





Cover	 Building Plus	 Contents Plus	 Building Standard	 Contents Standard
Cover for loss or damage to your Home and Contents				
Accidental breakage of glass	✓	✓	✓	✓
Animal Damage	✓	✓	✓	✓
Deliberate or intentional act	✓	✓	✓	✓
Earthquake	✓	✓	✓	✓
Escape of water or liquid	✓	✓	✓	✓
Explosion	✓	✓	✓	✓
Fire	✓	✓	✓	✓
Flood or Rainwater Run-off	✓	✓	✓	✓
Impact	✓	✓	✓	✓
Lighting	✓	✓	✓	✓
Riot or civil commotion	✓	✓	✓	✓
Storm	✓	✓	✓	✓
Storm Surge or tsunami	✓	✓	✓	✓
Theft or attempted theft	✓	✓	✓	✓
Accidental damage - at Your Home	✓	✓	Optional	Optional
Electrical motor burnout	✓	✓	Optional	Optional
Cover for liability	✓	✓	✓	✓
Additional benefits				
Accidental damage for Contents in transit to new home	X	✓	X	✓
Buying a new home	✓	X	✓	X
Contents away from Your Home	X	✓	X	✓
Contents in storage	X	✓	X	✓
Contents in the open air	X	✓	X	✓
Contents in transit	X	✓	X	✓
Food spoilage	X	✓	X	✓
Funeral expenses	✓	✓	✓	✓
Identity theft	X	✓	X	✓
Landscaping	✓	X	✓	X
Locating the cause of damage	✓	X	✓	X
Meeting building regulations	✓	X	✓	X
Mortgage discharge costs	✓	X	✓	X
Moving to a new home	X	✓	X	✓
Owner fixtures - Strata scheme	X	✓	X	✓
Professional and rebuilding fees	✓	X	✓	X
Removal of debris	✓	✓	✓	✓
Replacement of keys and locks	✓	✓	✓	✓
Safety net	✓	X	X	X
Storage costs	X	✓	X	✓
Students living away from home	X	✓	X	✓
Temporary accommodation	✓	✓	✓	✓
Visitors' belongings	X	✓	X	✓
Optional benefits				
Accidental damage - at Your Home	Automatically included	Automatically included	Optional	Optional
Electrical motor burnout	Automatically included	Automatically included	Optional	Optional
Portable Contents - away from Your Home	X	Optional	X	Optional
Valuable Contents - inside Your Home	X	Optional	X	Optional

This table compares the cover CGU provide under the types of insurance and levels of cover they offer. The amount and extent of cover, including additional benefits and optional benefits, may also vary depending on the cover selected. For detailed terms, conditions, limitations, and exclusions, please read the Product Disclosure Statement.