

Your Home 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			
Alternative Accommodation – Home Owners	✓ Limit 10% of buildings Sum Insured (SI)	✓ Limit 20% of buildings Sum Insured (SI)	✓ Limit 20% of buildings Sum Insured (SI)
Pet - Alternative Accommodation & Additional Living Expenses - Building	✗	✓ Limit \$1,000	✓ Limit \$1,250
Mortgagee Discharge Costs following a Total Loss	✓	✓	✓
Locating the Source of Escaped Liquid	✓ Limit \$1,250	✓	✓
Demolition & Removal of Building Debris	✓ Reasonable costs	✓ Reasonable costs	✓ Reasonable costs
Architect / Surveyor / Engineer - Rebuilding Fees	✓ Reasonable costs	✓ Reasonable costs	✓ Reasonable costs
Modifications to the Home Following an Injury	✗	✓ Limit \$25,000	✓ Limit \$25,000
Additional Costs of Meeting Statutory Authority Requirements – Rebuilding/Repairing Buildings	✓ Limit \$25,000	✓ Limit \$25,000	✓ Limit \$50,000
Replacement of Plants, Trees and Shrubs	✓ Limit \$1,000 per item, \$5,000 in total	✓ Limit \$1,000 per item, \$5,000 in total	✓
Television/Radio Antenna or Mast	✓ Limit \$1,000	✓ Limit \$1,000	✓
Building Materials	✗	✓ Limit \$2,000	✓ Limit \$2,000
Building Sum Insured Safeguard/Safety Net	✗	✗ Hollard ✓ Blue Zebra - Limit 30% of buildings SI	✗ Hollard ✓ Blue Zebra - Limit 30% of buildings SI
Buildings Undergoing Renovations, Construction or Alteration	✓ Limit \$100,000	✓ Limit \$100,000	✓ Limit \$100,000
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
Pet Cover – Road Accident / Lightning / Earthquake / Burglary	✗	✓ Limit \$1,000	✓ Limit \$1,000
Paraplegia, Quadriplegia or Permanent Disablement	✗	✗	✓ Limit \$15,000

Policy Coverage	Basic	Listed Events	Accidental Damage
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	✓	✓	✓
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