

Australia's  
best value  
Landlord Insurance



## Landlords Protection

For full-time domestic rental property

Cover	Value PLUS	Excess
<b>Default of Rent</b> Including Absconding, Court ordered Eviction and Domestic Violence	12 weeks up to \$15,000	\$0
<b>Default of Rent - Tenant Hardship</b> for release from a lease due to financial distress	4 weeks up to \$5,000	\$0
<b>Loss of Rent</b> arising from any Defined Event claim	52 weeks	\$0
<b>Prevention of Access</b> by a Government Authority	52 weeks	\$0
<b>Legal Liability</b> for bodily injury or property damage	\$20 million	\$0
<b>Deliberate/ Malicious Damage</b> Covers deliberate acts causing damage or loss by tenants or their guests	\$60,000	\$0
<b>Legal Expenses</b> Used to minimise loss, Includes Court & Bailiff Fees and Representation costs up to \$500	\$5,000	\$0
<b>Lock Changing</b> following Court ordered eviction	\$1,000	\$0
<b>Garbage Removal</b> left behind by Tenants	\$500	\$0
<b>Fire &amp; Explosion</b> caused by acts of the Tenant to the Landlord's Contents or Building	\$60,000	\$50
<b>Landlords Contents</b> for a range of defined events - Sub limits Apply	\$60,000	\$50
<b>New For Old Replacement</b> For Landlords Contents up to 20 years old	\$60,000	\$50
<b>Earthquake &amp; Tsunami</b> Protection for damage to Contents	\$60,000	\$200
<b>Theft By Tenant</b> occurring during the period of insurance	\$60,000	\$250
<b>Accidental Loss or Damage</b> caused by Tenants or their guests - Sublimits Apply	\$60,000	\$250*
<b>Pet Damage caused by Cats &amp; Dogs</b> owned by the Tenant - Sub limits Apply	\$60,000	\$250*

### About Us

Since 1991, SGUA has been protecting landlords against the unexpected with reliable, affordable cover.

### We are here to help...

If you need to make a claim, our dedicated claims team will ensure the process is easy and trouble-free.

Our approach is to settle claims with the maximum benefit payable under the policy in the shortest period of time.

You can have confidence knowing that most of our claims have no excess, so any out of pocket expenses are minimised in the event of something going wrong.

### FAQ's

#### Q. Does the policy cover tenants on a periodic lease?

A. Yes, under a periodic tenancy, we pay the owner the rent they would have been entitled to if the tenant had given proper notice as per State legislation.

#### Q. How has Covid-19 affected making a claim on my policy?

A. Nothing has changed with our claims process. Our team are ready and here to assist you.

#### Q. Are drug/meth lab clean-ups & meth contamination covered?

A. Yes - under our Tenant Damage cover.

#### Q. Can I also insure my Building with you?

A. Yes, ask us for a no obligation quote or visit our website.

### Policy Excess

You may be required to pay one or more excesses if you make a claim. Refer to the Product Disclosure Statement or Policy Schedule for the amount of each excess.

Arranged by



INSURANCE BROKERS

(03) 9808 9222

For clients of



metro

property management

(03) 9831 3000

Insured

Insured Name/s
Insured Email
Insured Phone
Postal Address

Property Details

Insured Property Address
Type of property? House Townhouse/Duplex Apartment/Unit/Flat
Is your property is a Apartment/Unit or Flat, what floor is it on?
Is the building structurally sound and well maintained?
Is the property for sale?
Is the property scheduled for demolition?
Is your property currently undergoing renovations?
a. If 'Yes', will the renovations exceed 60 days?
b. Are the renovations structural?
If 'Yes' to either a. or b. - please provide details below

Claims

Have you had 3 or more claims over the past 5 years, or any one claim exceeding \$10,000 on any rental property or dwelling?
If 'Yes', please provide details below

Current Insurance

Is your building and/or contents currently insured?
If Yes, with which insurer?
Are you currently insured for tenant default on your property?
If 'No', please select reason:
Inherited property First time insured in Australia
Recently purchased Other

Duty of Disclosure and Client Declaration

We rely on the information you provide us with, to decide whether to insure you and the terms on which we will insure you. To comply with your duty of disclosure when first entering into an insurance contract with Us, You must tell us everything you know and that a reasonable person in the circumstances could be expected to tell us, in answer to the questions we ask you. This applies to every person insured under the policy.
If you fail in your duty of disclosure, we may reduce or deny any claim you make or cancel your policy. If you fraudulently keep information from us or deliberately make false statements, we may avoid your contract and treat your insurance as if it never existed.
To comply with your duty of disclosure when you vary, renew, extend, reinstate or replace your policy, you must tell us everything that you know, and which a reasonable person in the circumstances could be expected to know, is relevant to our decision whether to insure you and, if so, on what terms. You do not have to tell us anything that is common knowledge that we should know through our business, that reduces the risk of a claim or that we tell you we do not need to know.
I have read and understood the Duty of Disclosure

Authorised Person:

Product Disclosure Statement: This application form is not a contract of insurance. Before making a decision about this insurance, please consider the Product Disclosure Statement available from your broker.
Privacy Statement: St George Underwriting Agency (SGUA) are bound by the Australian Privacy Principles under the Privacy Act 1998(Cth) and comply with the Privacy Act 1998 (Cth). This is outlined further in the Privacy Statement of your PDS.

Value PLUS

\*Plus any applicable broker fee

Insurance Start Date NB: cover can't be backdated, or more than 45 days in advance.

My Property Manager is authorised to deduct the payment for my policy from my rental account Yes No

Please contact me for a comparison quote for my building

Managing Agent and Tenancy Details



Is this property part of the National Rent Affordability Scheme (NRAS) or a Government/Community scheme? Yes No

Do any of the following apply?

- The property is being sublet
The lease agreement is in a different name to the occupants residing in the property
A total of 4 or more separate lease agreements for this property has been in place in the last 12 months
None of the above

Do all the leases in place meet the Residential Tenancies Act requirements? Yes No

Is the property currently occupied by a tenant? If 'No', why is the property currently unoccupied? Yes No

If 'Yes', do any of the following apply?

- Is the tenant currently in arrears?
Does the tenant have a history of arrears of rent?
Is there a reason to believe that the tenant is engaging in behaviour that may result in a breach of lease conditions?
Has your tenant advised you or your property manager that the tenant has lost their job, had their working hours reduced/ rental amount reduced due to economic distress?
None of the above

How many lease agreements are active at this property at this time?

Total weekly rent

- Have you ever had any type of insurance proposal declined or any type of policy cancelled or renewal refused or had special terms or conditions imposed by any insurer?
Have you been convicted of theft or fraud in the past 5 years?
Are you aware of an existing circumstance that may lead to a claim under this policy?

If you answered 'Yes' to any of the above statements, please provide further details below Yes No

Text input field for further details

Signature: Date:

Need assistance? Call: 03 9808 9222
Please return completed application to: Email: insure@bricher.com.au Fax: 03 9808 9277

