

Home & Contents

Home and Contents benefits comparison				
Insured Events	Applies to Building, Contents or Both	Classic	Prestige	Vital
Accidental Breakage of glass, sanitary fittings, etc	Both	✓	✓	✓
Other Accidental Loss or Damage (unless otherwise excluded)	Both	✗	✓	✗
Earthquake, Explosion, Fire or Smoke	Both	✓	✓	✓
Impact Damage, Lightning or Thunderbolt	Both	✓	✓	✓
Malicious Acts, Riot or Civil Commotion	Both	✓	✓	✓
Storm, Rainwater or Run-off	Both	✓	✓	✓
Theft, Burglary or Housebreaking	Both	✓	✓	✓
Water or Other Liquid Damage	Both	✓	✓	✓
Additional benefits include				
Additional cost of temporary accommodation	C	Up to 10% of Contents sum insured	Up to 10% of Contents sum insured	Up to 10% of Contents sum insured
Compensation for death caused by burglars or fire at your home	Both	\$10,000	\$10,000	\$10,000
Compensation for fracture – Australia wide cover	Both	Up to \$1,000 per claim and \$3,000 per year	Up to \$1,000 per claim and \$3,000 per year	✗ No cover
Contents in the open air at your risk address	C	Up to 20% of Contents sum insured (theft and storm damage limited to \$1,000)	Up to 20% of Contents sum insured (theft and storm damage limited to \$5,000 & \$2,000 respectively)	Up to 20% of Contents sum insured (theft and storm damage limited to \$1,000)
Loss or theft of credit cards	C	Up to \$5,000	Up to \$5,000	Up to \$2,500
Emergency storage of contents	C	Up to 12 months	Up to 12 months	Up to 12 months
Fusion of electric motors – no depreciation applies	Both	Yes – motors limited to 10yrs of age	Yes – motors limited to 12yrs of age	✗ No cover
Guests', visitors' and domestic helpers' property	C	Up to \$5,000	Up to \$5,000	Up to \$5,000
Landscaping	B	Up to \$2,000	Up to \$5,000	✗ No cover
Legal defence costs	C	✗ No cover	Up to \$5,000	✗ No cover
Legal liability	Both	Up to \$20million	Up to \$20million	Up to \$10million
Mortgage discharge costs	B	Up to \$5,000	Up to \$5,000	Up to \$5,000
Paraplegia or Quadriplegia – modifications to your building	B	Up to \$10,000	Up to \$10,000	Up to \$10,000
Rental costs following an insured event	B	Up to 10% of Building sum insured	Up to 10% of Building sum insured	Up to 10% of Building sum insured
Replacement of locks and cylinders	Both	Up to \$1,000	Up to \$2,000	Up to \$1,000
Security firm attendance	C	Up to \$500	Up to \$500	Up to \$500
Spoilage of perishable food	C	Up to \$500	Unlimited	✗ No cover
Tax audit	C	Up to \$5,000	Up to \$5,000	✗ No cover

Title deeds	C	Up to \$2,000	Up to \$2,000	Up to \$2,000
Transit to new place of residence	C	r No cover	Included	✗ No cover
Veterinary costs	C	Up to \$500	Up to \$500	Up to \$500
Personal items temporarily removed from the home	C	Limited cover included, plus the option to purchase Personal Effects extension	Up to \$7,500 included under Temporary Removal benefit. Additional cover available at extra premium	Limited cover included, plus the option to purchase Personal Effects extension
Environmental benefits				
Minimum 3 star energy rating replacement to selected whitegood contents	C	✓	✓	✓
Up to \$5,000 to install any combination of rainwater tank, solar power systems (including solar hot water systems or photo-voltaic power systems), hot water heat exchange system and grey water recycling system	B	✓	✓	✓
Pay by instalments	Both	✓	✓	✗

Current at 2/7/10