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



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

Excludes damage to Excludes damage to gates, fences or wall gates, fences or wall fences that were in a

ACCIDENTAL BREAKAGE Excludes cost of accidental breakage if the breakage does not extend through the

state of disrepair

fences that were in a state of disrepair

Excludes cost of accidental breakage if

entire thickness of the damaged item

the breakage does not extend through the entire thickness of the damaged item

No specific exclusions No specific exclusions or conditions

LIGHTNING

Excludes loss or

surges by your power

provider

Excludes loss or

surges by your power

or conditions

damage caused by damage caused by power failures or power failures or

THEFT AND BURLARY

Cover limited to \$10,000

provider

Cover limited to

\$10,000

ESCAPE OF LIQUID

leaked or escaped from Choose a policy and see how

Australia voted

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

60% 40%

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.