Top Home & Contents	✓	X	✓	✓	○	\$5000.00	\$1000.00
Aust Seniors Insurance Agency	Top Home & Contents + Motor Burnout	✓	X	✓	✓	✓	\$5000.00	\$1000.00
Bank of Melbourne	Premier Care	✓	X	✓	✓	✓	\$20000.00	\$5000.00
Bank of Melbourne	Quality Care	✓	X	✓	X	✓	\$5000.00	\$1000.00
Bendigo Bank	Basic Bronze	✓	X	✓	X	X	\$2000.00	\$1000.00
Bendigo Bank	Gold	✓	X	✓	✓	✓	\$7500.00	\$2500.00



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Victoria Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
Bendigo Bank	Silver	✓	✗	✓	✗	✓	\$5000.00	\$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	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	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
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
GIO	Classic	✗	✗	✓	○	○	\$4000.00	\$1000.00
GIO	Classic Extras Home & Contents	✗	✗	✓	✓	✓	\$10000.00	\$2500.00
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



Home and Contents Star Ratings

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Victoria Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accommodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★								
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
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	✗	✓	✓	○	✓	Sum insured	\$1500.00
RACV	Home & Contents	✗	✗	✓	○	○	\$1000.00	\$1000.00
RACV	Home & Contents + Fusion + Accidental Damage	✗	✗	✓	✓	✓	\$1000.00	\$1000.00
Real Insurance	Essential + Fusion	✓	✗	✓	✗	✓	\$2500.00	\$1000.00
Real Insurance	Top Cover	✓	✗	✓	✓	○	\$5000.00	\$1000.00
Real Insurance	Top Cover + Fusion	✓	✗	✓	✓	✓	\$5000.00	\$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	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
Westpac	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
Woolworths	Comprehensive Home & Contents	✓	✗	✓	✓	○	\$5000.00	\$1000.00
★ ★								
AON	Accidental Damage (Blue Ribbon)	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
AON	Home Plus	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
BUPA Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00



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Victoria Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accommodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★								
Coles Insurance	Home	X	X	✓	O	O	\$5000.00	\$1000.00
Coles Insurance	Home Plus	X	X	✓	✓	✓	20.00%	\$2500.00
GIO	Platinum Home & Contents	X	X	✓	✓	✓	\$40000.00	\$10000.00
Guild Insurance	Home Elite	✓	X	✓	✓	✓	\$15000.00	\$2500.00
HBF Insurance	Fundamentals	✓	X	✓	X	X	\$2000.00	\$1000.00
IMB	Secure Home Extra	✓	✓	✓	X	✓	\$8000.00	\$2000.00
NAB	Home	✓	X	✓	X	✓	\$7500.00	\$2000.00
NAB	Home Essentials	✓	X	✓	X	X	\$7500.00	\$2000.00
QBE	Home Cover + Accidental Damage	X	✓	✓	✓	✓	Sum insured	\$1500.00
QBE	Prestige Cover	X	✓	✓	✓	✓	Sum insured	\$1750.00
RACV	Home & Contents + Fusion	X	X	✓	O	✓	\$1000.00	\$1000.00
YOUI	Home & Contents	X	X	✓	O	✓	No max	\$5000.00
★								
Australian Unity	Home Cover	✓	✓	✓	X	✓	Sum insured	\$2500.00
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	25.00%	\$3000.00
Bank of Melbourne	Essential Care	✓	X	✓	X	X	\$3000.00	\$500.00
Coles Insurance	Home + Fusion	X	X	✓	O	✓	\$5000.00	\$1000.00
Westpac	Essential Care	✓	X	✓	X	X	\$3000.00	\$500.00
YOUI	Home & Contents + Accidental Damage	X	X	✓	✓	✓	No max	\$5000.00



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Victoria Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery		
					Accidental Damage	Fusion Cover	Maximum	Item Limit	
★★★★★ "Outstanding Value"									
AAMI	Home & Contents	X	X	✓	X	✓	\$5000.00	\$1000.00	
ANZ	Home Insurance	✓	X	✓	✓	✓	No max	\$3000.00	
APIA	Home & Contents	✓	✓	✓	X	✓	20.00%	\$2000.00	
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	20.00%	\$2500.00	
Bankwest	Home	✓	✓	✓	○	✓	25.00%	N/A	
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A	
CommInsure	Home	✓	✓	✓	○	✓	25.00%	N/A	
CommInsure	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A	
Woolworths	Standard Home & Contents	✓	X	✓	X	○	\$2500.00	\$1000.00	
Woolworths	Standard Home & Contents + Motor Burnout	✓	X	✓	X	✓	\$2500.00	\$1000.00	
★★★★									
1300 Insurance	Home & Contents	X	X	✓	○	○	\$3000.00	\$1000.00	
1Cover Direct Insurance	Home & Contents	X	X	✓	○	○	\$3000.00	\$1000.00	
Allianz Australia	SureCover	X	X	✓	X	X	\$7500.00	\$2000.00	
Allianz Australia	SureCover Gold	X	X	✓	✓	✓	20.00%	\$2000.00	
Aussie	Home & Contents	X	X	✓	○	○	\$3000.00	\$1000.00	
Aust Seniors Insurance Agency	Essential Home & Contents	✓	X	✓	X	○	\$2500.00	\$1000.00	
Aust Seniors Insurance Agency	Essential Home & Contents + Motor Burnout	✓	X	✓	X	✓	\$2500.00	\$1000.00	
Budget Direct	Home & Contents	X	X	✓	○	○	\$5000.00	\$1000.00	
Budget Direct	Home & Contents + Motor Burnout	X	X	✓	○	✓	\$5000.00	\$1000.00	
Budget Direct	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$5000.00	\$1000.00	
Dodo Insurance	Home & Contents	X	X	✓	○	○	\$5000.00	\$1000.00	



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Victoria Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★								
Dodo Insurance	Home & Contents + Motor Burnout	X	X	✓	O	✓	\$5000.00	\$1000.00
Dodo Insurance	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$5000.00	\$1000.00
Guild Insurance	Home Essential	✓	X	✓	X	✓	\$10000.00	\$1500.00
Real Insurance	Essential + Fusion	✓	X	✓	X	✓	\$2500.00	\$1000.00
Real Insurance	Essential Cover	✓	X	✓	X	O	\$2500.00	\$1000.00
Suncorp Insurance	Classic Advantages Home & Contents	X	X	✓	✓	✓	\$40000.00	\$10000.00
Suncorp Insurance	Classic Extras Home & Contents	X	X	✓	✓	✓	\$10000.00	\$2500.00
Suncorp Insurance	Classic Home & Contents	X	X	✓	O	O	\$4000.00	\$1000.00
Woolworths	Comprehensive Home & Contents	✓	X	✓	✓	O	\$5000.00	\$1000.00
Woolworths	Comprehensive Home & Contents + Motor Burnout	✓	X	✓	✓	✓	\$5000.00	\$1000.00
★★★								
1300 Insurance	Home & Contents + Motor Burnout	X	X	✓	O	✓	\$3000.00	\$1000.00
1300 Insurance	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion	X	X	✓	O	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion + Accidental Damage	X	X	✓	✓	✓	\$3000.00	\$1000.00
Allianz Australia	SureCover Plus	X	X	✓	X	✓	\$7500.00	\$2000.00
AON	Accidental Damage (Blue Ribbon)	✓	X	✓	✓	✓	\$7500.00	\$2500.00
Aussie	Home & Contents + Motor Burnout	X	X	✓	O	✓	\$3000.00	\$1000.00
Aussie	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$3000.00	\$1000.00
Aust Seniors Insurance Agency	Top Home & Contents	✓	X	✓	✓	O	\$5000.00	\$1000.00
Aust Seniors Insurance Agency	Top Home & Contents + Motor Burnout	✓	X	✓	✓	✓	\$5000.00	\$1000.00
Bank of Melbourne	Premier Care	✓	X	✓	✓	✓	\$20000.00	\$5000.00



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Victoria Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★								
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	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
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
Coles Insurance	Home Plus	✗	✗	✓	✓	✓	20.00%	\$2500.00
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
GIO	Classic	✗	✗	✓	○	○	\$4000.00	\$1000.00
GIO	Classic Extras Home & Contents	✗	✗	✓	✓	✓	\$10000.00	\$2500.00
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



Home and Contents Star Ratings

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Victoria Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★								
HSBC	Prestige Home Building & Contents	✓	✗	✓	✓	✓	20.00%	\$2000.00
HSBC	Vital Home Building & Contents	✓	✗	✓	✗	✗	\$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
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	✗	✓	✓	○	✓	Sum insured	\$1500.00
QBE	Home Cover + Accidental Damage	✗	✓	✓	✓	✓	Sum insured	\$1500.00
RACV	Home & Contents	✗	✗	✓	○	○	\$1000.00	\$1000.00
RACV	Home & Contents + Fusion	✗	✗	✓	○	✓	\$1000.00	\$1000.00
RACV	Home & Contents + Fusion + Accidental Damage	✗	✗	✓	✓	✓	\$1000.00	\$1000.00
Real Insurance	Top Cover	✓	✗	✓	✓	○	\$5000.00	\$1000.00
Real Insurance	Top Cover + Fusion	✓	✗	✓	✓	✓	\$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	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
★ ★								
AON	Home Plus	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	25.00%	\$3000.00



Home and Contents Star Ratings

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Victoria Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★								
Bank of Melbourne	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$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
Coles Insurance	Home	✗	✗	✓	○	○	\$5000.00	\$1000.00
Coles Insurance	Home + Fusion	✗	✗	✓	○	✓	\$5000.00	\$1000.00
GIO	Platinum Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00
HBF Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
IMB	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
IMB	Secure Home Extra	✓	✓	✓	✗	✓	\$8000.00	\$2000.00
NAB	Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
QBE	Prestige Cover	✗	✓	✓	✓	✓	Sum insured	\$1750.00
Westpac	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
★								
Australian Unity	Home Cover	✓	✓	✓	✗	✓	Sum insured	\$2500.00
Bank of Melbourne	Essential Care	✓	✗	✓	✗	✗	\$3000.00	\$500.00
Guild Insurance	Home Elite	✓	✗	✓	✓	✓	\$15000.00	\$2500.00
Westpac	Essential Care	✓	✗	✓	✗	✗	\$3000.00	\$500.00
YOUI	Home & Contents	✗	✗	✓	○	✓	No max	\$5000.00
YOUI	Home & Contents + Accidental Damage	✗	✗	✓	✓	✓	No max	\$5000.00



Home and Contents Star Ratings

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Western Australia Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★ "Outstanding Value"								
AAMI	Home & Contents	X	X	✓	X	✓	\$5000.00	\$1000.00
APIA	Home & Contents	✓	✓	✓	X	✓	20.00%	\$2000.00
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	20.00%	\$2500.00
Bankwest	Home	✓	✓	✓	○	✓	25.00%	N/A
CommInsure	Home	✓	✓	✓	○	✓	25.00%	N/A
RAC	Home & Contents	X	✓	✓	X	✓	\$5000.00	\$2000.00
Suncorp Insurance	Classic Advantages Home & Contents	X	X	✓	✓	✓	\$40000.00	\$10000.00
Suncorp Insurance	Classic Extras Home & Contents	X	X	✓	✓	✓	\$10000.00	\$2500.00
Suncorp Insurance	Classic Home & Contents	X	X	✓	○	○	\$4000.00	\$1000.00
★★★★								
1300 Insurance	Home & Contents	X	X	✓	○	○	\$3000.00	\$1000.00
Allianz Australia	SureCover	X	X	✓	X	X	\$7500.00	\$2000.00
Allianz Australia	SureCover Plus	X	X	✓	X	✓	\$7500.00	\$2000.00
ANZ	Home Insurance	✓	X	✓	✓	✓	No max	\$3000.00
Aussie	Home & Contents	X	X	✓	○	○	\$3000.00	\$1000.00
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
Budget Direct	Home & Contents	X	X	✓	○	○	\$5000.00	\$1000.00
Budget Direct	Home & Contents + Motor Burnout	X	X	✓	○	✓	\$5000.00	\$1000.00
Budget Direct	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$5000.00	\$1000.00
CommInsure	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
Dodo Insurance	Home & Contents	X	X	✓	○	○	\$5000.00	\$1000.00
Dodo Insurance	Home & Contents + Motor Burnout	X	X	✓	○	✓	\$5000.00	\$1000.00



Home and Contents Star Ratings

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Western Australia Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★								
Dodo Insurance	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$5000.00	\$1000.00
Guild Insurance	Home Essential	✓	X	✓	X	✓	\$10000.00	\$1500.00
National Seniors	Classic Home	✓	X	✓	X	✓	\$7500.00	\$2000.00
National Seniors	Prestige Home	✓	X	✓	✓	✓	20.00%	\$2000.00
SGIO	Home & Contents + Fusion	X	✓	✓	○	✓	\$2500.00	\$2500.00
SGIO	Home and Contents	X	✓	✓	○	○	\$2500.00	\$2500.00
★★★								
1300 Insurance	Home & Contents + Motor Burnout	X	X	✓	○	✓	\$3000.00	\$1000.00
1300 Insurance	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion	X	X	✓	○	✓	\$3000.00	\$1000.00
1Cover Direct Insurance	Home & Contents + Fusion + Accidental Damage	X	X	✓	✓	✓	\$3000.00	\$1000.00
Allianz Australia	SureCover Gold	X	X	✓	✓	✓	20.00%	\$2000.00
Aussie	Home & Contents + Motor Burnout	X	X	✓	○	✓	\$3000.00	\$1000.00
Aussie	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$3000.00	\$1000.00
Australian Unity	Home Cover	✓	✓	✓	X	✓	Sum insured	\$2500.00
Bendigo Bank	Basic Bronze	✓	X	✓	X	X	\$2000.00	\$1000.00
Bendigo Bank	Gold	✓	X	✓	✓	✓	\$7500.00	\$2500.00
Bendigo Bank	Silver	✓	X	✓	X	✓	\$5000.00	\$2500.00
BOQ	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
BOQ	Secure Home Extra	✓	✓	✓	X	✓	\$8000.00	\$2000.00
BUPA Insurance	Accidental Damage	✓	X	✓	✓	✓	\$7500.00	\$2500.00
Catholic Church Insurances	Classic Home Building & Contents	✓	X	✓	X	✓	\$7500.00	\$2000.00



Home and Contents Star Ratings

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Western Australia Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
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
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
GIO	Classic	✗	✗	✓	○	○	\$4000.00	\$1000.00
GIO	Classic Extras Home & Contents	✗	✗	✓	✓	✓	\$10000.00	\$2500.00
HBF Insurance	Accidental Damage	✓	✗	✓	✓	✓	\$7500.00	\$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
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	✗	✓	✓	○	✓	Sum insured	\$1500.00



Home and Contents Star Ratings

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Western Australia Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★ ★ ★								
QBE	Home Cover + Accidental Damage	✗	✓	✓	✓	✓	Sum insured	\$1500.00
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
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	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
★ ★								
AON	Accidental Damage (Blue Ribbon)	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
AON	Home Plus	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	25.00%	\$3000.00
BUPA Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
BUPA Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Guild Insurance	Home Elite	✓	✗	✓	✓	✓	\$15000.00	\$2500.00
HBF Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
NAB	Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
NAB	Home Essentials	✓	✗	✓	✗	✗	\$7500.00	\$2000.00
QBE	Prestige Cover	✗	✓	✓	✓	✓	Sum insured	\$1750.00
SGIO	Home & Contents + Accidental Damage	✗	✓	✓	✓	○	\$2500.00	\$2500.00
St.George Bank	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00



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Western Australia Home & Contents High Sum Insured

Based on \$575,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accommodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★								
Westpac	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
★								
GIO	Platinum Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00
St. George Bank	Essential Care	✓	✗	✓	✗	✗	\$3000.00	\$500.00
Westpac	Essential Care	✓	✗	✓	✗	✗	\$3000.00	\$500.00
YOUI	Home & Contents	✗	✗	✓	○	✓	No max	\$5000.00
YOUI	Home & Contents + Accidental Damage	✗	✗	✓	✓	✓	No max	\$5000.00



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Western Australia Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★★ "Outstanding Value"								
AAMI	Home & Contents	X	X	✓	X	✓	\$5000.00	\$1000.00
APIA	Home & Contents	✓	✓	✓	X	✓	20.00%	\$2000.00
APIA	Home & Contents Extra	✓	✓	✓	✓	✓	20.00%	\$2500.00
Bankwest	Home	✓	✓	✓	○	✓	25.00%	N/A
CommInsure	Home	✓	✓	✓	○	✓	25.00%	N/A
RAC	Home & Contents	X	✓	✓	X	✓	\$5000.00	\$2000.00
Suncorp Insurance	Classic Advantages Home & Contents	X	X	✓	✓	✓	\$40000.00	\$10000.00
Suncorp Insurance	Classic Extras Home & Contents	X	X	✓	✓	✓	\$10000.00	\$2500.00
Suncorp Insurance	Classic Home & Contents	X	X	✓	○	○	\$4000.00	\$1000.00
★★★★								
Allianz Australia	SureCover	X	X	✓	X	X	\$7500.00	\$2000.00
Allianz Australia	SureCover Gold	X	X	✓	✓	✓	20.00%	\$2000.00
Allianz Australia	SureCover Plus	X	X	✓	X	✓	\$7500.00	\$2000.00
ANZ	Home Insurance	✓	X	✓	✓	✓	No max	\$3000.00
Bankwest	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
Budget Direct	Home & Contents	X	X	✓	○	○	\$5000.00	\$1000.00
Budget Direct	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$5000.00	\$1000.00
Catholic Church Insurances	Vital Home Building & Contents	✓	X	✓	X	X	\$7500.00	\$2000.00
Citi	Vital Home Building & Contents	✓	X	✓	X	X	\$7500.00	\$2000.00
CommInsure	Home + Accidental Damage	✓	✓	✓	✓	✓	25.00%	N/A
CUA	Vital Home Building & Contents	✓	X	✓	X	X	\$7500.00	\$2000.00
Guild Insurance	Home Essential	✓	X	✓	X	✓	\$10000.00	\$1500.00



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Western Australia Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★★								
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
QBE	Home Cover	✗	✓	✓	○	✓	Sum insured	\$1500.00
SGIO	Home & Contents + Fusion	✗	✓	✓	○	✓	\$2500.00	\$2500.00
SGIO	Home and Contents	✗	✓	✓	○	○	\$2500.00	\$2500.00
★★★								
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
Aussie	Home & Contents	✗	✗	✓	○	○	\$3000.00	\$1000.00
Aussie	Home & Contents + Motor Burnout	✗	✗	✓	○	✓	\$3000.00	\$1000.00
Aussie	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
Australian Unity	Home Cover	✓	✓	✓	✗	✓	Sum insured	\$2500.00
Australian Unity	Prestige Cover	✓	✓	✓	✓	✓	25.00%	\$3000.00
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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Western Australia Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
Budget Direct	Home & Contents + Motor Burnout	X	X	✓	O	✓	\$5000.00	\$1000.00
BUPA Insurance	Accidental Damage	✓	X	✓	✓	✓	\$7500.00	\$2500.00
Catholic Church Insurances	Classic Home Building & Contents	✓	X	✓	X	✓	\$7500.00	\$2000.00
Catholic Church Insurances	Prestige Home Building & Contents	✓	X	✓	✓	✓	20.00%	\$2000.00
CGU	Accidental Damage	✓	X	✓	✓	✓	\$7500.00	\$2500.00
CGU	Listed Events	✓	X	✓	X	✓	\$5000.00	\$2500.00
Citi	Classic Home Building & Contents	✓	X	✓	X	✓	\$7500.00	\$2000.00
Citi	Prestige Home Building & Contents	✓	X	✓	✓	✓	20.00%	\$2000.00
CUA	Classic Home Building & Contents	✓	X	✓	X	✓	\$7500.00	\$2000.00
CUA	Prestige Home Building & Contents	✓	X	✓	✓	✓	20.00%	\$2000.00
Dodo Insurance	Home & Contents	X	X	✓	O	O	\$5000.00	\$1000.00
Dodo Insurance	Home & Contents + Motor Burnout	X	X	✓	O	✓	\$5000.00	\$1000.00
Dodo Insurance	Home & Contents + Motor Burnout + Accidental Damage	X	X	✓	✓	✓	\$5000.00	\$1000.00
GIO	Classic	X	X	✓	O	O	\$4000.00	\$1000.00
GIO	Classic Extras Home & Contents	X	X	✓	✓	✓	\$10000.00	\$2500.00
HBF Insurance	Accidental Damage	✓	X	✓	✓	✓	\$7500.00	\$2500.00
HSBC	Classic Home Building & Contents	✓	X	✓	X	✓	\$7500.00	\$2000.00
HSBC	Prestige Home Building & Contents	✓	X	✓	✓	✓	20.00%	\$2000.00
IMB	Secure Home Elite	✓	✓	✓	✓	✓	\$8000.00	\$2000.00
IMB	Secure Home Extra	✓	✓	✓	X	✓	\$8000.00	\$2000.00
NAB	Home Essentials	✓	X	✓	X	X	\$7500.00	\$2000.00
National Seniors	Vital Home	✓	X	✓	X	X	\$7500.00	\$2000.00
People's Choice Credit Union	Accidental Damage	✓	X	✓	✓	✓	\$7500.00	\$2500.00



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Western Australia Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★★								
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
SGIO	Home & Contents + Accidental Damage	✗	✓	✓	✓	○	\$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
Virgin Money	Home & Contents + Motor Burnout + Accidental Damage	✗	✗	✓	✓	✓	\$3000.00	\$1000.00
Westpac	Premier Care	✓	✗	✓	✓	✓	\$20000.00	\$5000.00
★★								
AON	Accidental Damage (Blue Ribbon)	✓	✗	✓	✓	✓	\$7500.00	\$2500.00
AON	Home Plus	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
Bendigo Bank	Basic Bronze	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
BUPA Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
BUPA Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
CGU	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
GIO	Platinum Home & Contents	✗	✗	✓	✓	✓	\$40000.00	\$10000.00
HBF Insurance	Fundamentals	✓	✗	✓	✗	✗	\$2000.00	\$1000.00
HBF Insurance	Listed Events	✓	✗	✓	✗	✓	\$5000.00	\$2500.00
NAB	Home	✓	✗	✓	✗	✓	\$7500.00	\$2000.00
St.George Bank	Quality Care	✓	✗	✓	✗	✓	\$5000.00	\$1000.00
Virgin Money	Home & Contents	✗	✗	✓	○	○	\$3000.00	\$1000.00



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Western Australia Home & Contents Low Sum Insured

Based on \$500,000 Total Sum Insured

Company	Product	Pay Monthly at No Extra Cost	Nil Excess Available	Temporary Accomodation Available	Home Inclusions		Jewellery	
					Accidental Damage	Fusion Cover	Maximum	Item Limit
★★								
Virgin Money	Home & Contents + Motor Burnout	X	X	✓	O	✓	\$3000.00	\$1000.00
Westpac	Quality Care	✓	X	✓	X	✓	\$5000.00	\$1000.00
★								
Guild Insurance	Home Elite	✓	X	✓	✓	✓	\$15000.00	\$2500.00
St.George Bank	Essential Care	✓	X	✓	X	X	\$3000.00	\$500.00
Westpac	Essential Care	✓	X	✓	X	X	\$3000.00	\$500.00
YOUI	Home & Contents	X	X	✓	O	✓	No max	\$5000.00
YOUI	Home & Contents + Accidental Damage	X	X	✓	✓	✓	No max	\$5000.00