

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

Additional benefits include	Applies to Building, Contents or Both	Classic	Prestige	Vital
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	✗ 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	✓	✓	✓
Standard excess (SA and ACT only. Excess may vary in other states)	Both	\$100	\$100	\$300

Information provided in this table is current as at February 2009 and is general advice only, please refer to the Product Disclosure Statement (PDS) to see the full details of this policy.