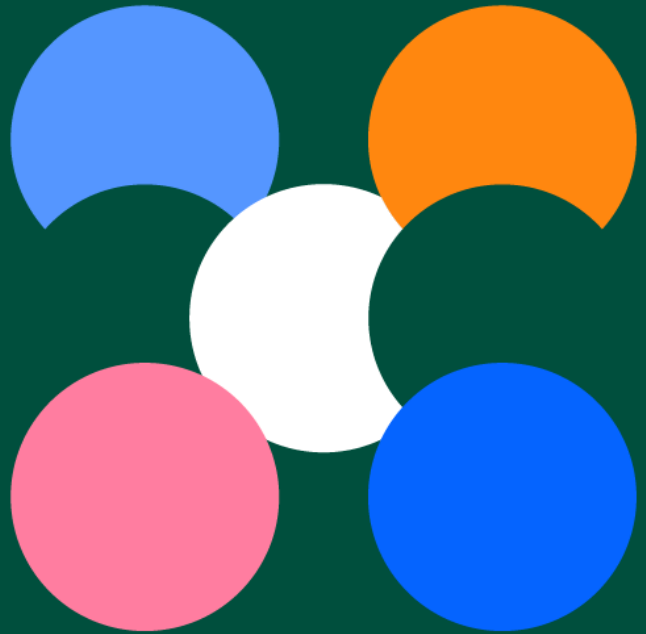
Huddle

HUDDLE × MONEYQUEST GROUP

Life moves fast. Get covered in minutes.

Smarter car and home insurance for your clients, and an easy referral for you.

Broker guide · October 2026



Better insurance for a better world.

For MQG brokers only. Not for distribution to clients. General information only. PDS and TMD at huddle.com.au/pds.

WHY CLIENTS CHOOSE HUDDLE

The fair, flexible, digital insurer with a real team behind it.

Huddle offers award-winning, customisable car and home insurance that's quick to set up online, backed by an Australian team, and rated Excellent by 8,000+ customers. It suits clients taking out a first policy for a new home or car, as well as clients reviewing a renewal.

← PRICE-LED

Lowest price, often with first-year online discounts that can fall away.

Huddle

Fair pricing, flexible cover, digital with local people.

No first-year discounts, so no renewal price scares in year 2.

Trustpilot 4.3 Excellent (8,042 reviews)

BIG-BRAND PREMIUM →

Big brand, broad cover, branches and phone.

WHO HUDDLE IS GREAT FOR

Huddle could be a great fit for clients who are...

CLIENT TYPE	WHY HUDDLE COULD APPEAL	TYPICAL MOMENT
Recent home buyers (owner-occupiers)	First policy for a new home; buy up to 60 days before settlement (launching in October); save 10% when combining Home & Contents	Home loan settlement
New car buyers	First policy for a new car; new-for-old replacement up to 2 years (Comprehensive), 3 years and under 70,000 km (Huddle Black)	Car finance settlement
Low-kilometre drivers	Pay As You Drive: buy 1,000–15,000 km a year, save up to 30% vs regular Comprehensive	Refinance or car loan
Regional drivers	Kanga Cover: first animal collision claim in any 12 months is excess-free	Car loan or any
Digital-first, time-poor clients	Quote in minutes, manage and claim online 24/7	Any
Clients facing rising renewals	No first-year discounts, so no renewal price scares in year 2	Renewal time
Clients who want more cover	Huddle Black: higher limits, choice of repairer, roadside or home emergency assistance included	Any

What Huddle can't cover yet

Good to know before you refer.

Landlords and investment properties. Home insurance is for owner-occupiers today; landlord cover is coming in 2027.

Short-term rentals. Homes let on Airbnb or similar.

Rideshare vehicles.

Some electric vehicles. Huddle is working with its insurer to open up EV cover, but it will take time because EV repair costs in Australia remain high. Huddle's quote will confirm whether it can cover your client's vehicle.

RATED EXCELLENT

Clients love Huddle.

4.3 / 5

“Excellent” on Trustpilot from 8,042 reviews

88%
of reviews at 4 or 5 stars

1,029
reviews in the last 12 months

WHAT CUSTOMERS SAY THEY LOVE

- **Fast, simple online buying**
- **Fair prices and value**
- **Friendly, helpful people**
- **Easy to manage online**
- **Flexible features**

★★★★★ “

Switching and price

I am a pensioner and the premiums for my Insurance were becoming unaffordable for me. I have always believed that loyalty counted and was hesitant to change from the insurer I had had for years. However I was really surprised at how easy it was to make the change and how much cheaper Huddle's premiums were. I have since encouraged all my family and friends to make the change. Thank you Huddle.

Kathleen
Trustpilot

★★★★★ “

Claims and service

Been their client-customer for the last few years and I never had any issues or problems..Unfortunately Ive made an accident and claimed the accident..I was helped by Senior Claim staff member (Emma)from above and beyond expectations 10out of 10!!

Tomislav
ProductReview

★★★★★ “

Fast and flexible

Fantastic to deal with, perfect communication, super fast with organising my insurance. Love the extra insurance you can pick to suit your needs. Thank you Huddle 👍

Cathy
Trustpilot

WHY CHOOSE HUDDLE

Six reasons clients choose Huddle.



Insurance that fits around their life

Clients quote in minutes, then buy, manage and claim online 24/7. They can add contents items, extras or change their excess themselves.

CAR + HOME



Sorted before settlement

Clients can buy a policy up to 60 days before it starts (launching in October), so cover is ready for settlement day or a new car pick-up.

CAR + HOME · FROM OCTOBER 2026



No first-year discounts, no renewal price scares in year 2

Huddle doesn't offer teaser first-year discounts that disappear at renewal.

CAR + HOME



Only pay for the kms they drive

Pay As You Drive: buy 1,000–15,000 km a year and save up to 30% vs regular Comprehensive. Top up anytime.

CAR



Extra cover when they want it

Huddle Black: higher limits, choice of repairer, 3 years new-for-old, roadside assist included. Home emergency call-outs on Home.

CAR + HOME



Rebuild greener, save 10% when they bundle

If a client's home must be rebuilt after an insured event, Huddle pays for upgrades like solar panels and rainwater tanks (up to $5,000). Save 10% when combining Home & Contents.

HOME

Australia's only B Corp certified insurer · Carbon offset on new policies · Australian team on the Sunshine Coast and in Melbourne · 24/7 emergency assistance · 14-day cooling off · WeMoney 2024 "Best for flexibility"

For MQG brokers only. Not for distribution to clients. General information only. PDS and TMD at huddle.com.au/pds.

HUDDLE CAR INSURANCE

Smarter insurance for your clients' cars.

	Third Party Property	Comprehensive Most popular	Huddle Black Highest cover
Pay As You Drive option	No	Yes	Yes
New-for-old replacement	No	Up to 2 years	Up to 3 years, under 70,000 km
Legal liability	Up to $20m	Up to $20m	Up to $30m
Hire car after theft	Optional F&T only	$70/day, 14 days	$80/day, 14 days
Rental car excess cover (AU)	No	No	Up to $2,000
Choose your repairer	No	No	Yes
Roadside assistance	Optional	Optional	Included

Add-ons

- Excess-free windscreen once a year
- Hire car cover
- Roadside assistance
- Kanga Cover
- Sports gear cover up to $3,000

Also: choose an excess from $500 to $5,000 · some claims decided in minutes · 24/7 online claims · 24/7 emergency help · learner and international licence holders covered when they meet conditions

Pay As You Drive

Clients buy 1,000–15,000 km a year and save up to 30% vs regular Comprehensive. They can top up kms anytime online.

A $1,000 additional excess applies if the odometer is outside the purchased range at claim time, or if the start reading isn't provided within 14 days.

Country roads, covered.

Kanga Cover

Optional add-on for Comprehensive and Huddle Black. A client's first animal collision claim in any 12 months is excess-free, and Huddle gives $4 from every Kanga Cover policy to Australian Wildlife Conservancy. Great for regional clients.

Limits are a summary only. See the PDS and TMD for full terms.

HUDDLE HOME & CONTENTS INSURANCE

Home insurance for modern life, ready for settlement day.

	Basic	Comprehensive Most popular	Huddle Black Highest cover
Accidental damage	Glass only	Yes	Yes
Emergency accommodation	Lesser of 12 months' rent or 10% of sum insured	Lesser of 12 months' rent or 10% of sum insured	Up to 20% of sum insured
Environmental rebuild upgrades	Up to $2,500	Up to $5,000	Up to $5,000
Landscaping	Up to $750	Up to $1,500	Up to $5,000
Electrical motor burnout	No	No	Up to $2,000
Emergency pet accommodation	No	No	Up to $1,000
Legal liability	Up to $20m	Up to $20m	Up to $30m

Huddle Black extras: 24/7 Emergency Home Assistance call-outs from plumbers, electricians and locksmiths for 8 common emergencies · home office contents up to $10,000 · tools of trade at home up to $2,000 · optional Portable Valuables cover across Australia and New Zealand

Covered events

- Fire and bushfire
- Flood, storm and rainwater
- Earthquake and tsunami
- Theft and malicious damage
- Accidental glass breakage
- Escape of liquid

Limits are a summary only. See the PDS and TMD for full terms.

Rebuild greener

If a client's home must be rebuilt after an insured event, Huddle pays for environmental improvements such as solar panels and rainwater tanks: up to $2,500 on Basic and up to $5,000 on Comprehensive and Huddle Black.

60
days ahead: buy before settlement (launching in October)

10%
off when combining Home & Contents

Good to know

Home insurance is for owner-occupiers (landlord cover coming in 2027).

If your client has a mortgage, Huddle sends the certificate of currency to you for the lender.

Clients choose their own sum insured in the quote, and Huddle's team can help them work it out.

CLIENT QUESTIONS

Questions you might hear, and where Huddle helps.

For anything about cover, price or which option suits them, point clients to Huddle's team.

"Why is my quote different from my current insurer?"

Every price depends on the client's details and the cover they choose. What's included can differ: excess, sum insured or agreed value, hire car, new-for-old. Some insurers offer first-year discounts that end at renewal; Huddle doesn't. Clients can adjust their excess, kilometres and cover level in the quote.

"Will my price jump at renewal?"

Huddle doesn't offer first-year discounts, so there's no discount to lose and no renewal price scare in year 2. Renewal prices can still change with a client's circumstances.

"Do you cover electric vehicles?"

Not every EV yet. Huddle is working with its insurer to expand EV cover, but EV repairs in Australia still cost more and rely on a small pool of specialist repairers. Huddle's quote will confirm whether it can cover the vehicle.

"Can I insure an investment property?"

Huddle's home insurance is for owner-occupiers today. Cover for landlords and investment properties is coming in 2027.

"Which cover is right for me?"

Huddle's Australian team can talk your client through the options. Clients should read the PDS and TMD at huddle.com.au/pds before deciding.

"How much should I insure my home for?"

Clients set their sum insured in the quote, and Huddle's team can help them work it out.

HOW REFERRALS WORK

From your conversation to their Huddle policy.

1



Get consent.

Ask if your client would like a Huddle quote, and get their consent using the approved consent form.

2



Give the referral disclosure.

Before submitting, tell your client it's a referral only and that your business receives a fee from Huddle if they buy (see panel).

3



Submit via ProtectQ.

Log in to the Huddle referral platform from the ProtectQ page on MQG Lending. Enter only the details your client gives you, exactly as they give them, plus the lender if there's a mortgage.

4



Huddle takes it from there.

Huddle emails your client a link to their quote. They choose their own cover and buy directly with Huddle. The certificate of currency comes back to you for the lender.

What to tell your client

"This is a referral only. I'm not arranging your insurance or giving you advice about it, and I'm not acting for Huddle or its insurer. If you buy a policy, my business receives a fee from Huddle."

Refer, don't recommend

Do	Don't
Share Huddle material as provided	Recommend a product or cover level
Ask if they'd like a quote	Suggest a sum insured, excess or extra
Let them choose and buy with Huddle	Compare insurers or comment on price
Tell Huddle about any complaint	Edit Huddle material

Huddle

We're here to help.

Your clients' questions about cover or a quote

huddleinsurance.com/au/help

Broker questions

support@au.huddleinsurance.com

Subject "Money Quest Broker Assistance"

Platform issues

connect-bugs@beopen.com

Important information

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