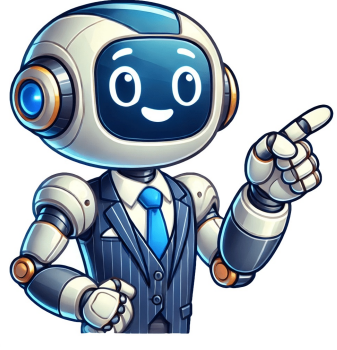


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Skip to content Skip to footer navigation On this page: The first Coles store opened in Smith St, Collingwood, Victoria in 1914. Nearly 100 years later, in 2010, the retailer launched car, home and contents insurance. Today, Coles insurance is issued by Auto & General, the same company that underwrites Budget Direct insurance.Phone:1800 031 301Website:coles.com.au/insurance Who owns Coles insurance?Coles insurance is issued by Auto & General, which is part of the international Reef Investment Consortium operating in South Africa, United Kingdom, Turkey, France, Singapore, China and Thailand.As well as Coles insurance, Auto & General is the underwriter for many insurance brands, including: Budget Direct Australia Post Qantas Virgin Money ING Oceania. Where does Coles insurance operate? Australian Capital Territory New South Wales Northern Territory Queensland South Australia Tasmania Victoria Western Australia.Coles home and landlord insurance is not available in NT, North Qld and Northern WA. Which types of insurance does Coles offer? How satisfied are Coles insurance customers?Compared with other insurers in our customer satisfaction survey, Coles rates below average for home insurance and below average for car insurance. (Coles insurance recently changed underwriters. At the time of our survey Coles insurance was underwritten by Insurance Australia Group.)Customer satisfaction with home insuranceOf the people we surveyed, 69% of Coles insurance customers rated their experience with home insurance as above average or excellent. RACQ (Queensland): 91%RAA(South Australia): 86%RAC (Western Australia): 78%RACV (Victoria): 72%Coles Insurance: 69%Youi: 67%ANZ: 67%Suncorp: 65%NRMA :61%AAMI: 60%Apia: 59%Budget Direct: 58%Everyday (Woolworths): 57%Allianz: 55%GIO: 55%CBA: 51%CGU: 48%Qantas: 42%Notes: CHOICE conducted a survey of 1682 policyholders of home insurance across Australia in March 2025. Quotas were applied for representation in each age group, gender and location to ensure coverage in each state and territory across metropolitan and regional areas. Ratings for specific insurers were only given by current customers of that insurer. Customer satisfaction with car insuranceWhen we surveyed in 2025, there were not enough Coles car insurance customers to give us an indication of their satisfaction with the brand, but when surveyed in 2023 only 57% rated their experience with car insurance as above average or excellent. This meant Coles was at the bottom of the list of the insurers included in our survey. How does Coles rate on claims?Home insurance claimsOf the insurers in our survey,Coles received one of the highest results, with 82% of its customers who had made a claim rating the claims experience as above average, or excellent.There were not enough Coles car insurance customers in our survey to get an indication of customer satisfaction their car insurance claims process. Does Coles insurance offer discounts?Coles insurance offers various discounts to customers who buy policies online.For example, you can get discounts of: 30% on your home and contents insurance combined premium for the first year 15% on your first year's premium for home, contents, car, pet or travel insurance.You also get a \$50 Coles shopping voucher and bonus Flybuys rewards points when you take out a new policy. Does Coles insurance let you claim online or in-app?You can start home, car and pet Coles insurance claims online. While Coles has several apps it does not have one for insurance.24/7 claims helpline: Yes. For more than 60 years, we've been making a difference for Australian consumers. In that time, we've never taken ads or sponsorship.Instead we're funded by members who valueexpert reviews and independent product testing.With no self-interest behind our advice, you don't just buy smarter, you get the answers that you need.You know without hesitation what's safe for you and your family.And you'll never be alone when something goes wrong or a business treats you unfairly.Learn more about CHOICE membership today Stock images/Getty, unless otherwise stated.

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