

House & Landlord Comparison of benefits

Benefit provided	Australian Unity Defined Events Cover	Australian Unity Accidental damage Cover	Australian Unity Landlord Cover Cover
Accidental Loss or Damage to Building & Contents	NO	YES	NO
Accidental Breakage of Glass or Sanitary Fittings	YES	YES	YES
Damage by Animals	YES	Impact Only	YES
Earthquake	YES	YES	YES
Escape of Liquid	YES	YES	YES
Explosion, Lighting	YES	YES	YES
Fire	YES	YES	YES
Flood	YES	YES	YES
Malicious Damage	YES, Excluding damage by tenant	YES, excluding damage by tenant	YES
Riots, Civil Commotion	YES	YES	YES
Storm, rainwater & wind damage	YES	YES	YES
Stock/Tools of Trade	\$5,000	\$5,000	Not Applicable
Office at home	\$20,000	\$20,000	Not Applicable
Credit or financial card unauthorised use	YES, \$5,000	YES, \$5,000	Not Applicable
Death Benefit	\$10,000	\$10,000	NO
Electric Motor Burnout	YES, depreciation Applies if over 15 yrs old	YES, depreciation Applies if over 15 yrs old	YES, depreciation Applies if over 15 yrs old
Landscaping	YES, \$2,000	YES, \$5,000	NO
Locks, keys replaced after theft	YES, \$1,000 max.	YES, \$1,000 max.	Yes, \$1,000 max.
Mortgagee discharge costs	YES	YES	YES
Pet Veterinary Care	YES, as a result of Fire, road accident, Lightning, earthquake	YES, as a result of Fire, road accident, Lightning, earthquake	Not Applicable
Building modification following serious injury	YES	YES	NO
Spoilage of freezer Food	YES, up to \$500	YES, up to \$500	Not Applicable
Taxation Accountant fees	YES, up to \$5,000	YES, up to \$5,000	NO

Accessories & spare parts of vehicles, boats etc	YES, up to \$1,000	YES, up to \$1,000	Not Applicable
Valuables suchs as Jewellery, gold & silver	If not specified on policy covered up to \$1,500 per item & up to 25% of total contents sum insured	If not specified on policy covered up to \$1,500 per item & up to 25% of total contents sum insured	Not Applicable
Bicycles	YES, up to \$1,500	No Limit	Not Applicable
Works of Art	If not specified on policy covered up to \$5,000 per item & up to 25% of total contents sum insured	If not specified on policy covered up to \$1,500 per item & up to 25% of total contents sum insured	Not Applicable
Money, Cheques & Negotiable instruments	YES, up to \$750	YES, up to \$1,000	Not Applicable
Public Liability	\$20,000,000	\$20,000,000	\$10,000,000
Damage to Property by tenants	NO	No	Yes
Default of Payment Of rent by tenant	NO	NO	Yes, up to 15 weeks
Departure of tenant without notice	NO	NO	Yes, up to 12 weeks
Legal Expense	NO	NO	Yes, \$3,000 max.

This comparison has been independently compiled by Capital Mutual Insurance Brokers. It provides a guide only and is not intended to be exhaustive. While the utmost care has been taken in the preparation of the guide, it should not be relied on or used as a substitute for detailed advise from our staff or the policy wording as a basis for making your business, financial or insurance decision.

The comparison is based on product criteria only. It does not take into consideration the insurers claim service, financial strength and pricing. A decision on one criteria alone is not recommended.