









Can you pick the best cover?

Please choose the best home contents insurance – either Company Blue or Company Purple – after considering the following information about each policy.

	Company Blue	Company Purple
FIRE & EXPLOSION	 Excludes fires igniting outside the premises	Excludes fires igniting outside the premises
FLOOD	 Excludes loss or damage caused by any event related to stormwater run-off	Excludes loss or damage caused by any event related to stormwater run-off
STORM	 Excludes damage to gates, fences or wall fences that were in a state of disrepair	Excludes damage to gates, fences or wall fences that were in a state of disrepair
ACCIDENTAL BREAKAGE	 Excludes cost of accidental breakage if the breakage does not extend through the entire thickness of the damaged item	Excludes cost of accidental breakage if the breakage does not extend through the entire thickness of the damaged item
EARTHQUAKE	 No specific exclusions or conditions	No specific exclusions or conditions
LIGHTNING	 Excludes loss or damage caused by power failures or surges by your power provider	Excludes loss or damage caused by power failures or surges by your power provider
THEFT & BURGLARY	 Cover limited to \$10,000	Cover limited to \$10,000
ESCAPE OF LIQUID	 Excludes costs to repair or replace the item that the liquid leaked or escaped from	Excludes costs to repair or replace the item that the liquid leaked or escaped from

Choose a policy and see how Australia voted



Congratulations, you found the best policy!

Company Blue's is the better policy. Forty-two per cent of consumers in the Monash research failed to pick it as being superior to Company Purple's. They were given much more voluminous information and couldn't evaluate the policies side-by-side.