

Your Home and Contents 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 |
| 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 |

| Policy Coverage | Basic | Listed Events | Accidental Damage |
|---|---|--|--|
| 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 |
| 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 |

| Policy Coverage | Basic | Listed Events | Accidental Damage |
|--|---|---|--|
| 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 |
| 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 |

| Policy Coverage | Basic | Listed Events | Accidental Damage |
|--|---|---|---|
| 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 |