



Accidental Damage Home & Contents Insurance Market Guide

Home and Contents Insurance is available in two different levels of coverage, namely *Defined Events* cover or *Accidental Damage* cover.

The sum insured that you select must be sufficient to allow for the full replacement of your home &/or its contents otherwise you would have to pay the balance yourself in the event of a loss in excess of the sum insured.

Defined Events

Defined Events policy covers only the specified insured events described in the policy document.

All other events that might cause damage are excluded. Coverage for contents is restricted to the insured premises unless a *Valuables Option* is also arranged.

Accidental Damage

Accidental Damage policy provides the most comprehensive cover available for any accidental event, theft or loss unless specifically excluded in the policy document so it provides a more extensive safety net cover. Contents are usually automatically covered away from home.

Disclaimer: The Accidental Damage Home & Contents Insurance coverage comparisons were compiled by Donnellys from the Product Disclosure Statements (PDS) / Policy Documents viewed on the individual insurance providers' website. This information is provided as General Advice only and a Guide to the right policy for you. You should check the full details of coverage, cover limitations and exclusions before making a decision. No responsibility is accepted for any inadvertent inaccuracy of this information.

Accidental Damage Home & Contents Insurance Market Guide



Major Features Comparison. The chart below shows the superior policy coverage features available to you through Donnellys compared with many high profile companies.	Donnellys AIMS Vero Gold Star	Donnellys AIMS CGU Gold Star	Donnellys AIMS Allianz Gold Star	Donnellys B2 Homey Zurich Home & Contents	Comparison with other Comprehensive Accidental Damage Home & Contents products in the insurance market as at July 2018	AAIA Direct Home Insurance	RAA Standard Home	SGIC Home Plus
BUILDING COVER								
Extra cover for increased replacement costs	30% - catastrophe	30% - catastrophe	0% extra	30% - any event	0% extra	0% extra	20% - any event	
Building code extra costs cover	\$25,000	\$25,000	\$25,000	20%	\$5,000	10%	No %age limit	
Temporary accommodation cover - up to 2 years limit	20%	20%	20%	20%	10% - 1 year limit	10% - 1 year limit	No %age limit	
Mechanical & electrical breakdown of machines	20 yrs old limit	15 yrs old limit	15 yrs old limit	20 yrs old limit	Not covered	Not covered	Not covered	
Breakout of electric motors limit	20 yrs old	20 yrs old	20 yrs old	20 yrs old	10 yrs old	10 yrs old	15 yrs old	
Trees, shrubs & plants damage	Yes - no limit	Yes - no limit	Yes - no limit	Yes - no limit	\$5,000 - excludes storms	Not covered	Not covered	
Storm damage to fences in sound condition	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Soil movement damage cover after insured event	Yes	Yes	Yes	Yes	Yes	Yes	Yes	
Environmental efficiency upgrade of tank, systems	Yes - \$5,000	Not covered	Yes - \$5,000	Yes - \$5,000	Yes - \$5,000	Not covered	Not covered	
CONTENTS COVER								
Accidental loss of contents at home	Yes	Yes	Yes	Yes	Yes	Yes	Not covered	
Accidental loss, damage or theft away from home	Worldwide	Worldwide	Worldwide	Worldwide	Australia only	Australia & NZ only	Not covered	
Mechanical & electrical breakdown of appliances	20 yrs old limit	15 yrs old limit	15 yrs old limit	20 yrs old limit	Not covered	Not covered	Not covered	
Breakout of electric motors age limit	20 yrs old	20 yrs old	20 yrs old	20 yrs old	10 yrs old	10 yrs old	15 yrs old	
Spillage of heavy foods	\$1,000	No limit	No limit	No limit	No limit	\$500	\$2,000	
Jewellery limit per unspecified item	\$10,000	\$10,000	\$10,000	\$10,000	\$2,500	\$5,000	\$2,500 and total	
Works of art & pictures limit per item	No limit	No limit	No limit	No limit	\$2,500	\$10,000	\$2,500 and total	
Money on premises limit	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$500	\$200	
Fraud cover for debit, credit cards theft limit	\$5,000	\$5,000	\$5,000	\$5,000	\$2,000	\$1,000	\$5,000	
Identity fraud recovery expenses limit	\$5,000	\$5,000	\$5,000	\$5,000	Not covered	Not covered	\$5,000	
Environmental efficiency upgrade of appliances	Not covered	Upgrade to 3 star	Upgrade to 3 star	Upgrade to 3 star +	Upgrade to 3 star	Not covered	Not covered	
Home keys & locks loss, damage or theft	Yes - no limit	Yes - no limit	Yes - no limit	Yes - no limit	\$1,000	\$1,000	Yes - no limit	
Bicycles damage or theft away from home in use	Yes - including racing	Yes - no racing	Yes - no racing	Yes - including racing	Not covered	Not covered	Not covered	
Temporary accommodation cover - up to 2 years limit	20%	20%	20%	20%	10% - 1 year limit	10% - 1 year limit	No %age limit	
Monitored security alarm attendance cost	\$2,500	\$2,500	\$2,500	\$2,500	\$500	Not covered	Not covered	
Home Business Package Option including Liability	Not available	Not available	Not available	Yes	Not available	Not available	Not available	

Buyer group advantage

Donnelly Insurance Brokers is a member of the AIMS national network of Insurance Brokers which has billions of dollars in premium buying power with the top general insurance companies to negotiate the most comprehensive policy coverages available exclusively for the member brokers' clients.



How to read this Chart



Green = Better cover
Orange = Less cover
Red = Least cover
Black = Not Applicable

Check why we rate your policy as superior on the following pages.

Accidental Damage Home & Contents Insurance Market Guide

Major Features Comparison. The chart below shows the superior policy coverage features available to you through Donnellys compared with many high profile companies.	Donnellys AIMS	Donnellys AIMS	Donnellys AIMS	Donnellys BZI Agency	Comparison with other Comprehensive Accidental Damage Home & Contents products in the insurance market as at July 2018		
	Vero Gold Star	CGU Gold Star	Allianz Gold Star	Zurich Home & Contents	Allianz Direct Home Insurance	RAA Standard Home	SGIC Home Plus
BUILDING COVER							
Extra cover for increased replacement costs	30% - catastrophe	30% - catastrophe	0% extra	30% - any event	0% extra	0% extra	25% - any event
Building code extra costs cover	\$25,000	\$25,000	\$25,000	20%	\$5,000	10%	No %age limit
Temporary accommodation cover - up to 2 years limit	20%	20%	20%	20%	10% - 1 year limit	10% - 1 year limit	No %age limit
Mechanical & electrical breakdown of machines	20 yrs old limit	15 yrs old limit	15 yrs old limit	20 yrs old limit	Not covered	Not covered	Not covered
Burnout of electric motors limit	20 yrs old	20 yrs old	20 yrs old	20 yrs old	10 yrs old	10 yrs old	15 yrs old
Trees, shrubs & plants damage	Yes - no limit	Yes - no limit	Yes - no limit	\$5,000	\$5,000 - excludes storm	Not covered	\$2,000
Storm damage to fences in sound condition	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Soil movement damage cover after insured event	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Environmental efficiency upgrade of tank, systems	Yes - \$5,000	Not covered	Yes - \$5,000	Yes - \$5,000	Yes - \$5,000	Not covered	Not covered
CONTENTS COVER							
Accidental loss of contents at home	Yes	Yes	Yes	Yes	Yes	Yes	Not covered
Accidental loss, damage or theft away from home	Worldwide	Worldwide	Worldwide	Worldwide	Australia only	Australia & NZ only	Not covered
Mechanical & electrical breakdown of appliances	20 yrs old limit	15 yrs old limit	15 yrs old limit	20 yrs old limit	Not covered	Not covered	Not covered
Burnout of electric motors age limit	20 yrs old	20 yrs old	20 yrs old	20 yrs old	10 yrs old	10 yrs old	15 yrs old
Spoilage of frozen foods	\$1,000	No limit	No limit	No limit	No limit	\$500	\$2,000
Jewellery limit per unspecified item	\$10,000	\$10,000	\$10,000	\$10,000	\$2,500	\$5,000	\$2,500 and total
Works of art & pictures limit per item	No limit	No limit	No limit	No limit	\$2,500	\$10,000	\$2,500 and total
Money on premises limit	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$500	\$200
Fraud cover for debit, credit cards theft limit	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$1,000	\$5,000
Identity fraud recovery expenses limit	\$5,000	\$5,000	\$5,000	\$5,000	Not covered	Not covered	\$5,000
Environmental efficiency upgrade of appliances	Not covered	Upgrade to 3 star	Upgrade to 3 star	Upgrade to 3 star +	Upgrade to 3 star	Not covered	Not covered
Home keys & locks loss, damage or theft	Yes - no limit	Yes - no limit	Yes - no limit	Yes - no limit	\$1,000	\$1,000	Yes - no limit
Bicycles damage or theft away from home in use	Yes - including racing	Yes - no racing	Yes - no racing	Yes - including racing	Not covered	Not covered	Not covered
Temporary accommodation cover - up to 2 years limit	20%	20%	20%	20%	10% - 1 year limit	10% - 1 year limit	No %age limit
Monitored security alarm attendance cost	\$2,500	\$2,500	\$2,500	\$2,500	\$500	Not covered	Not covered
Home Business Package Option including Liability	Not available	Not available	Not available	Yes	Not available	Not available	Not available

Major Features Comparison. The chart below shows the superior policy coverage features available to you through Donnellys compared with many high profile companies.	Comparison with other Comprehensive Accidental Damage Home & Contents products in the insurance market as at July 2018				
	APIA - Suncorp Home & Contents Extra	Budget - Auto & Gen Ins Home & Contents	Youi Home Insurance	Coles - IAG Agency Home Insurance Plus	Woolworths - Hollard Comprehensive Home
BUILDING COVER					
Extra cover for increased replacement costs	0% extra	Option only	0% extra	30% - any event	0% extra
Building code extra costs cover	10%	Not covered	Not covered	10%	Not covered
Temporary accommodation cover - up to 2 years limit	20% - 1 year limit	10% - 1 year limit	12% - 1 year limit	10% - 1 year limit	10% - 1 year limit
Mechanical & electrical breakdown of machines	Not covered	Not covered	Not covered	5-10 yrs old limit	Not covered
Burnout of electric motors limit	No Limit	Option only	10 yrs old	10 yrs old	10 yrs old
Trees, shrubs & plants damage	\$3,000	Not covered	Not covered	\$2,000	\$1,500
Storm damage to fences in sound condition	Yes	Yes	Not covered	Yes	Yes
Soil movement damage cover after insured event	Yes	Yes	Not covered	Not covered	Yes
Environmental efficiency upgrade of tank, systems	Yes - \$3,500	Not covered	Not covered	Not covered	Not covered
CONTENTS COVER					
Accidental loss of contents at home	Yes	Yes	Yes	Yes	Not covered
Accidental loss, damage or theft away from home	Australia only	Not covered	Away from Home	Australia only	Not covered
Mechanical & electrical breakdown of appliances	Not covered	Not covered	Not covered	5-10 yrs old limit	Not covered
Burnout of electric motors age limit	No limit	Option only - 10 yrs	10 yrs old	10 yrs old	10 yrs old
Spoilage of frozen foods	\$1,000	\$500 - option	\$1,500	\$2,000	\$1,000
Jewellery limit per unspecified item	\$2,500	\$1,000	Option only	\$2,500	\$1,000
Works of art & pictures limit per item	\$3,000	\$5,000	\$15,000	\$5,000	\$1,000
Money on premises limit	\$500	\$500	Not covered	\$500	\$500
Fraud cover for debit, credit cards theft limit	\$2,500	\$1,000	Not covered	\$5,000	Not covered
Identity fraud recovery expenses limit	\$1,000	Not covered	Not covered	Not covered	Not covered
Environmental efficiency upgrade of appliances	Not covered	Not covered	Not covered	Not covered	Not covered
Home keys & locks loss, damage or theft	\$1,000	\$500	\$500	\$2,500	\$1,000
Bicycles damage or theft away from home in use	Yes - no racing	No cover in use	Not covered	Not covered	Not covered
Temporary accommodation cover - up to 2 years limit	20% - 1 year limit	10% - 1 year limit	12% - 1 year limit	10% - 1 year limit	10% - 1 year limit
Monitored security alarm attendance cost	Not covered	Not covered	Not covered	Not covered	Not covered
Home Business Package Option including Liability	Not available	Not available	Yes - excludes Liability	Not available	Not available



Defined Events Home & Contents Insurance Market Guide

Home and Contents Insurance is available in two different levels of coverage, namely *Defined Events* cover or *Accidental Damage* cover.

The sum insured that you select must be sufficient to allow for the full replacement of your home &/or its contents otherwise you would have to pay the balance yourself in the event of a loss in excess of the sum insured.

Defined Events

Defined Events policy covers only the specified insured events described in the policy document.

All other events that might cause damage are excluded. Coverage for contents is restricted to the insured premises unless a *Valuables Option* is also arranged.

Accidental Damage

Accidental Damage policy provides the most comprehensive cover available for any accidental event, theft or loss unless specifically excluded in the policy document so it provides a more extensive safety net cover. Contents are usually automatically covered away from home.

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Defined Events Home & Contents Insurance Market Guide		Donnellys for Insurance					
Major Features Comparison. The chart below shows the superior policy coverage features available to you through Donnellys compared with many high profile companies.	Donnellys AIMS	Donnellys AIMS	Donnellys AIMS	Donnellys B2I Agency	Comparison with other Standard Defined Events Home & Contents products in the insurance market as at July 2018		
	Vero Silver Star	CGU Silver Star	Allianz Silver Star	Zurich Home & Contents	Allianz Direct Home Insurance	BAA Standard Home	SGIC Home & Contents
BUILDING COVER							
Extra cover for increased replacement costs	0% extra	0% extra	0% extra	25% - any event	0% extra	0% extra	0% extra
Building code extra costs cover	No limit	\$25,000	\$25,000	10%	\$5,000	10%	% unknown
Temporary accommodation cover - up to 2 years limit	20%	20%	20%	15%	10% - 1 year limit	10% - 1 year limit	% unknown- 1 Year limit
Burnout of electric motors limit	15 yrs old	15 yrs old	15 yrs old	10 yrs old	10 yrs old	10 yrs old	Option only
Trees, shrubs & plants damage	\$5,000	\$5,000	\$5,000	\$2,000	\$5,000 - excludes alarm	Not covered	Not covered
Storm damage to fences in sound condition	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Soil movement damage cover after insured event	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Environmental efficiency upgrade of tank, systems	Yes - \$5,000	Not covered	Yes - \$5,000	Yes - \$2,500	Yes - \$5,000	Not covered	Not covered
Legal defence costs	Yes - \$5,000	Yes - \$5,000	Yes - \$5,000	Not covered	Not covered	Not covered	Not covered
Claims judgement preparation costs	Yes - \$5,000	Yes - \$5,000	Yes - \$5,000	Not covered	Not covered	Not covered	Not covered
CONTENTS COVER							
Burnout of electric motors age limit	15 yrs old	15 yrs old	15 yrs old	10 yrs old	10 yrs old	10 yrs old	Option only
Spoilage of frozen foods	\$1,000	No limit	No limit	\$1,000	No limit	\$500	\$500
Jewellery limit per unspecified item	\$5,000	\$5,000	\$5,000	\$5,000	\$2,000	\$5,000	\$2,000 and total
Works of art & pictures limit per item	\$20,000	\$20,000	\$20,000	\$10,000	\$2,500	\$10,000	\$2,500 and total
Money on premises limit	\$1,000	\$1,000	\$2,000	\$500	\$2,000	\$500	\$200
Fraud cover for debit, credit cards theft limit	\$5,000	\$5,000	\$5,000	\$2,500	\$5,000	\$1,000	\$1,000
Environmental efficiency upgrade of appliances	Not covered	Upgrade to 3 star	Upgrade to 3 star	Not covered	Upgrade to 3 star	Not covered	Not covered
Home keys & locks loss, damage or theft	\$1,000	\$1,000	\$1,000	\$1,250	\$1,000	\$1,000	Yes - no limit
Temporary accommodation cover - up to 2 years limit	10%	20%	20%	15%	10% - 1 year limit	10% - 1 year limit	% unknown- 1 Year limit
Monitored security alarm attendance cost	\$1,000	\$1,000	\$2,000	\$1,250	\$500	Not covered	Not covered

Buyer group advantage

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	Vero Silver Star	CGU Silver Star	Allianz Silver Star	Zurich Home & Contents	Allianz Direct Home Insurance	RAA Standard Home	SGIC Home & Contents
BUILDING COVER							
Extra cover for increased replacement costs	0% extra	0% extra	0% extra	25% - any event	0% extra	0% extra	0% extra
Building code extra costs cover	No limit	\$25,000	\$25,000	10%	\$5,000	10%	% unknown
Temporary accommodation cover - up to 2 years limit	20%	20%	20%	15%	10% - 1 year limit	10% - 1 year limit	% unknown- 1 Year limit
Burnout of electric motors limit	15 yrs old	15 yrs old	15 yrs old	10 yrs old	10 yrs old	10 yrs old	Option only
Trees, shrubs & plants damage	\$5,000	\$5,000	\$5,000	\$2,000	\$5,000 - excludes storm	Not covered	Not covered
Storm damage to fences in sound condition	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Soil movement damage cover after insured event	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Environmental efficiency upgrade of tank, systems	Yes - \$5,000	Not covered	Yes - \$5,000	Yes - \$2,500	Yes - \$5,000	Not covered	Not covered
Legal defence costs	Yes - \$5,000	Yes - \$5,000	Yes - \$5,000	Not covered	Not covered	Not covered	Not covered
Claims lodgement preparation costs	Yes - \$5,000	Yes - \$5,000	Yes - \$5,000	Not covered	Not covered	Not covered	Not covered
CONTENTS COVER							
Burnout of electric motors age limit	15 yrs old	15 yrs old	15 yrs old	10 yrs old	10 yrs old	10 yrs old	Option only
Spoilage of frozen foods	\$1,000	No limit	No limit	\$1,000	No limit	\$500	\$500
Jewellery limit per unspecified item	\$5,000	\$5,000	\$5,000	\$5,000	\$2,500	\$5,000	\$2,500 and total
Works of art & pictures limit per item	\$20,000	\$20,000	\$20,000	\$10,000	\$2,500	\$10,000	\$2,500 and total
Money on premises limit	\$1,000	\$1,000	\$2,000	\$500	\$2,000	\$500	\$200
Fraud cover for debit, credit cards theft limit	\$5,000	\$5,000	\$5,000	\$2,500	\$5,000	\$1,000	\$1,000
Environmental efficiency upgrade of appliances	Not covered	Upgrade to 3 star	Upgrade to 3 star	Not covered	Upgrade to 3 star	Not covered	Not covered
Home keys & locks loss, damage or theft	\$1,000	\$1,000	\$1,000	\$1,250	\$1,000	\$1,000	Yes - no limit
Temporary accommodation cover - up to 2 years limit	10%	20%	20%	15%	10% - 1 year limit	10% - 1 year limit	% unknown- 1 Year limit
Monitored security alarm attendance cost	\$1,000	\$1,000	\$2,000	\$1,250	\$500	Not covered	Not covered

Major Features Comparison. The chart below shows the superior policy coverage features available to you through Donnellys compared with many high profile companies.

Comparison with other Comprehensive Standard Defined Events products in the insurance market as at July 2018

	APIA - Suncorp Home & Contents	Budget - Auto & Gen Ins Home & Contents	Youi Home Insurance	Coles - IAG Agency Standard Home Cover	Woolworths - Hollard Standard Home Cover
BUILDING COVER					
Extra cover for increased replacement costs	0% extra	Option only	0% extra	0% extra	0% extra
Building code extra costs cover	10%	Not covered	Not covered	10%	Not covered
Temporary accommodation cover - up to 2 years limit	20% - 1 year limit	10% - 1 year limit	12% - 1 year limit	10% - 1 year limit	10% - 1 year limit
Burnout of electric motors limit	No Limit	Option only	10 yrs old	Option only	Option only
Trees, shrubs & plants damage	\$2,000	Not covered	Not covered	\$2,000	\$750
Storm damage to fences in sound condition	Yes	Yes	Yes	Yes	Yes
Soil movement damage cover after insured event	Yes	Yes	Yes	Not covered	Yes
Environmental efficiency upgrade of tank, systems	Yes - \$2,500	Not covered	Not covered	Not covered	Not covered
Legal defence costs	Not covered	Not covered	Not covered	Not covered	Not covered
Claims lodgement preparation costs	Not covered	Not covered	Not covered	Not covered	Not covered
CONTENTS COVER					
Burnout of electric motors age limit	No limit	Option only	10 yrs old	Option only	Option only
Spoilage of frozen foods	\$500	\$500	\$250 per family member	\$500	\$500 - option
Jewellery limit per unspecified item	\$2,000	\$1,000	Option only	\$1,000	\$1,000
Works of art & pictures limit per item	\$2,000	\$5,000	\$15,000	\$2,000	\$1,000
Money on premises limit	\$500	\$500	Not covered	\$200	\$200
Fraud cover for debit, credit cards theft limit	\$1,500	\$1,000	Not covered	\$1,000	Not covered
Environmental efficiency upgrade of appliances	Not covered	Not covered	Not covered	Not covered	Not covered
Home keys & locks loss, damage or theft	\$1,000	\$500	\$500	\$500	\$500
Temporary accommodation cover - up to 2 years limit	20% - 1 year limit	10% - 1 year limit	12% - 1 year limit	Not covered	10% - 1 year limit
Monitored security alarm attendance cost	Not covered	Not covered	Not covered	Not covered	Not covered