

Home insurance comparison table

Buildings and Contents covers

		Vital Home Insurance Obtain a quote	Classic Home Insurance Obtain a quote	Prestige Home Insurance Obtain a quote
Covers loss or damage due to:				
		<ul style="list-style-type: none"> ✓ Accidental breakage (of glass) ✓ Earthquake and tsunami ✓ Explosion ✓ Fire or smoke ✓ Flood (optional, subject to eligibility) ✓ Impact damage ✓ Lightning or thunderbolt ✓ Malicious acts ✓ Riot or civil commotion ✓ Storm, rainwater or run-off ✓ Theft, burglary or housebreaking ✓ Water or other liquid damage 		Accidental loss or damage unless specifically excluded (Flood cover is optional, subject to eligibility)
Other Features and Benefits included as standard:				
Legal liability cover	Covers your legal liability for payment of compensation in respect of: <ul style="list-style-type: none"> • death, bodily injury or illness, and/or • physical loss of or damage to property, caused by an accident or series of accidents attributable to one originating cause. 	Up to \$10,000,000	Up to \$20,000,000	Up to \$20,000,000
Fusion (burnout of electric motors)	If the electrical current damages a household electrical motor (including sealed or semi-sealed refrigeration units) we will either pay the	✘	Motors up to 10 years old	Motors up to 12 years old

	reasonable cost to rewind the motor or replace the motor.			
Credit cards - cover for fraudulent use or lost or stolen cards	Provides cover up to the specified limit if your credit card or other automatic teller machine card is lost or stolen and you are legally liable to pay for credit given to anyone who has found or stolen your card	Up to \$2,500	Up to \$5,000	Up to \$5,000
Guests', visitors' and domestic helpers' property	Covers property belonging to your guests, visitors or domestic helpers if it is lost or damaged by an insured event whilst in your home, provided we would have paid the claim if the property had belonged to you.	Up to \$5,000	Up to \$5,000	Up to \$5,000
Spoilage of refrigerated / freezer food	Covers spoilage of perishable food in a domestic refrigerator, freezer or deep freeze unit caused by: a. breakdown or failure of the unit or any of its components; b. escape of the refrigerant or fumes; or c. accidental failure of the public electricity supply to the buildings.	✘	Up to \$500	Up to contents sum insured However, if the event causing the spoilage of perishable food is declared a natural disaster by the government or the Insurance Council of Australia, the maximum we will pay under this benefit is \$500.
Compensation for fracture	Benefits vary depending on the bone(s) fractured	✘	Up to \$1,000 for all fractures	Up to \$1,000 for all fractures

	– see PDS for details		arising from the same accident, max \$3,000 per period of insurance	arising from the same accident, max \$3,000 per period of insurance
Temporary removal of contents from your risk address	Covers your contents for loss or damage by an insured event when they are temporarily removed from your risk address to another location within Australia or New Zealand for a maximum period of up to 90 days.	Up to 20% of contents sum insured with sub-limits for listed contents: <ul style="list-style-type: none"> - while kept inside where you are temporarily residing; or - anywhere else in Australia or NZ but excluding theft. 		<ul style="list-style-type: none"> - Up to 20% of contents sum insured with sub-limits for listed contents, while kept inside where you are temporarily residing; or - Up to \$7,500 for contents anywhere else in Australia or NZ.
Landscaping	Includes the replacement of <i>fixed</i> trees, plants and shrubs that have been lost or damaged by an insured event excluding storm, rainwater or run-off. In this context, 'fixed' means planted in the ground.	x	Up to \$2,000	Up to \$5,000
Tax audit	Payable only if you live at the risk address. Covers accountants fees that you reasonably incur with our consent as a result of your personal taxation affairs being audited by the Australian Taxation Office.	x	Up to \$5,000	Up to \$5,000

<p>Legal defence costs</p>	<p>Payable only if you live at the risk address.</p> <p>Covers legal fees, costs and expenses that you reasonably incur with our consent in defending legal proceedings brought against you by a third party in Australia during the period of insurance.</p>	<p style="text-align: center;">x</p>	<p style="text-align: center;">x</p>	<p style="text-align: center;">Up to \$5,000</p>
<p>Transit to your new place of residence</p>	<p>Covers loss or damage to your contents caused by:</p> <p>a. fire, collision and/or overturning of the conveying vehicle; or</p> <p>b. theft from the conveying vehicle;</p> <p>while they are in transit by land within the same State or Territory as your current risk address or within 100km of your current risk address:</p> <ul style="list-style-type: none"> • to your new intended risk address; or • to or from a furniture storage facility, <p>whichever is the greater distance.</p>	<p style="text-align: center;">x</p>	<p style="text-align: center;">x</p>	<p style="text-align: center;">✓</p>
<p>Veterinary costs</p>	<p>Payable only if you live at the risk address.</p> <p>Covers veterinary expenses related to the treatment of any cat or dog</p>	<p style="text-align: center;">Up to \$500</p>	<p style="text-align: center;">Up to \$500</p>	<p style="text-align: center;">Up to \$500</p>

	that is owned by you if it is injured in a road accident.			
Replacement of locks or cylinders	Covers the replacement of the lock(s) or cylinder(s) if the key for the lock of any external door or window is stolen or there are reasonable grounds to believe that the key(s) have been duplicated.	Up to \$1,000	Up to \$1,000	Up to \$2,000
Security firm attendance	Covers fees or charges incurred for a security firm to attend the risk address in response to a monitored alarm signal if we have agreed to pay a claim for burglary, housebreaking or theft.	Up to \$500	Up to \$500	Up to \$500
Contents in the open air at the risk address (Sub-limits apply for selected contents based on events causing loss/damage – see PDS for details)	Covers contents at your risk address which are located: <ul style="list-style-type: none"> • in the open air, or • under an open sided structure or carport, or • on a patio or verandah, or • in or on a motor vehicle, caravan, trailer or watercraft, • in a tent, or • in an unlocked garage, shed or storage room. 	✓	✓	✓
Emergency storage of	Covers the reasonable costs to move and	✓	✓	✓

contents	store your contents for up to 12 months if the buildings you live in at the risk address are rendered unlivable by an insured event.			
Automatic indexation of sums insured	If you make a claim during the period of insurance, the sums insured for your buildings and/or contents will be adjusted with reference to the Consumer Price Index from the effective date of the current period of insurance.	✓	✓	✓
Compensation for death – \$10,000	We will pay \$10,000 to your estate if during the period of insurance you suffer fatal injury at your risk address as a result of visible bodily injury caused by burglars or housebreakers or by fire and your death occurs within 90 days of the injury.	✓	✓	✓
Contents in a safe deposit box at a bank (excludes cover for theft)	Cover for your contents when they are kept in a safe deposit box at a bank for loss or damage due to an insured event.	Up to \$250 for money, cheques and other negotiable instruments; or up to 20% of contents sum insured for all other contents Sub-limits apply for selected contents	Up to \$500 for money, cheques and other negotiable instruments; or up to 20% of contents sum insured for all other contents Sub-limits apply for selected contents	Up to \$1,000 for money, cheques and other negotiable instruments; or up to 20% of contents sum insured for all other contents Sub-limits apply for selected contents
Environmental benefits when rebuilding after	If your building is totally destroyed by an insured	✓	✓	✓

<p>a total loss – up to \$5,000</p>	<p>event and we agree to rebuild it, we will pay up to \$5,000 of the cost to you to install any combination of the following:</p> <ul style="list-style-type: none"> • rainwater tank; • solar power systems, including solar hot water systems or photo-voltaic (PV) power systems; • hot water heat exchange system; and • grey water recycling system. 			
<p>Mortgage discharge costs - up to \$5,000</p>	<p>If your buildings are totally destroyed by an insured event and we agree to pay your claim, we will also reimburse your reasonable legal costs for the discharge and replacement of your mortgage(s) including legal fees and statutory government charges.</p>	✓	✓	✓
<p>Modifications to buildings for paraplegia or quadriplegia – up to \$10,000</p>	<p>Payable if your buildings are your principal place of residence.</p> <p>Covers the cost of modifying your buildings if your paraplegia or quadriplegia is a direct result of loss or damage to your buildings by</p>	✓	✓	✓

	an insured event.			
Title deeds - up to \$2,000	Covers the cost of preparing new title deeds for your risk address if your title deeds are lost or damaged by an insured event while they are at your risk address or are held in a secure envelope or a safe deposit box at a bank.	✓	✓	✓

Optional extras

An additional premium applies.

<p>Unspecified Personal Effects cover - accidental loss or damage cover for portable contents items:</p> <p>- anywhere in Australia; and</p> <p>- for up to 35 days overseas</p>	<p>Available only in conjunction with contents cover.</p> <p>Covers any of the following contents items up to the 'per item' and 'per claim' limits you select:</p> <ol style="list-style-type: none"> a. travellers' suitcases and bags, handbags, briefcases, wallets and purses (but not the contents of these items); b. clothing; c. jewellery, watches or items containing silver or gold; d. cosmetics and toiletries; e. clocks; f. sporting equipment (but not watercraft, camping equipment or motor or trail bikes); g. musical instruments; h. photographic or video equipment; i. binoculars or telescopes; j. writing instruments; k. spectacles and sunglasses; l. personal audio and video equipment and up to four cassettes or discs (DVD, CD or Mini Discs) used with the equipment; and m. pocket calculators and personal organisers (but not portable or handheld computers). <p>Some exclusions:</p> <ul style="list-style-type: none"> • No cover is provided for any item used for business, trade or professional purposes. • We will not pay for damage to glass (other than lenses) or other brittle or fragile substances (other than jewellery) unless caused by fire or theft.
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<p>Specified Personal Effects cover - accidental loss or damage cover for portable contents items:</p> <ul style="list-style-type: none"> - anywhere in Australia; and - for up to 35 days overseas 	<p>Available only in conjunction with contents cover.</p> <p>Can cover:</p> <ul style="list-style-type: none"> a. portable contents items included under Unspecified Personal Effects if their replacement value exceeds the maximum limits offered under Unspecified Personal Effects; b. portable contents items which are not included in the list of items coverable under Unspecified Personal Effects (e.g. mobile phones, laptops, tablets, high value jewellery items). <p>We will not pay for damage to glass (other than lenses) or other brittle or fragile substances (other than jewellery) unless caused by fire or theft.</p>
<p>Domestic Workers' Compensation cover</p> <p>-</p>	<p>Only available in the ACT, WA and TAS.</p> <p>Covers the amount you are liable to pay if you employ a domestic worker such as a gardener or cleaner, and they are injured while working for you.</p>