

How to read this Chart

- ✓ = Better cover
- ✓ = Limited cover
- ✗ = Cover gaps

Check why we rate your policy as best in the market

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

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 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 safety net type of cover. Contents are usually automatically covered away from home.



Donnelly Insurance Brokers is a member of the AIMS national network of Insurance Brokers which has around \$3 billion premiums buying power with the top general insurance companies to negotiate the most comprehensive policy coverages available exclusively for the member brokers' clients.

The chart below shows the superior policy coverage features available to you through Donnellys compared with many high profile companies.	Donnellys - Vero	Donnellys - CGU	Donnellys - Allianz	Comparison with other Accidental Damage products in the insurance market as at January 1st 2017			
	AIMS Gold Star	AIMS Gold Star	AIMS Gold Star	APIA Home & Contents Extra	Allianz SureCover Gold Home	RAA Accidental Damage Home & Contents	SGIC Home Plus
BUILDING COVER - Major Features comparison							
Catastrophe Event - extra cover for increased replacement costs	✓ 30% extra cover	✓ 30% extra cover	✗ No extra cover	✗ No extra cover	✗ No extra cover	✗ No extra cover	✓ 25% extra cost
Extra Costs of Reinstatement - additional cover to meet regulations	✓ \$25,000	✓ \$25,000	✓ \$25,000	✗	✓	✗	✓
Temporary Accommodation cover up to 20% of Building cover - time limit	✓ not time limited	✓ not time limited	✓ not time limited	✓ 12 months limit	✓ 10% up to 12 months	✓ 10% up to 12 months	✓ 24 months limit
Mechanical & Electrical Breakdown of machines up to 15 years old	✓	✓	✓	✗	✗ No extra cover	✗	✗
Fusion of electric motors - burning out of wiring (limit)	✓ limit 20 years	✓ limit 20 years	✓ limit 20 years	✓ \$2,000	✓ limit 12 years	✓ limit 10 years	✓ limit 15 years
Trees, shrubs and plants accidental or malicious damage (other than weather)	✓ unlimited	✓ unlimited	✓ unlimited	✓ \$3,000	✓ \$5,000	✗	✓ \$2,000
Storm damage to walls gates and fences in sound condition	✓	✓	✓	✓	✓	✗	✓
Soil movement damage cover within 72 hours following claim event	✓	✓	✓	✗	✓	✓	✓
Energy Efficiency Upgrade cover for Rainwater Tanks, Solar Power Systems	✓ \$5,000	✗	✓ \$5,000	✓ \$,3500	✓ \$5,000	✗	✗
CONTENTS COVER - Major Features comparison							
Accidental Loss of Contents at Home included	✓	✓	✓	✓	✓	✓	✗
Accidental Loss or Damage Away from Home coverage	✓ worldwide	✓ worldwide	✓ worldwide	✓ Australia	✓ Australia & NZ	✓ Australia & NZ	✗
Mechanical & Electrical Breakdown of machines less up to 15 years old	✓ limit 20 years	✓	✓	✗	✗	✗	✗
Fusion of electric motors - burning out of wiring	✓ limit 20 years	✓ limit 20 years	✓ limit 15 years	✓ \$2,000	✓ limit 12 years	✓ limit 10 years	✓ limit 15 years
Frozen Foods Spoilage due to Fusion of refrigeration motor	✓ \$1,000	✓ Unlimited	✓ Unlimited	✓ \$1,000	✓ full loss cover	✓ \$500	✓ \$2,000
Unspecified Jewellery limit per item - at Home	✓ \$10,000	✓ \$10,000	✓ \$10,000	✓ \$2,500	✓ \$2,000	✓ \$5,000	✗ \$2,500 in total
Works of Art, Pictures limit per item	✓ Unlimited	✓ Unlimited	✓ Unlimited	✓ \$3,000	✓ \$5,000	✓ \$10,000	✓ \$2,500 in total
Money on premises limit	✓ \$2,000	✓ \$2,000	✓ \$2,000	✗ \$500	✓ \$1,000	✗ \$500	✗ \$200
Financial Transaction Card Fraud cover limit	✓ \$5,000	✓ \$5,000	✓ \$5,000	✓ \$2,500	✓ \$5,000	✗ \$1,000	✓ \$5,000
Identity Fraud recovery expenses	✓ \$5,000	✓ \$5,000	✓ \$5,000	✓ \$1,000	✗	✗	✓ \$5,000
Energy Efficiency Upgrade to 3 Star rating for replacement of certain appliances	✗	✓ Unlimited	✓ Unlimited	✗	✓ Unlimited	✗	✗
Keys & Locks including Remote Controller loss, damage or theft	✓ No limit	✓ No limit	✓ No limit	✓ \$1,000	✓ \$2,000	✗ \$500	✓
Bicycles accidental damage or theft away from home	✓ racing included	✓ racing excluded	✓ racing excluded	✓ racing excluded	✓ racing excluded	✓ racing excluded	✓ racing excluded
Temporary Accommodation cover up to 20% of Contents cover - time limit	✓ not time limited	✓ not time limited	✓ not time limited	✓ 12 months limit	✓ 10% - 12 months	✓ 10% - 12 months	✓ 24 months limit
Monitored alarm security provider attendance fee following Burglary	✓ \$2,500	✓ \$2,500	✓ \$2,500	✗	✓ \$500	✗	✗

Disclaimer: The above coverage comparisons were compiled by Donnellys from the Product Disclosure Statements (PDS) / Policy Documents viewed on the individual insurance providers' website as at January 2017. 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.

See more company comparisons next page

How to read this Chart

- ✓ = Better cover
- ✓ = Limited cover
- ✗ = Cover gaps

The chart below shows the superior policy coverage features available to you through Donnellys compared with many high profile companies.	Donnellys - Vero	Donnellys - CGU	Donnellys - Allianz	Comparison with other Accidental Damage products in the insurance market as at January 1st 2017			
	AIMS Gold Star	AIMS Gold Star	AIMS Gold Star	Budget Accidental Damage- Smart Home & Contents	Youi Accidental Damage Home & Contents	Coles Accidental Damage - Home & Contents	Woolworths Comprehensive Home & Contents
BUILDING COVER - Major Features comparison							
Catastrophe Event - extra cover for increased replacement costs	✓ 30% extra cover	✓ 30% extra cover	✗ No extra cover	✓ 25% extra cover	✗ No extra cover	✓ 30% extra cover	✗ No extra cover
Extra Costs of Reinstatement - additional cover to meet regulations	✓ \$25,000	✓ \$25,000	✓ \$25,000	✓ \$10% of cover	✗	✓ 10% of cover	✗
Temporary Accommodation cover up to 20% of Building cover - time limit	✓ not time limited	✓ not time limited	✓ not time limited	✓ 10% up to 12 months	✓ 12% up to 12 months	✓ 10% up to 12 months	✓ 10% up to 12 months
Mechanical & Electrical Breakdown of machines up to 15 years old	✓	✓	✓	✗	✗	✓ limit 10 years	✗
Fusion of electric motors - burning out of wiring (limit)	✓ limit 20 years	✓ limit 20 years	✓ limit 20years	✗	✓ limit 10 years	✓ limit 10 years	✗
Trees, shrubs and plants accidental or malicious damage (other than weather)	✓ unlimited	✓ unlimited	✓ unlimited	✗	✗	✓ \$2,000	✓ \$1,500
Storm damage to walls gates and fences in sound condition	✓	✓	✓	✓	✗	✓	✗
Soil movement damage cover within 72 hours following claim event	✓	✓	✓	✓	✗	✗	✗
Energy Efficiency Upgrade cover for Rainwater Tanks, Solar Power Systems	✓ \$5,000	✗	✓ \$5,000	✗	✗	✗	✗
CONTENTS COVER - Major Features comparison							
Accidental Loss of Contents at Home included	✓	✓	✓	✓	✓ \$5,000 cover limit	✓	✗
Accidental Loss or Damage Away from Home coverage	✓ worldwide	✓ worldwide	✓ worldwide	✗	✗	✓ Australia & NZ	✗
Mechanical & Electrical Breakdown of machines less up to 15 years old	✓ limit 20 years	✓	✓	✗	✗	✓ limit 10 years	✗
Fusion of electric motors - burning out of wiring	✓ limit 20 years	✓ limit 20 years	✓ limit 15 years	✗	✓ limit 10 years	✓ limit 10 years	✗
Frozen Foods Spoilage due to Fusion of refrigeration motor	✓ \$1,000	✓ Unlimited	✓ Unlimited	✗ \$500	✓ \$1,500	✓ \$2,000	✓ \$1,000
Unspecified Jewellery limit per item - at Home	✓ \$10,000	✓ \$10,000	✓ \$10,000	✗ \$1,000	✗	✓ \$2,500	✗ \$1,000
Works of Art, Pictures limit per item	✓ Unlimited	✓ Unlimited	✓ Unlimited	✓ \$5,000	✓ \$15,000	✓ \$5,000	✗ \$1,000
Money on premises limit	✓ \$2,000	✓ \$2,000	✓ \$2,000	✓ \$800	✗	✗ \$500	✓ \$500
Financial Transaction Card Fraud cover limit	✓ \$5,000	✓ \$5,000	✓ \$5,000	✗ \$1,000	✗	✓ \$5,000	✗
Identity Fraud recovery expenses	✓ \$5,000	✓ \$5,000	✓ \$5,000	✗	✗	✗	✗
Energy Efficiency Upgrade to 3 Star rating for replacement of certain appliances	✗	✓ Unlimited	✓ Unlimited	✗	✗	✗	✗
Keys & Locks including Remote Controller loss, damage or theft	✓ No limit	✓ No limit	✓ No limit	✗ \$500	✗ \$500	✓ \$2,500	✓ \$600
Bicycles accidental damage or theft away from home	✓ racing included	✓ racing excluded	✓ racing excluded	✗	✗	✗	✗
Temporary Accommodation cover up to 20% of Contents cover - time limit	✓ not time limited	✓ not time limited	✓ not time limited	✓ 10% up to 12 months	✓ 12% up to 12 months	✗	✗
Monitored alarm security provider attendance fee following Burglary	✓ \$2,500	✓ \$2,500	✓ \$2,500	✗	✗	✗	✗