

## Summary of the key covers for CHU Landlord Insurance policy for Strata

Section	Cover	Complementary Special Benefits
Contents	Covered on a new for old replacement basis against accidental loss or damage	Special benefit: <ul style="list-style-type: none"> <li>• Contents in the open air: \$3,000</li> <li>• Debris removal: 10% of the sum insured</li> <li>• Burning out of electric motors: \$2,000</li> </ul>
Building Damage	Walls, windows, doors, floors, ceilings and fixtures of the property are covered against theft, accidental or malicious damage	
Loss of Rentable value	Loss of Rentable value Loss of rentable value if your property is unfit to be occupied (52 weeks)	
Loss of rent (departure of tenant)	Loss of rent if your tenant departs (6 weeks)	
Legal expenses	Legal expenses in connection with a claim	Special benefit: <ul style="list-style-type: none"> <li>• Cost of your Property Managers time: \$500</li> <li>• Cost of defending against a breach of tenancy agreement action: \$500</li> </ul>
Liability to others	\$30M protection if you're legally responsible to pay compensation for personal injury or property damage	
Government audit costs	Professional costs incurred in connection with an investigation by the Australian Tax Office or other statutory body: \$5,000	• A record keeping audit: \$1,000

**Disclaimer:** The information contained in this document is a summary of cover benefits and does not form the entire policy. Please read the Product Disclosure Statement (PDS) and Schedule for full details of the terms, conditions and exclusions relating to your policy. Any general advice that may be contained in this document does not take into account your objectives, financial situation or needs. Before making a decision to purchase the product we recommend you consider whether it is appropriate for your circumstances and read the PDS. A copy of the PDS can be obtained by contacting CHU or visiting [www.chu.com.au](http://www.chu.com.au)