

Landlords Extra Protection Insurance

For Clients of



Features & Benefits at a Glance

Landlords Contents for tenant's use including fixtures and fittings for a range of defined events. Cover extends to fixtures and fittings where they are not covered by the Building/Body Corporate Insurance	\$60,000
Legal Liability for bodily injury or property damage arising from your ownership of the rental property	\$20 million
Deliberate/ Malicious Damage Broad protection against Deliberate Damage by Tenants including all Malicious Acts	\$60,000
Accidental Loss or Damage to your contents caused by Tenants or their guests - Sublimits Apply	\$60,000
Pet Damage by Cats or Dogs owned by the Tenant - Sublimits Apply	\$60,000
Default of Rent for all situations including Hardship , Absconding, Death of a sole tenant up to \$1250/week	18 weeks
Loss of Rent If your property is untenable due to a Defined event	52 weeks
Legal Expenses Includes Court/Tribunal application fees, & representation costs to \$500	\$5,000
Prevention of Access by a Government Authority	52 weeks
Lock Changing following Bailiff assisted Eviction	\$1000
Garbage Removal left behind by Tenants	\$500
Fire & Explosion caused by acts of Deliberate Damage by Tenants to Contents or Building	\$60,000
New For Old Replacement for Landlord Contents - Sub limits apply	\$60,000
Earthquake & Tsunami Protection for damage to Contents	\$60,000
Flood Cover Protection for damage to Contents	\$60,000
Theft By Tenant occurring during the period of insurance	\$60,000

What would you do if your tenant maliciously damaged your investment property or defaulted on their rent?

Unforeseen circumstances may also cause an otherwise good tenant to depart the property whilst still owing rent.

In these circumstances, the bond money may assist but may not be enough. An otherwise astute investment may become a costly exercise. You can never be absolutely sure that tenants will take care of your Investment property in the way you would, even when the property is well managed.

There is a better way to protect your investment and give you real peace of mind.

Metro Property Management Pty Ltd as your property manager can request *Bricher Insurance Brokers* to arrange cover for you against your tenants causing deliberate Damage or defaulting on rent, for a very competitive premium which is tax deductible.

Defined Events

The policy provides a general cover for all landlord's contents owned by you and used by the tenant up to \$60,000. It also covers fixtures and fittings which are not covered by the building / body corporate insurance against loss from a range of defined events including

- fire, explosion, lightning, earthquake, storm and water damage, theft, vandalism, impact damage, riot and civil commotion
- breakage of fixed glass and mirrors when forming part of an item of furniture.
- fusion
- covers your property against loss or damage resulting from acts of deliberate, malicious or accidental damage as defined by the policy.
- Theft of electronic appliances by tenants (items to be specified in the schedule).

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.

St George Underwriting Agency

Ukawa Pty Ltd ABN 59 009 357 582 | AFS Licence No 236663
As Underwriting Agent for

The Hollard Insurance Company

Managing Agent:

Metro Property Management Pty Ltd

Address: Suite 9, Level 2, 400 Canterbury Rd,
Surrey Hills, Victoria 3127

Tel: (03) 9831 3000

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Insurance Broker:

Bricher Insurance Brokers

Tel: (03) 9808 9222

Email: insure@bricher.com.au

Website: www.bricher.com.au



Duty of Disclosure:

Before You enter into an insurance contract, You have a duty to tell Us anything that You know, or could reasonably be expected to know, which may affect Our decision to insure You and on what terms. You have this duty until We agree to insure You. You have the same duty before You renew, extend, vary or reinstate an insurance contract.

You do not need to tell Us anything that:

- reduces the risk We insure You for; or
- is common knowledge; or
- We know or should know as an insurer; or
- We waive Your duty to tell Us about.

If You do not tell Us something

If You do not tell Us anything You are required to, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both.

If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed. After the Policy is entered into, ongoing disclosure obligations apply. See the Policy for details.

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.

Third Party Duty of Disclosure:

It is important that when answering any of our application questions you need to be honest and tell us anything that you or a reasonable person in your circumstances would be expected to know. You need to understand that as you are answering on behalf of someone else any incorrect information provided by you on their behalf may affect their right to claim under the policy. We may reduce or refuse to pay a claim and/or cancel the policy if you have not answered our questions in this way.

Note: These third party duty of disclosure terms are only relevant if the application form is completed by a real estate agent on behalf of the Landlord.

Product Disclosure Statement (PDS):

This brochure provides a limited summary only. The policy has exclusions, limitations and sublimits which are described in our PDS. Before making a decision about this insurance, please consider the Product Disclosure Statement available from our website. Notwithstanding anything contained in the policy to the contrary. In relation to claims involving damage to or removal of asbestos materials, we will not pay any more to replace or repair damaged property or to remove debris, than would have been payable if the materials had not contained asbestos.

Please also note that any advice provided by us is general in nature and does not take into account your personal situation. You should consider whether the product is suitable to your needs, and where appropriate, seek professional advice.



UKAWA PTY LTD ABN 59 009 357 582 t/as

St George Underwriting Agency

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As Underwriting Agent for

The Hollard Insurance Company

AFS Licence No. 241436 | ABN 78 090 584 473

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