

# Landlord Insurance

From \$200 a year, a Landlord policy will provide:

#### Default of Rent - Up to 15 weeks

Up to a maximum of \$1,250 per week unless otherwise agreed. Where default occurs beyond the control of you or your property manager, for all circumstances, including departure of your tenant without notice, failing to pay the rent, tenant hardship and more. Once the bond has been used up by legitimate means including cleaning etc., your claim then has a NIL EXCESS.

#### Legal Expenses - Up to \$5,000 cover

Payable for legal expenses incurred in the recovery of defaulted rent (as above), and includes court application/court lodgement costs, tribunal/court costs, eviction/bailiff. Costs and representation costs up to \$500. Your claim then has a NIL EXCESS.

#### Deliberate & Malicious Damage By Tenants\* - Up to \$50,000

Payable for any one lease. It provides cover to assist you in repairing malicious damage and deliberate damage caused by tenants, such as holes punched in doors or walls or putting picture hooks in walls without your permission. Once the bond has been used up by legitimate means including gardening, rubbish removal etc., your claim then has a NIL EXCESS.

**\*Theft by Tenants** - Included in the Deliberate & Malicious Damage cover above, but with a \$250 excess/claim.

#### Landlords Contents - Up to \$30,000

Provides cover for loss or damage by a range of defined events, for contents that are provided for use by the tenant. This includes carpet, curtains, light fittings and other furnishings. \$50 Excess.

#### Defined Events include:

- Fire, Explosion or Lightning, Storm
- Fusion, Impact, Water Damage
- Theft (third party)
- Accidental breakage to fixed glass and fixed basins that form part of the Contents
- Earthquakes and more...

#### Loss of Rent - Up to 52 weeks

Payable if the premises are un-tenantable due to an insured event under your Building and Contents cover, including Deliberate Damage by your Tenant. NIL EXCESS.

#### Fire & Explosion - Up to \$50,000

Protection for damage, resulting from acts of Deliberate Damage by your tenant to the Building or Contents. NIL EXCESS.

#### Legal Liability - Up to \$20,000,000

Provides cover for claims made against you by other people (including tenants) for bodily injury or property damage, arising from your ownership of the rental property; This cover includes both the legal costs of defending a claim and the costs awarded against you. NIL EXCESS.

Claims are managed and settled by the insurer's in-house dedicated claims team in conjunction with CRM Brokers. Interim payments are also available for partially settled claims.

	ACT	NSW	NT	VIC	SA	TAS	QLD 4000 - 4702	QLD 4703 - 4895	WA 6000 - 6646	WA 6701 - 6799
Policy Premiums Per State / Postcode	\$245	\$285	\$270	\$235	\$210	\$200	\$245	\$295	\$210	\$260

Starting from \$240 per year, a Landlord PLUS policy will provide the following, Deliberate & Malicious Damage Up to \$60,000, Landlords Contents Up to \$60,000, Fire & Explosion Up to \$60,000, Accidental Loss or Damage Up to \$60,000 (\$250 Excess)

The above is a limited summary only and not a full description of the covers. Please refer to the Product Disclosure Statement which can be found at [www.crmbrokers.com.au/landlords](http://www.crmbrokers.com.au/landlords) for the full terms and conditions (including any exclusions and limitations that apply), before making a purchasing decision.

Underwritten by St George Underwriting Agency - AFS Licence No. 236663 as Underwriting Agent for Hollard Insurance Company Pty Ltd. ABN 78 090 584 473 - AFSL No. 241436