



home & contents insurance star ratings



Home & Contents Insurance - Low Sum Insured
based on a typical low set \$250,000 value house & \$50,000 contents value

● standard ○ optional ◯ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Contents Inclusions			
				Fusion Cover	Accidental Damage	Jewellery	
						Maximum	Item Limit
★★★★★ outstanding value							
Catholic Church Insurance - Home Building & Contents Insurance	✗	✓	N/A	○	●	20% of SI	1000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000
NRMA - Home & Contents Insurance	✗	✓	N/A	○	○	1000	1000
★★★★★							
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
Budget Direct - Home Contents Insurance	✗	✗	N/A	○	○	3000	1000
CommInsure - Home Insurance	✓	✓	5.00%	○	●	4000	1000
GIO - Classic Home & Contents Insurance	✗	✓	15.00%	○	○	4000	1000
★★★★							
ANZ - Home Insurance	✓	✓	N/A	●	●	SI	3000
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
CGU - Bronze Home&Content	✓	✓	N/A	○	●	2000	1000
HSBC - Vital Home Insurance	✓	✓	N/A	○	○	5000	2000
ING - Home Insurance	✓	✓	N/A	○	●	SI	3000
QBE - Home Building/Home Contents	✗	✓	N/A	○	●	1000	1000
Suncorp - Platinum Essential Plus	✗	✓	N/A	●	●	40000	10000
Suncorp - Platinum Essential	✗	✓	N/A	●	●	20000	5000
★★★							
Allianz - SureCover	✗	✓	10.00%	○	○	5000	2000
Allianz - SureCover Gold	✗	✓	10.00%	●	●	5000	2000
Allianz - SureCoverPlus	✗	✓	10.00%	○	●	5000	2000
AON - Home Plus Insurance	✓	✓	N/A	○	●	20% of SI	5000
AON - Blue Ribbon Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
CGU - Silver Home&Content	✓	✓	N/A	○	●	20% of SI	5000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
nab - National Home Insurance Essentials	✓	✓	10.00%	○	○	7500	2000
Real Insurance - Essential Cover	✓	✗	N/A	○	○	2500	1000
St George - Listed Events Home Insurance	✓	✓	N/A	○	●	20% of SI	5000
★							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
Arab Bank - Allianz Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
Australian Unity - Elite Care	✓	✓	10.00%	○	●	25% of SI	2500
Citibank - Home Cover	✗	✗	N/A	○	●	1000	1000
HSBC - Classic Home Insurance	✓	✓	N/A	○	●	5000	2000
HSBC - Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
nab - National Home Insurance	✓	✓	10.00%	○	●	7500	2000
Real Insurance - Top Cover	✓	✗	N/A	○	○	5000	1000
St George - Accidental Damage Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Suncorp - Classic Home & Contents Insurance	✗	✓	N/A	○	○	4000	1000
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500

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* restriction apply

[^] in the event of a single claim on home plus contents, does the insurer treat the excess as one amount or two.



home & contents insurance star ratings



Home & Contents Insurance - Low Sum Insured
based on a typical low set \$250,000 value house & \$50,000 contents value

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Contents Inclusions			
				Fusion Cover	Accidental Damage	Jewellery	
						Maximum	Item Limit

★ Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000
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PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Contents Inclusions			
				Fusion Cover	Accidental Damage	Jewellery	
						Maximum	Item Limit



outstanding value

Catholic Church Insurance - Home Building & Contents Insurance	✗	✓	N/A	○	●	20% of SI	1000
GIO - Classic Home & Contents Insurance	✗	✓	15.00%	●	●	4000	1000
RACV - Home Insurance	✗	✓	N/A	●	●	1000	1000



Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
Budget Direct - Home Contents Insurance	✗	✗	N/A	●	●	3000	1000
HSBC - Vital Home Insurance	✓	✓	N/A	○	●	5000	2000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000



ANZ - Home Insurance	✓	✓	N/A	●	●	SI	3000
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
CGU - Bronze Home&Content	✓	✓	N/A	○	●	2000	1000
ING - Home Insurance	✓	✓	N/A	●	●	SI	3000
QBE - Home Building/Home Contents	✗	✓	N/A	●	●	1000	1000



Allianz - SureCover	✗	✓	10.00%	○	●	5000	2000
Allianz - SureCoverPlus	✗	✓	10.00%	○	●	5000	2000
AON - Home Plus Insurance	✓	✓	N/A	○	●	20% of SI	5000
CGU - Silver Home&Content	✓	✓	N/A	○	●	20% of SI	5000
HSBC - Classic Home Insurance	✓	✓	N/A	○	●	5000	2000
nab - National Home Insurance Essentials	✓	✓	10.00%	○	●	7500	2000
St George - Listed Events Home Insurance	✓	✓	N/A	○	●	20% of SI	5000
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000



AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
Allianz - SureCover Gold	✗	✓	10.00%	●	●	5000	2000
AON - Blue Ribbon Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Arab Bank - Allianz Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
Australian Unity - Elite Care	✓	✓	10.00%	○	●	25% of SI	2500
Citibank - Home Cover	✗	✗	N/A	●	●	1000	1000
CommInsure - Home Insurance	✓	✓	5.00%	●	●	4000	1000
HSBC - Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
nab - National Home Insurance	✓	✓	10.00%	○	●	7500	2000
Real Insurance - Essential Cover	✓	✗	N/A	●	●	2500	1000
Real Insurance - Top Cover	✓	✗	N/A	●	●	5000	1000
St George - Accidental Damage Home Insurance	✓	✓	N/A	●	●	20% of SI	7500

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Product Name	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Contents Inclusions			
				Fusion Cover	Accidental Damage	Jewellery	
						Maximum	Item Limit
★★★★★ outstanding value							
Catholic Church Insurance - Home Building & Contents Insurance	✗	✓	N/A	○	●	20% of SI	1000
★★★★★							
Budget Direct - Home Contents Insurance	✗	✗	N/A	○	○	3000	1000
CommInsure - Home Insurance	✓	✓	5.00%	○	●	4000	1000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000
QBE - Home Building/Home Contents	✗	✓	N/A	○	●	1000	1000
★★★★							
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
CGU - Bronze Home&Content	✓	✓	N/A	○	●	2000	1000
ING - Home Insurance	✓	✓	N/A	○	●	SI	3000
NRMA - Home & Contents Insurance	✗	✓	N/A	○	○	1000	1000
Suncorp - Platinum Essential	✗	✓	N/A	●	●	20000	5000
Suncorp - Platinum Essential Plus	✗	✓	N/A	●	●	40000	10000
★★★							
Allianz - SureCoverPlus	✗	✓	10.00%	○	●	5000	2000
Allianz - SureCover	✗	✓	10.00%	○	○	5000	2000
ANZ - Home Insurance	✓	✓	N/A	●	●	SI	3000
AON - Home Plus Insurance	✓	✓	N/A	○	●	20% of SI	5000
AON - Blue Ribbon Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
CGU - Silver Home&Content	✓	✓	N/A	○	●	20% of SI	5000
RACQ - Household Insurance	✗	✓	N/A	○	○	6000	2000
Real Insurance - Essential Cover	✓	✗	N/A	○	○	2500	1000
St George - Listed Events Home Insurance	✓	✓	N/A	○	●	20% of SI	5000
St George - Accidental Damage Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
★							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
Allianz - SureCover Gold	✗	✓	10.00%	●	●	5000	2000
Arab Bank - Allianz Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
Australian Unity - Elite Care	✓	✓	10.00%	○	●	25% of SI	2500
Citibank - Home Cover	✗	✗	N/A	○	●	1000	1000
HSBC - Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
HSBC - Classic Home Insurance	✓	✓	N/A	○	●	5000	2000
HSBC - Vital Home Insurance	✓	✓	N/A	○	○	5000	2000
IMB - Secure Home Extra	✓	✓	N/A	○	○	20% of SI	2000
nab - National Home Insurance	✓	✓	10.00%	○	●	7500	2000
nab - National Home Insurance Essentials	✓	✓	10.00%	○	○	7500	2000
Real Insurance - Top Cover	✓	✗	N/A	○	○	5000	1000
Suncorp - Classic Home & Contents Insurance	✗	✓	N/A	○	○	4000	1000
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000

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standard optional not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Contents Inclusions			
				Fusion Cover	Accidental Damage	Jewellery	
						Maximum	Item Limit

★									
Westpac - Essential Care	✓	✗	N/A	<input type="radio"/>	<input type="radio"/>			3000	500

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PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Contents Inclusions			
				Fusion Cover	Accidental Damage	Jewellery	
						Maximum	Item Limit

★★★★★ outstanding value

Catholic Church Insurance - Home Building & Contents Insurance	✗	✓	N/A	○	●	20% of SI	1000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000

★★★★

Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
CommInsure - Home Insurance	✓	✓	5.00%	◐	●	4000	1000
HSBC - Vital Home Insurance	✓	✓	N/A	○	◐	5000	2000

★★★

Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Budget Direct - Home Contents Insurance	✗	✗	N/A	◐	◐	3000	1000
CGU - Bronze Home&Content	✓	✓	N/A	○	●	2000	1000
nab - National Home Insurance Essentials	✓	✓	10.00%	○	◐	7500	2000
QBE - Home Building/Home Contents	✗	✓	N/A	◐	●	1000	1000

★★

ANZ - Home Insurance	✓	✓	N/A	●	●	SI	3000
Arab Bank - Allianz Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
CGU - Silver Home&Content	✓	✓	N/A	○	●	20% of SI	5000
HSBC - Classic Home Insurance	✓	✓	N/A	○	●	5000	2000
HSBC - Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
ING - Home Insurance	✓	✓	N/A	◐	●	SI	3000
nab - National Home Insurance	✓	✓	10.00%	○	●	7500	2000
RAA - Home & Contents Insurance	✓	✓	10.00%	◐	●	5000	1500

★

AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
Allianz - SureCover Gold	✗	✓	10.00%	●	●	5000	2000
Allianz - SureCover	✗	✓	10.00%	○	◐	5000	2000
Allianz - SureCoverPlus	✗	✓	10.00%	○	●	5000	2000
AON - Home Plus Insurance	✓	✓	N/A	○	●	20% of SI	5000
AON - Blue Ribbon Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Australian Unity - Elite Care	✓	✓	10.00%	○	●	25% of SI	2500
Citibank - Home Cover	✗	✗	N/A	◐	●	1000	1000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Real Insurance - Essential Cover	✓	✗	N/A	◐	◐	2500	1000
Real Insurance - Top Cover	✓	✗	N/A	◐	◐	5000	1000
St George - Accidental Damage Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
St George - Listed Events Home Insurance	✓	✓	N/A	○	●	20% of SI	5000
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000

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				Fusion Cover	Accidental Damage	Jewellery	
						Maximum	Item Limit



outstanding value

Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Catholic Church Insurance - Home Building & Contents Insurance	✗	✓	N/A	○	●	20% of SI	1000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000



Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
Budget Direct - Home Contents Insurance	✗	✗	N/A	●	●	3000	1000
CGU - Bronze Home&Content	✓	✓	N/A	○	●	2000	1000
QBE - Home Building/Home Contents	✗	✓	N/A	●	●	1000	1000



AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
ANZ - Home Insurance	✓	✓	N/A	●	●	SI	3000
AON - Home Plus Insurance	✓	✓	N/A	○	●	20% of SI	5000
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
CGU - Silver Home&Content	✓	✓	N/A	○	●	20% of SI	5000
ING - Home Insurance	✓	✓	N/A	●	●	SI	3000
St George - Listed Events Home Insurance	✓	✓	N/A	○	●	20% of SI	5000



Allianz - SureCoverPlus	✗	✓	10.00%	○	●	5000	2000
AON - Blue Ribbon Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Citibank - Home Cover	✗	✗	N/A	●	●	1000	1000
HSBC - Vital Home Insurance	✓	✓	N/A	○	●	5000	2000
HSBC - Classic Home Insurance	✓	✓	N/A	○	●	5000	2000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
nab - National Home Insurance Essentials	✓	✓	10.00%	○	●	7500	2000
Real Insurance - Essential Cover	✓	✗	N/A	●	●	2500	1000
St George - Accidental Damage Home Insurance	✓	✓	N/A	●	●	20% of SI	7500



Allianz - SureCover	✗	✓	10.00%	○	●	5000	2000
Allianz - SureCover Gold	✗	✓	10.00%	●	●	5000	2000
Arab Bank - Allianz Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
Australian Unity - Elite Care	✓	✓	10.00%	○	●	25% of SI	2500
CommInsure - Home Insurance	✓	✓	5.00%	●	●	4000	1000
HSBC - Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
nab - National Home Insurance	✓	✓	10.00%	○	●	7500	2000
Real Insurance - Top Cover	✓	✗	N/A	●	●	5000	1000
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000

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				Fusion Cover	Accidental Damage	Jewellery	
						Maximum	Item Limit



outstanding value

Catholic Church Insurance - Home Building & Contents Insurance	✗	✓	N/A	○	●	20% of SI	1000
GIO - Classic Home & Contents Insurance	✗	✓	15.00%	●	●	4000	1000



Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Budget Direct - Home Contents Insurance	✗	✗	N/A	●	●	3000	1000
RAC - Home Sweet Home	✗	✓	N/A	○	●	3000	not specific
SGIO - Home Insurance	✗	✓	N/A	●	●	1000	1000



Allianz - SureCoverPlus	✗	✓	10.00%	○	●	5000	2000
ANZ - Home Insurance	✓	✓	N/A	●	●	SI	3000
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
CGU - Bronze Home&Content	✓	✓	N/A	○	●	2000	1000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000
ING - Home Insurance	✓	✓	N/A	●	●	SI	3000
QBE - Home Building/Home Contents	✗	✓	N/A	●	●	1000	1000



Allianz - SureCover	✗	✓	10.00%	○	●	5000	2000
Allianz - SureCover Gold	✗	✓	10.00%	●	●	5000	2000
AON - Home Plus Insurance	✓	✓	N/A	○	●	20% of SI	5000
Australian Unity - Elite Care	✓	✓	10.00%	○	●	25% of SI	2500
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
CGU - Silver Home&Content	✓	✓	N/A	○	●	20% of SI	5000
Commlnsure - Home Insurance	✓	✓	5.00%	●	●	4000	1000
Real Insurance - Essential Cover	✓	✗	N/A	●	●	2500	1000
St George - Listed Events Home Insurance	✓	✓	N/A	○	●	20% of SI	5000



AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
AON - Blue Ribbon Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Arab Bank - Allianz Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
Citibank - Home Cover	✗	✗	N/A	●	●	1000	1000
HBF - Home Insurance	✗	✓	N/A	○	●	3000	1000
HSBC - Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
HSBC - Vital Home Insurance	✓	✓	N/A	○	●	5000	2000
HSBC - Classic Home Insurance	✓	✓	N/A	○	●	5000	2000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
nab - National Home Insurance Essentials	✓	✓	10.00%	○	●	7500	2000
nab - National Home Insurance	✓	✓	10.00%	○	●	7500	2000
Real Insurance - Top Cover	✓	✗	N/A	●	●	5000	1000
St George - Accidental Damage Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000

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● standard ○ optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Contents Inclusions			
				Fusion Cover	Accidental Damage	Jewellery	
						Maximum	Item Limit

★★★★★ outstanding value

Catholic Church Insurance - Home Building & Contents Insurance	✗	✓	N/A	○	●	20% of SI	1000
GIO - Classic Home & Contents Insurance	✗	✓	15.00%	●	●	4000	1000
NRMA - Home & Contents Insurance	✗	✓	N/A	●	●	1000	1000

★★★★

CGU - Bronze Home&Content	✓	✓	N/A	○	●	2000	1000
Suncorp - Platinum Essential	✗	✓	N/A	●	●	20000	5000
Suncorp - Platinum Essential Plus	✗	✓	N/A	●	●	40000	10000

★★★

ANZ - Home Insurance	✓	✓	N/A	●	●	SI	3000
AON - Home Plus Insurance	✓	✓	N/A	○	●	20% of SI	5000
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Budget Direct - Home Contents Insurance	✗	✗	N/A	●	●	3000	1000
CGU - Silver Home&Content	✓	✓	N/A	○	●	20% of SI	5000
CommInsure - Home Insurance	✓	✓	5.00%	●	●	4000	1000
GIO - Platinum with Essential Plus Cover	✗	✓	15.00%	●	●	40000	10000
GIO - Platinum with Essential Cover	✗	✓	15.00%	●	●	20000	5000
HSBC - Vital Home Insurance	✓	✓	N/A	○	●	5000	2000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000
ING - Home Insurance	✓	✓	N/A	●	●	SI	3000
St George - Listed Events Home Insurance	✓	✓	N/A	○	●	20% of SI	5000

★★

Allianz - SureCover	✗	✓	10.00%	○	●	5000	2000
Allianz - SureCoverPlus	✗	✓	10.00%	○	●	5000	2000
Allianz - SureCover Gold	✗	✓	10.00%	●	●	5000	2000
AON - Blue Ribbon Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
nab - National Home Insurance Essentials	✓	✓	10.00%	○	●	7500	2000
QBE - Home Building/Home Contents	✗	✓	N/A	●	●	1000	1000
Real Insurance - Essential Cover	✓	✗	N/A	●	●	2500	1000
St George - Accidental Damage Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Suncorp - Classic Home & Contents Insurance	✗	✓	N/A	●	●	4000	1000

★

AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
Arab Bank - Allianz Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Australian Unity - Elite Care	✓	✓	10.00%	○	●	25% of SI	2500
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
Citibank - Home Cover	✗	✗	N/A	●	●	1000	1000
HSBC - Classic Home Insurance	✓	✓	N/A	○	●	5000	2000
HSBC - Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
nab - National Home Insurance	✓	✓	10.00%	○	●	7500	2000
Real Insurance - Top Cover	✓	✗	N/A	●	●	5000	1000

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* restriction apply ^ in the event of a single claim on home plus contents, does the insurer treat the excess as one amount or two.



home & contents insurance star ratings



Home & Contents Insurance - High Sum Insured
based on a typical high set \$400,000 value house & \$100,000 contents value

● standard ● optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Contents Inclusions			
				Fusion Cover	Accidental Damage	Jewellery	
						Maximum	Item Limit

★							
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000

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● standard ○ optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Contents Inclusions			
				Fusion Cover	Accidental Damage	Jewellery	
						Maximum	Item Limit



outstanding value

CommInsure - Home Insurance	✓	✓	5.00%	○	●	4000	1000
HSBC - Vital Home Insurance	✓	✓	N/A	○	○	5000	2000



Catholic Church Insurance - Home Building & Contents Insurance	✗	✓	N/A	○	●	20% of SI	1000
CGU - Bronze Home&Content	✓	✓	N/A	○	●	2000	1000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000
RACV - Home Insurance	✗	✓	N/A	○	○	1000	1000



Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
Budget Direct - Home Contents Insurance	✗	✗	N/A	○	○	3000	1000
HSBC - Classic Home Insurance	✓	✓	N/A	○	●	5000	2000
ING - Home Insurance	✓	✓	N/A	○	●	SI	3000
Real Insurance - Essential Cover	✓	✗	N/A	○	○	2500	1000
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000



Allianz - SureCover	✗	✓	10.00%	○	○	5000	2000
Allianz - SureCoverPlus	✗	✓	10.00%	○	●	5000	2000
ANZ - Home Insurance	✓	✓	N/A	●	●	SI	3000
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
CGU - Silver Home&Content	✓	✓	N/A	○	●	20% of SI	5000
nab - National Home Insurance Essentials	✓	✓	10.00%	○	○	7500	2000
St George - Listed Events Home Insurance	✓	✓	N/A	○	●	20% of SI	5000
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000



AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
Allianz - SureCover Gold	✗	✓	10.00%	●	●	5000	2000
AON - Home Plus Insurance	✓	✓	N/A	○	●	20% of SI	5000
AON - Blue Ribbon Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Arab Bank - Allianz Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Australian Unity - Elite Care	✓	✓	10.00%	○	●	25% of SI	2500
Citibank - Home Cover	✗	✗	N/A	○	○	1000	1000
GIO - Platinum with Essential Cover	✗	✓	15.00%	●	●	20000	5000
GIO - Classic Home & Contents Insurance	✗	✓	15.00%	○	○	4000	1000
GIO - Platinum with Essential Plus Cover	✗	✓	15.00%	●	●	40000	10000
HSBC - Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
nab - National Home Insurance	✓	✓	10.00%	○	●	7500	2000
QBE - Home Building/Home Contents	✗	✓	N/A	○	●	1000	1000
Real Insurance - Top Cover	✓	✗	N/A	○	○	5000	1000
St George - Accidental Damage Home Insurance	✓	✓	N/A	●	●	20% of SI	7500

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● standard ○ optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Contents Inclusions			
				Fusion Cover	Accidental Damage	Jewellery	
						Maximum	Item Limit



outstanding value

Catholic Church Insurance - Home Building & Contents Insurance	✗	✓	N/A	○	●	20% of SI	1000
Real Insurance - Essential Cover	✓	✗	N/A	○	○	2500	1000
Suncorp - Platinum Essential	✗	✓	N/A	●	●	20000	5000
Suncorp - Platinum Essential Plus	✗	✓	N/A	●	●	40000	10000



CGU - Bronze Home&Content	✓	✓	N/A	○	●	2000	1000
CommInsure - Home Insurance	✓	✓	5.00%	○	●	4000	1000
ING - Home Insurance	✓	✓	N/A	○	●	SI	3000
NRMA - Home & Contents Insurance	✗	✓	N/A	○	○	1000	1000



ANZ - Home Insurance	✓	✓	N/A	●	●	SI	3000
Budget Direct - Home Contents Insurance	✗	✗	N/A	○	○	3000	1000
CGU - Silver Home&Content	✓	✓	N/A	○	●	20% of SI	5000
St George - Listed Events Home Insurance	✓	✓	N/A	○	●	20% of SI	5000
Suncorp - Classic Home & Contents Insurance	✗	✓	N/A	○	○	4000	1000



AON - Home Plus Insurance	✓	✓	N/A	○	●	20% of SI	5000
AON - Blue Ribbon Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000
QBE - Home Building/Home Contents	✗	✓	N/A	○	●	1000	1000
Real Insurance - Top Cover	✓	✗	N/A	○	○	5000	1000
St George - Accidental Damage Home Insurance	✓	✓	N/A	●	●	20% of SI	7500



AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
Allianz - SureCover Gold	✗	✓	10.00%	●	●	5000	2000
Allianz - SureCoverPlus	✗	✓	10.00%	○	●	5000	2000
Allianz - SureCover	✗	✓	10.00%	○	○	5000	2000
Arab Bank - Allianz Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Australian Unity - Elite Care	✓	✓	10.00%	○	●	25% of SI	2500
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
Citibank - Home Cover	✗	✗	N/A	○	●	1000	1000
HSBC - Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
HSBC - Vital Home Insurance	✓	✓	N/A	○	○	5000	2000
HSBC - Classic Home Insurance	✓	✓	N/A	○	●	5000	2000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
nab - National Home Insurance Essentials	✓	✓	10.00%	○	○	7500	2000
nab - National Home Insurance	✓	✓	10.00%	○	●	7500	2000
RACQ - Household Insurance	✗	✓	N/A	○	○	6000	2000
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000

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home & contents insurance star ratings

Home & Contents Insurance - High Sum Insured
based on a typical high set \$400,000 value house & \$100,000 contents value



standard optional not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Contents Inclusions			
				Fusion Cover	Accidental Damage	Jewellery	
						Maximum	Item Limit

★									
Westpac - Essential Care	✓	✗	N/A	<input type="radio"/>	<input type="radio"/>			3000	500

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home & contents insurance star ratings

Home & Contents Insurance - High Sum Insured
based on a typical high set \$400,000 value house & \$100,000 contents value



● standard ○ optional ○ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Contents Inclusions			
				Fusion Cover	Accidental Damage	Jewellery	
						Maximum	Item Limit
★★★★★ outstanding value							
Commlinsure - Home Insurance	✓	✓	5.00%	○	●	4000	1000
★★★★★							
Catholic Church Insurance - Home Building & Contents Insurance	✗	✓	N/A	○	●	20% of SI	1000
HSBC - Vital Home Insurance	✓	✓	N/A	○	○	5000	2000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000
RAA - Home & Contents Insurance	✓	✓	10.00%	○	●	5000	1500
★★★★							
Allianz - SureCoverPlus	✗	✓	10.00%	○	●	5000	2000
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
nab - National Home Insurance Essentials	✓	✓	10.00%	○	○	7500	2000
Real Insurance - Essential Cover	✓	✗	N/A	○	○	2500	1000
★★★							
Allianz - SureCover	✗	✓	10.00%	○	○	5000	2000
ANZ - Home Insurance	✓	✓	N/A	●	●	SI	3000
Arab Bank - Allianz Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
Budget Direct - Home Contents Insurance	✗	✗	N/A	○	○	3000	1000
CGU - Silver Home&Content	✓	✓	N/A	○	●	20% of SI	5000
CGU - Bronze Home&Content	✓	✓	N/A	○	●	2000	1000
HSBC - Classic Home Insurance	✓	✓	N/A	○	●	5000	2000
HSBC - Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
ING - Home Insurance	✓	✓	N/A	○	●	SI	3000
nab - National Home Insurance	✓	✓	10.00%	○	●	7500	2000
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000
★★							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
Allianz - SureCover Gold	✗	✓	10.00%	●	●	5000	2000
AON - Blue Ribbon Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
AON - Home Plus Insurance	✓	✓	N/A	○	●	20% of SI	5000
Australian Unity - Elite Care	✓	✓	10.00%	○	●	25% of SI	2500
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Citibank - Home Cover	✗	✗	N/A	○	●	1000	1000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
QBE - Home Building/Home Contents	✗	✓	N/A	○	●	1000	1000
Real Insurance - Top Cover	✓	✗	N/A	○	○	5000	1000
St George - Accidental Damage Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
St George - Listed Events Home Insurance	✓	✓	N/A	○	●	20% of SI	5000
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500

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your guide to product excellence

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home & contents insurance star ratings

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● standard ○ optional ◯ not available

PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Contents Inclusions			
				Fusion Cover	Accidental Damage	Jewellery	
						Maximum	Item Limit
★★★★★ outstanding value							
Budget Direct - Home Contents Insurance	✗	✗	N/A	○	○	3000	1000
Catholic Church Insurance - Home Building & Contents Insurance	✗	✓	N/A	○	●	20% of SI	1000
CGU - Bronze Home&Content	✓	✓	N/A	○	●	2000	1000
★★★★★							
ANZ - Home Insurance	✓	✓	N/A	●	●	SI	3000
AON - Home Plus Insurance	✓	✓	N/A	○	●	20% of SI	5000
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000
ING - Home Insurance	✓	✓	N/A	○	●	SI	3000
★★★★							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
CGU - Silver Home&Content	✓	✓	N/A	○	●	20% of SI	5000
HSBC - Vital Home Insurance	✓	✓	N/A	○	○	5000	2000
St George - Listed Events Home Insurance	✓	✓	N/A	○	●	20% of SI	5000
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000
★★★							
AON - Blue Ribbon Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
nab - National Home Insurance Essentials	✓	✓	10.00%	○	○	7500	2000
QBE - Home Building/Home Contents	✗	✓	N/A	○	●	1000	1000
Real Insurance - Essential Cover	✓	✗	N/A	○	○	2500	1000
St George - Accidental Damage Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000
★★							
Allianz - SureCover Gold	✗	✓	10.00%	●	●	5000	2000
Allianz - SureCoverPlus	✗	✓	10.00%	○	●	5000	2000
Allianz - SureCover	✗	✓	10.00%	○	○	5000	2000
Arab Bank - Allianz Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
Australian Unity - Elite Care	✓	✓	10.00%	○	●	25% of SI	2500
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Citibank - Home Cover	✗	✗	N/A	○	●	1000	1000
CommInsure - Home Insurance	✓	✓	5.00%	○	●	4000	1000
HSBC - Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
HSBC - Classic Home Insurance	✓	✓	N/A	○	●	5000	2000
IMB - Secure Home Extra	✓	✓	N/A	○	○	20% of SI	2000
nab - National Home Insurance	✓	✓	10.00%	○	●	7500	2000
Real Insurance - Top Cover	✓	✗	N/A	○	○	5000	1000



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PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Contents Inclusions			
				Fusion Cover	Accidental Damage	Jewellery	
						Maximum	Item Limit
★★★★★ outstanding value							
CGU - Bronze Home&Content	✓	✓	N/A	○	●	2000	1000
CommInsure - Home Insurance	✓	✓	5.00%	●	●	4000	1000
HBF - Home Insurance	✗	✓	N/A	○	●	3000	1000
SGIO - Home Insurance	✗	✓	N/A	●	●	1000	1000
★★★★★							
Catholic Church Insurance - Home Building & Contents Insurance	✗	✓	N/A	○	●	20% of SI	1000
GIO - Classic Home & Contents Insurance	✗	✓	15.00%	●	●	4000	1000
ING - Home Insurance	✓	✓	N/A	●	●	SI	3000
★★★★							
AAMI - Home Contents Insurance	✗	✓	\$20.00	○	●	5000	1000
ANZ - Home Insurance	✓	✓	N/A	●	●	SI	3000
AON - Home Plus Insurance	✓	✓	N/A	○	●	20% of SI	5000
Bank of Queensland - Vero Home Extra	✓	✓	N/A	○	●	20% of SI	2000
Bank West - Secure Home Extra Insurance	✓	✓	N/A	○	●	20% of SI	2000
CGU - Silver Home&Content	✓	✓	N/A	○	●	20% of SI	5000
GIO - Platinum with Essential Cover	✗	✓	15.00%	●	●	20000	5000
GIO - Platinum with Essential Plus Cover	✗	✓	15.00%	●	●	40000	10000
IMB - Secure Home Elite	✓	✓	N/A	●	●	20% of SI	2000
RAC - Home Sweet Home	✗	✓	N/A	○	●	3000	not specific
St George - Listed Events Home Insurance	✓	✓	N/A	○	●	20% of SI	5000
Westpac - Quality Care	✓	✗	N/A	○	●	5000	1000
Westpac - Premier Care	✓	✗	N/A	●	●	10000	2000
★★★							
AON - Blue Ribbon Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Australian Unity - Everyday Care	✓	✓	10.00%	○	●	25% of SI	1000
Australian Unity - Extra Care	✓	✓	10.00%	○	●	25% of SI	2500
Budget Direct - Home Contents Insurance	✗	✗	N/A	●	●	3000	1000
HSBC - Vital Home Insurance	✓	✓	N/A	○	●	5000	2000
St George - Accidental Damage Home Insurance	✓	✓	N/A	●	●	20% of SI	7500
Westpac - Essential Care	✓	✗	N/A	○	○	3000	500
★★							
Allianz - SureCover	✗	✓	10.00%	○	●	5000	2000
Allianz - SureCover Gold	✗	✓	10.00%	●	●	5000	2000
Allianz - SureCoverPlus	✗	✓	10.00%	○	●	5000	2000
Arab Bank - Allianz Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
Australian Unity - Elite Care	✓	✓	10.00%	○	●	25% of SI	2500
Citibank - Home Cover	✗	✗	N/A	●	●	1000	1000
HSBC - Classic Home Insurance	✓	✓	N/A	○	●	5000	2000
HSBC - Prestige Home Insurance	✓	✓	N/A	●	●	5000	2000
IMB - Secure Home Extra	✓	✓	N/A	○	●	20% of SI	2000
nab - National Home Insurance	✓	✓	10.00%	○	●	7500	2000
nab - National Home Insurance Essentials	✓	✓	10.00%	○	●	7500	2000
QBE - Home Building/Home Contents	✗	✓	N/A	●	●	1000	1000

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PROFILE SUMMARY REPORT

Product Name	Pay Monthly at No Extra Cost	One excess for both claims [^]	Online Discount Available	Contents Inclusions			
				Fusion Cover	Accidental Damage	Jewellery	
						Maximum	Item Limit

★							
Real Insurance - Essential Cover	✓	✗	N/A	●	●	2500	1000
Real Insurance - Top Cover	✓	✗	N/A	●	●	5000	1000

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* restriction apply

[^] in the event of a single claim on home plus contents, does the insurer treat the excess as one amount or two.

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