

Your Contents Only Insurance Product Comparison at a Glance

This product comparison table is intended to provide a snap shot of the policy coverage available through Insurance4Earth. It provides a description of risks that are covered, those that are not covered, including additional benefits and optional covers. **It does not provide a complete statement of the cover offered, any exclusions under the policy, or conditions and/or all limits that may apply under each type of Cover.** You should carefully read the Product Disclosure Statement (PDS) and all policy documentation for full details.

Policy Coverage	Basic	Listed Events	Accidental Damage
Accidental Destruction, Loss or Damage	✘	✘	✓ Accidental Damage covers any loss or damage that is not specifically excluded under the policy along with any Additional Benefits noted below
Listed Events	✓ Basic covers those events listed in the policy along with any Additional Benefits noted below	✓ Listed Events covers those events listed in the policy along with any Additional Benefits noted below	✓
Smoke	✓	✓	✓
Fire / Explosion	✓	✓	✓
Flood	✓	✓	✓
Lightning / Thunderbolt	✓	✓	✓
Earthquake / Tsunami	✓	✓	✓
Burglary or Housebreaking	✓	✓	✓
Theft	✓	✓	✓
Vandalism / Malicious Damage	✓	✓	✓
Deliberate / Intentional Acts	✘ Hollard ✓ Blue Zebra	✓	✓
Escape of Liquid	✓	✓	✓
Electric Motor Burnout	✓ Less than 7 years old	✓ Less than 15 years old	✓ Less than 20 years old
Broken Glass & Similar	✓	✓	✓
Riots / Civil Commotion / Industrial or Political Disturbances	✓	✓	✓
Impact by Aircraft / Spacecraft	✓	✓	✓
Impact by Falling Tree	✓	✓	✓
Impact by Falling TV / Antenna / Power Pole	✓	✓	✓
Impact by Animal / Bird	✓	✓	✓
Impact by Vehicles / Watercraft	✓	✓	✓
Storm / Rainwater / Hail / Wind	✓	✓	✓
Storm Surge	✓	✓	✓
Landslide or Subsidence	✓	✓	✓

Policy Coverage	Basic	Listed Events	Accidental Damage
Power Surge	✓	✓	✓
Animal Damage – Not Normally Kept at Situation	✓	✓	✓
Additional Benefits			
Food and Medication Spoilage	✓	✓	✓
Replacing Important Documents	✗	✓	✓
Alternative Accommodation & Additional Living Expenses – Tenants/Strata Title Owners	✓ Lesser of \$10K or 20% contents SI	✓ Lesser of \$10K or 20% contents SI	✓ Limited greater of \$20K or 20% contents SI
Removal & Storage of Contents – Situation Unliveable	✓ Reasonable costs, Limit 12 months	✓ Reasonable costs, Limit 12 months	✓ Reasonable costs, Limit 12 months
Contents of Invited Guests	✗	✗	✓ Limit \$5,000
Credit Card Fraud	✓ Limit \$5,000	✓ Limit \$5,000	✓ Limit \$5,000
Money / Negotiable Instruments of Invited Guests	✗	✗	✓ Limit \$2,000
Contents in Commercial Storage	✗	✓ No sublimit - (excludes jewellery, money or negotiable instruments)	✓ No sublimit - (excludes jewellery, money or negotiable instruments)
Contents in Transit to a New Address or Commercial Storage	✓	✓	✓
Storage of Contents – Prevention of Further Loss/Damage	✓ Reasonable costs	✓ Reasonable costs	✓ Reasonable costs
Removal of Contents Debris	✓ Reasonable costs	✓ Reasonable costs	✓ Reasonable costs
Security Attendance Fees	✓ Limit \$1,250	✓ Limit \$1,250	✓ Limit \$2,500
Minimum 3 Star Energy Rating Replacement – Fridge / Washing Machine / Dryer / Dishwasher	✗	✗	✓
Identity Theft	✗	✗	✓ Limit \$5,000
Temporary Contents Cover - Total Loss	✗	✗	✓ Limit \$5,000, 3 months
Tax Audit	✗	✗	✓ Limit \$5,000
Professional Fees – Preparation of Claim	✗	✗	✓ Limit lesser of 20% of Claim or \$5,000
Fire Brigade or Similar Attendance Fees	✗	✓ Limit \$500	✓ Limit \$750
Denial of Access	✓ Reasonable costs, Limit 60 days	✓ Reasonable costs, Limit 60 days	✓ Reasonable costs, Limit 60 days
Prevention of Further Loss or Damage to Your Building or Contents	✓ Reasonable costs	✓ Reasonable costs	✓ Reasonable costs

Policy Coverage	Basic	Listed Events	Accidental Damage
Pet Cover – Road Accident / Lightning / Earthquake / Burglary	✘	✓ Limit \$1,000	✓ Limit \$1,000
Paraplegia, Quadriplegia or Permanent Disablement	✘	✘	✓ Limit \$15,000
Counselling Following Fire/Theft	✘	✘	✓ Limit \$1,000
Sum Insured Uplift During Policy Period	✓ 0.5% increase per month	✓ 0.5% increase per month	✓ 0.5% increase per month
Removal of Trees - Following an Impact	✓	✓	✓
Un-Occupancy Period	✓ Up to a continuous period of 90 days	✓ Up to a continuous period of 90 days	✓ Up to a continuous period of 100 days
Keys and Locks Replacement	✓ Limit \$1,250	✓ Limit \$1,250	✓ Reasonable costs
Electrical or Mechanical Breakdown	✘	✘	✓
Loss or Damage Caused by Defects or Faulty Design/Workmanship – Storm / Storm Surge / Flood / Rainwater / Hail / Wind	✓	✓	✓
Contents in the Open Air at Insured Address	✓ Limited Cover	✓ Limited Cover	✓ Limit Content SI
Contents Away from the Insured Address	✓ Limited cover anywhere in Australia up to 90 consecutive days up to 25% of the general contents SI	✓ Limited cover anywhere in Australia up to 90 consecutive days up to 25% of the general contents SI	✓ Anywhere in Australia/New Zealand, anywhere in the rest of the world for up to 180 consecutive days.
Contents Away from the Insured Address - Theft	✓ Limit \$300 per Theft, Limit \$1,000 total	✓ Limit \$300 per Theft, Limit \$1,000 total	✓ Anywhere in Australia/New Zealand, anywhere in the rest of the world for up to 180 consecutive days.
Contents at Your New Address	✓ Limit 45 days	✓ Limit 45 days	✓ Limit 45 days
Limits of Cover (Unspecified) - Contents			
Bicycles	✓ No sublimit	✓ No sublimit	✓ No sublimit
Tools of Trade at situation – Excluding Office & Surgery Equipment	✓ Limit \$5,000	✓ Limit \$5,000	✓ Limit \$10,000
Tools of Trade at Situation – Office & Surgery Equipment	✓ No sublimit	✓ No sublimit	✓ No sublimit
Money and Negotiable Instruments	✓ Limit \$1,200	✓ Limit \$1,200	✓ Limit \$2,000
Paintings & Prints	✓ No sublimit	✓ No sublimit	✓ No sublimit
Tapestries & Handwoven Rugs	✓ No sublimit	✓ No sublimit	✓ No sublimit
Antiques & any Other Works of Art	✓ No sublimit	✓ No sublimit	✓ No sublimit
Unattached Accessories and Spare Parts	✓ Limit \$1,500 per item, \$2,500 total	✓ Limit \$1,500 per item, \$2,500 total	✓ Limit \$2,000 per item, \$4,000 total

Policy Coverage	Basic	Listed Events	Accidental Damage
Data and Data Restoration	✓ Limit \$1,000	✓ Limit \$1,000	✓ Limit \$2,000
Sporting Equipment (Not in Use)	✓ No sublimit	✓ No sublimit	✓ No sublimit
Portable Electronic Equipment	✓ No sublimit	✓ No sublimit	✓ No sublimit
*Jewellery & Watches	✓ Limit \$1,000 per item - *Combined total of \$10,000	✓ Limit \$5,000 per item – *Combined total of 25% of contents sum insured	✓ Limit \$10,000 per item - *Combined total of 25% contents sum insured
*Items Covered in Gold & Silver	✓ Limit \$1,000 per item - *Combined total of \$10,000	✓ Limit \$5,000 per item – *Combined total of 25% of contents sum insured	✓ Limit \$10,000 per item - *Combined total of 25% contents sum insured
*Collections of Stamps / Money / Medals	✓ Limit \$5,000 per collection - *Combined total of \$10,000	✓ Limit \$10,000 per collection – *Combined total of 25% of contents sum insured	✓ Limit \$10,000 per item - *Combined total of 25% contents sum insured

Optional Covers – Contents

Specified Valuable Items	Optional	Optional	Optional
Specified Portable Items	Optional	Optional	✓ Automatically covered
Unspecified Portable Items	Optional \$1,000 per item, \$5,000 total	Optional \$1,000 per item, \$5,000 total	✓ Automatically covered
No Excess for Optional Cover Claims	✓ Hollard ✗ Blue Zebra - \$200	✓ Hollard ✗ Blue Zebra - \$200	✓ Hollard ✗ Blue Zebra - \$200

Legal Liability Cover

Legal Liability Cover	✓ Limit \$20,000,000	✓ Limit \$30,000,000	✓ Limit \$30,000,000
World Wide Legal Liability Cover	✓	✓	✓
Defence Costs	✓ In addition to Liability Limit	✓ In addition to Liability Limit	✓ In addition to Liability Limit
Expenses Incurred in Attending Court	✓ Limit \$250 per day, \$5,000 total	✓ Limit \$250 per day, \$5,000 total	✓ Limit \$250 per day, \$5,000 total
Motor Vehicle Liability	✓ Up to Legal Liability Limit	✓ Up to Legal Liability Limit	✓ Up to Legal Liability Limit
Legal Liability for Committee Members of Sporting Clubs	✗	✓ Limit \$10,000	✓ Limit \$10,000
Buildings Undergoing Renovations, Construction or Alteration	✓ Limit \$100,000	✓ Limit \$100,000	✓ Limit \$100,000