

PROPERTY INVESTORS EXTRA PROTECTION LANDLORDS' INSURANCE



AUSNET *exclusive*

\$280*
Pilbara &
Goldfields

\$220*
W.A.

What the policy covers...

Default of Rent

Beyond the control of you or your property manager, up to 15 weeks for all circumstances.

Legal Expenses

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

Deliberate, Malicious or Intentional Damage by Tenants

Up to \$50,000 for any one tenant.

Theft by Tenants

Up to \$50,000 in any one tenancy.

Landlords Contents

Up to \$30,000 for loss or damage by defined events including fire, storm/cyclone, fusion, water damage, third party theft, earthquakes.

Loss of Rent

Up to 52 weeks if the premises are untenable due to a defined event affecting Contents or a strata titled building.

Fire & Explosion

Up to \$50,000 for Landlord's Building and Contents resulting from deliberate acts of your tenant.

Legal Liability

Up to \$20,000,000 for bodily injury or property damage arising from your ownership of the rental property.

**APPLY
TODAY!**

Let our team provide a policy to suit your needs.

Simply apply online or contact us.

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CLAIMS SERVICE

To lodge a claim contact

Austral Risk Services on 08 9344 6650

and speak to your Senior Broker.

Contact Austral Risk Services as soon as possible if there is any loss or damage likely to result in a claim. This will enable us to assist you with the claim process and ensure the claim is settled quickly and easily.

It is important to remember that with all claims, you and your Landlord must take reasonable steps to minimise the loss.

Default of Rent	Free
Deliberate Damage by Tenants	Free
Theft by Tenants	\$250
Earthquake	\$200
Landlord's Contents	\$50
Fire and Flood	\$50

EXCESSES



FAQ

Does rent have to be current at inception of the policy to include rent default cover?

Yes, there must be no rental arrears at the time of inception of a new policy.

How much can I claim for Loss of Rent? Up to 52 weeks if the premises are untenable due to an insured event affecting Contents or a strata titled building.

How much can I claim for Rent Default? Up to 15 weeks unavoidable rent loss.

Do I need cover for Contents? It is our recommendation that you insure your Contents within the rental property. This includes fixtures and fittings such as carpets, curtains and light fittings.

Is Flood covered? Yes, there is cover for Landlord's Contents up to \$1,500.

Is Malicious Damage covered? Yes, Malicious Damage by an unknown third party or a tenant is covered.

What is 'Deliberate Damage'? Deliberate Damage is damage arising from a deliberate or intentional act by the tenant which is not noted on the ingoing Property Condition Report. This does not extend to include wear and tear or Accidental Damage.

Can I set my policy to a common due date? Yes, simply advise the required inception and expiry dates and your premium will be charged pro-rata.

General Advice Warning

This information may be regarded as general advice. That is, your personal objectives, needs or financial situations were not taken into account when preparing this information. Accordingly, you should consider the appropriateness of and general advice we have given you, having regard to your own objectives, financial situation and needs before acting on it. Where the information relates to a particular financial product, you should obtain and consider the relevant product disclosure statement before making any decision to purchase that financial product.

* Price is annual premium inclusive of all government charges and fees.

* Price is current at time of printing and may be subject to change without notice.