

# Product comparison

## Home Buildings & Contents

This product comparison is intended to provide a snap shot of the coverage and benefits available under the Blue Zebra Insurance Home Buildings & Contents policies. It shows some of the events that are covered and not covered, optional covers, additional benefits and additional covers. It does not provide a complete statement of the cover offered, and any exclusions, conditions and limits that apply under each policy.

**You should carefully read the entire Product Disclosure Statement (PDS)\* and Target Market Determination (TMD)\* for each product, and all policy documentation, for full details.**

	PDS Version	Preparation Date	Effective Date
<b>Accidental Damage</b>	BZ_H_AD_PDS_FSG_20230701	17 May 2023	1 July 2023
<b>Listed Events</b>	BZ_H_LE_PDS_FSG_20230701	17 May 2023	1 July 2023
<b>Basic</b>	BZ_H_LEB_PDS_FSG_20230701	17 May 2023	1 July 2023

Policy coverage	Basic	Listed Events	Accidental Damage
Accidental destruction, loss or damage			<input checked="" type="checkbox"/>
Listed events	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	
Cover for legal liability	<input checked="" type="checkbox"/> Up to <b>\$30 million</b>	<input checked="" type="checkbox"/> Up to <b>\$30 million</b>	<input checked="" type="checkbox"/> Up to <b>\$30 million</b>
Contents in the open air	<input checked="" type="checkbox"/> Up to <b>20%</b> of general contents sum insured (SI) for all listed events	<input checked="" type="checkbox"/> Up to <b>20%</b> of general contents sum insured (SI) for all listed events	<input checked="" type="checkbox"/> Up to the greater of <b>\$10,000</b> or <b>20%</b> of general contents sum insured (SI) for flood, storm, storm surge, or if they are stolen.
Contents in storage	<input checked="" type="checkbox"/> Up to the lesser of <b>\$100,000</b> or <b>25%</b> of general contents SI. Some conditions apply*	<input checked="" type="checkbox"/> Up to the lesser of <b>\$100,000</b> or <b>25%</b> of general contents SI. Some conditions apply*	<input checked="" type="checkbox"/> Up to the lesser of <b>\$100,000</b> or <b>25%</b> of general contents SI. Some conditions apply*
Contents away from the insured address	<input checked="" type="checkbox"/> Limited cover in Australia for trips up to <b>90</b> days duration, limit of <b>20%</b> of general contents SI	<input checked="" type="checkbox"/> Anywhere in Australia for trips up to <b>90</b> days duration, limit of <b>25%</b> of general contents SI	<input checked="" type="checkbox"/> Anywhere in Australia/New Zealand, anywhere in the rest of the world for trips up to <b>180</b> days duration
Jewellery and watches	<input checked="" type="checkbox"/> <b>\$1,000</b> per item, pair, set, <b>\$5,000</b> in total <sup>#</sup>	<input checked="" type="checkbox"/> <b>\$5,000</b> per item, pair, set, <b>\$20,000</b> in total <sup>#</sup>	<input checked="" type="checkbox"/> <b>\$10,000</b> per item, pair, set, <b>\$50,000</b> in total <sup>#</sup>
Collections, sets and memorabilia	<input checked="" type="checkbox"/> <b>\$5,000</b> in total <sup>#</sup>	<input checked="" type="checkbox"/> <b>\$5,000</b> per collection <b>\$10,000</b> in total <sup>#</sup>	<input checked="" type="checkbox"/> <b>\$10,000</b> per collection <b>\$50,000</b> in total <sup>#</sup>
Artworks	<input checked="" type="checkbox"/> <b>\$1,000</b> per item, pair, set, <b>\$5,000</b> in total <sup>#</sup>	<input checked="" type="checkbox"/> <b>\$10,000</b> per item, pair, set, <b>\$100,000</b> in total <sup>#</sup>	<input checked="" type="checkbox"/> No limit
Pedal cycles	<input checked="" type="checkbox"/> <b>\$5,000</b> per item <sup>#</sup>	<input checked="" type="checkbox"/> <b>\$5,000</b> per item <sup>#</sup>	<input checked="" type="checkbox"/> <b>\$5,000</b> per item <sup>#</sup>
Tools of trade and equipment used for a business activity	<input checked="" type="checkbox"/> <b>\$2,000</b> in total	<input checked="" type="checkbox"/> <b>\$5,000</b> in total	<input checked="" type="checkbox"/> <b>\$10,000</b> in total
Money, bullion and negotiable instruments	<input checked="" type="checkbox"/> <b>\$250</b> in total	<input checked="" type="checkbox"/> <b>\$500</b> in total	<input checked="" type="checkbox"/> <b>\$2,000</b> in total
Data stored on a computer or related storage device	<input checked="" type="checkbox"/> <b>\$1,000</b> in total	<input checked="" type="checkbox"/> <b>\$1,000</b> in total	<input checked="" type="checkbox"/> <b>\$2,000</b> in total
Unattached accessories and spare parts	<input checked="" type="checkbox"/> <b>\$500</b> per item, <b>\$1,000</b> in total	<input checked="" type="checkbox"/> <b>\$1,500</b> per item, <b>\$2,500</b> in total	<input checked="" type="checkbox"/> <b>\$2,000</b> per item, <b>\$4,000</b> in total
Handwoven carpets and rugs	<input checked="" type="checkbox"/> <b>\$2,000</b> per item	<input checked="" type="checkbox"/> No limit	<input checked="" type="checkbox"/> No limit
<b>Additional benefits</b>			
Sum insured safety net	<input checked="" type="checkbox"/> Up to <b>10%</b> of buildings SI	<input checked="" type="checkbox"/> Up to <b>25%</b> of buildings SI	<input checked="" type="checkbox"/> Up to <b>30%</b> of buildings SI
Removal of debris	<input checked="" type="checkbox"/> Up to <b>10%</b> of buildings SI, up to <b>10%</b> of contents SI	<input checked="" type="checkbox"/> Up to <b>20%</b> of buildings SI, up to <b>20%</b> of contents SI	<input checked="" type="checkbox"/> Up to <b>20%</b> of buildings SI, up to <b>20%</b> of contents SI

\*PDSs and TMDs are available at [https://bzi.com.au/product\\_documents.aspx](https://bzi.com.au/product_documents.aspx)

<sup>#</sup> Individual items or collections with values above these limits can in some cases be specified to obtain a higher level of cover.

## Product comparison – Home Buildings & Contents

<b>Additional benefits</b>			
Mortgagee discharge costs	<input checked="" type="checkbox"/> Up to <b>\$1,000</b>	<input checked="" type="checkbox"/> Up to <b>\$2,000</b>	<input checked="" type="checkbox"/> Reasonable costs
Rebuilding fees	<input checked="" type="checkbox"/> Up to <b>10%</b> of buildings SI	<input checked="" type="checkbox"/> Up to <b>20%</b> of buildings SI	<input checked="" type="checkbox"/> Up to <b>20%</b> of buildings SI
Meeting building regulations	<input checked="" type="checkbox"/> Up to <b>5%</b> of buildings SI	<input checked="" type="checkbox"/> Up to <b>10%</b> of buildings SI	<input checked="" type="checkbox"/> Up to <b>20%</b> of buildings SI
Temporary accommodation for home owners	<input checked="" type="checkbox"/> Up to <b>10%</b> of buildings SI, up to 12 months	<input checked="" type="checkbox"/> Up to <b>15%</b> of buildings SI, up to 12 months	<input checked="" type="checkbox"/> Up to <b>20%</b> of buildings SI, up to 24 months
Temporary accommodation for tenants/strata title owners	<input checked="" type="checkbox"/> Up to <b>10%</b> of general contents SI	<input checked="" type="checkbox"/> Up to <b>15%</b> of general contents SI	<input checked="" type="checkbox"/> Up to <b>20%</b> of general contents SI
Plants, trees and shrubs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to <b>\$1,000</b> per plant, <b>\$2,000</b> in total	<input checked="" type="checkbox"/> Reasonable costs (up to <b>\$5,000</b> for storm/flood)
Prevention of further loss or damage	<input checked="" type="checkbox"/> Reasonable and necessary costs	<input checked="" type="checkbox"/> Reasonable and necessary costs	<input checked="" type="checkbox"/> Reasonable and necessary costs
Locating the source of escaped liquid	<input checked="" type="checkbox"/> Reasonable costs	<input checked="" type="checkbox"/> Reasonable costs	<input checked="" type="checkbox"/> Reasonable costs
Replacing important documents	<input checked="" type="checkbox"/> Reasonable costs (buildings), up to <b>\$500</b> (contents)	<input checked="" type="checkbox"/> Reasonable costs (buildings), up to <b>\$2,000</b> (contents)	<input checked="" type="checkbox"/> Reasonable costs (buildings), reasonable costs (contents)
Storage of undamaged contents	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to <b>10%</b> of contents SI	<input checked="" type="checkbox"/> Up to <b>20%</b> of contents SI
Building materials	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to <b>\$1,000</b>	<input checked="" type="checkbox"/> Up to <b>\$2,000</b>
Environmental improvements	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to <b>\$2,500</b> (buildings)	<input checked="" type="checkbox"/> Up to <b>\$5,000</b> (buildings), <b>3 star+ appliances</b> (contents)
Claim preparation fees	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to <b>\$5,000</b>
Excess waiver for total loss	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Counselling	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to <b>\$2,000</b>
Funeral benefit	<input checked="" type="checkbox"/> Up to <b>\$5,000</b>	<input checked="" type="checkbox"/> Up to <b>\$10,000</b>	<input checked="" type="checkbox"/> Up to <b>\$15,000</b>
Paraplegia, quadriplegia or permanent disablement	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <b>\$15,000</b> benefit
Modifications to the home	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to <b>\$10,000</b>	<input checked="" type="checkbox"/> Up to <b>\$25,000</b>
<b>Additional covers</b>			
Mechanical or electrical breakdown	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Less than <b>15 years</b> old
Motor burnout	<input checked="" type="checkbox"/> Less than <b>7 years</b> old	<input checked="" type="checkbox"/> Less than <b>10 years</b> old	
Pet cover	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to <b>\$1,000</b>	<input checked="" type="checkbox"/> Up to <b>\$2,000</b>
Keys and locks	<input checked="" type="checkbox"/> Up to <b>\$1,000</b>	<input checked="" type="checkbox"/> Up to <b>\$1,250</b>	<input checked="" type="checkbox"/> Reasonable costs
Food & medication spoilage	<input checked="" type="checkbox"/> Up to <b>\$500</b>	<input checked="" type="checkbox"/> Up to <b>\$1,000</b>	<input checked="" type="checkbox"/> Up to <b>\$1,000</b>
Selling your home	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Purchasing a new home	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to <b>30 days</b>
Contents at your new address	<input checked="" type="checkbox"/> Up to <b>30 days</b>	<input checked="" type="checkbox"/> Up to <b>45 days</b>	<input checked="" type="checkbox"/> Up to <b>180 days</b>
Identity theft	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to <b>\$5,000</b>
Theft of financial cards	<input checked="" type="checkbox"/> Up to <b>\$1,000</b>	<input checked="" type="checkbox"/> Up to <b>\$2,500</b>	<input checked="" type="checkbox"/> Up to <b>\$5,000</b>
Contents of invited guests	<input checked="" type="checkbox"/> Up to <b>\$500, 30 days</b>	<input checked="" type="checkbox"/> Up to <b>\$2,000, 30 days</b>	<input checked="" type="checkbox"/> Up to <b>\$5,000</b>
Denial of access	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to <b>60 days</b>	<input checked="" type="checkbox"/> Up to <b>90 days</b>
Tax audit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to <b>\$3,000</b>	<input checked="" type="checkbox"/> Up to <b>\$5,000</b>
Security attendance fees	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to <b>\$1,250</b>	<input checked="" type="checkbox"/> Up to <b>\$2,500</b>
Fire brigade attendance fees	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to <b>\$500</b>	<input checked="" type="checkbox"/> Up to <b>\$2,000</b>
<b>Optional Covers</b>			
Specified items	<b>Optional</b>	<b>Optional</b>	<b>Optional</b>
Home business extension	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<b>Optional:</b> includes <b>\$50,000</b> tools & equipment, <b>\$25,000</b> stock, <b>6 months</b> revenue protection, <b>\$20m</b> legal liability