

Landlord Building Insurance



What we cover

Building & Contents

Cover for your building and contents for loss or damage up to the full sum insured for a range of defined events.

- 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.

Deliberate and Malicious Damage By Tenants*

For any one lease. 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.

Loss of Rent

From regular and confirmed bookings, for up to 52 weeks, if the premises are untenable due to an event insured in your Building and Contents cover including Deliberate Damage by your Tenant.

Default of Rent

Beyond the control of you or your property manager. UP TO 15 WEEKS for all circumstances, excess-free once the bond has been used up by legitimate means including cleaning etc.

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

For bodily injury or property damage arising from your ownership of the rental property. 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, e.g: a tenant and/or visitor to the property falls down stairs. This cover includes both legal costs of defending a claim and costs awarded against you.

Legal Expenses

Includes Legal Expenses of up to \$5,000 for recovery of defaulted rent, insured above. This includes tribunal/court costs and eviction/bailiff costs.

Mortgagee Protection Cover

For banks where the property is insured by a body corporate as part of a strata title Complex. Many banks insist on this cover.

Policy Excesses

Choose your excess for the above covers:

- | | |
|---------|-----------|
| • Nil | • \$250 |
| • \$50 | • \$300 |
| • \$100 | • \$500 |
| • \$200 | • \$1,000 |

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 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