



Property Investment Protection

The wise choice for the smart Investor

QUALITY POLICY COVERAGE • EXPERIENCED STAFF • EXPRESS CLAIMS SERVICE

FEATURES & BENEFITS

Loss of Rent Section A — as a result of your tenant:

• Suffering hardship	Up to	\$18,000
• Absconding	Up to	\$18,000
• Failing to give vacant possession	Up to	\$18,000
• Defaulting on rent	Up to	\$18,000

Loss of Rent Section B — following:

• Death of sole tenant (Any location)	Up to	52 weeks
• Murder/Suicide/Government Order	Up to	104 weeks
• Prevention of Access following defined peril loss	Up to	104 weeks

Damage as a result of [including by tenants]:

• Accidental, Deliberate, Malicious Damage	Up to	\$70,000
• Theft	Up to	\$70,000
• Defined Perils including Flood	Up to	\$70,000
• Pet Damage	Up to	\$70,000

Other Features & Benefits

• New for Old up to 20 years – incl. floating floors, wall coverings & carpets	
• Scorching	Covered
• Periodic Tenancy, lease continuation	Covered
• Illegal drug lab clean up	Up to \$ 60,000
• Legal Expenses	Up to \$ 10,000
• Contents in the open Air	Up to \$ 10,000
• Replacement of Locks	Up to \$ 1,000
• Tax Audit	Up to \$ 1,000
• Representation Costs	Up to \$ 500
• Removal of goods & storage	Up to \$ 500
• Legal Liability	\$ 20,000,000

WANT TO COMPARE US ON LOSS OF RENT SECTION A?

Here is how:

Sum Insured ÷ Weekly Rent = Weeks Covered

Example — \$600 weekly Rent.

\$18,000 ÷ \$600 = up to 30 weeks cover

Our premium will cover you automatically on rent up to

\$1,500
PER WEEK.

\$50 STRATA FASTER

An optional extra

Tired of waiting for damage to be repaired while the Strata argue over who should pay for damage in your investment property?

Our new “Strata Faster” option can be added to your policy, and we will pay the claim to fix the damage straight away.

No more hassles for you or your Property Manager

- Repairs carried out immediately
- No rental or tribunal disputes over unresolved damage
- We sort out the details with the Strata/Building Insurer

CoverWise Claim Excess

Loss of Rent	No Excess
Malicious / Deliberate Damage	\$200 per claim
Accidental Loss or Damage	\$200 per event (max 2 excesses)
Fire – Flood – Storm Damage	\$200 per claim
Liability	No Excess
Earthquake	\$500 per claim

CLAIMS SERVICE

We have claims authority—that means we can settle claims quickly. **Less delay for you and your property manager.**

We pride ourselves on personalised service, contact us directly:

📞 1800 875 375 ✉ admin@costellowebster.com

IMPORTANT

It is important that you read and consider the Product Disclosure Statement (PDS) and Financial Services Guide (FSG) available on our website - www.costellowebster.com - before deciding if CoverWise Property Investment Protection is right for you.

CoverWise is a product of Costello Webster & Company Pty Limited (ACN: 615 854 923) (ABN: 46 567 995 419) Authorised Representative No: 1250698 of Breeze Underwriting Pty Limited (ABN: 65 003 922 487) AFS License No: 235130—policy issued by The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473) AFSL 241 436 (Hollard)



CoverWise Landlord Insurance Application Form

CoverWise Premiums

State	Premium	State	Premium
NSW	\$365	WA*	\$290
ACT	\$315	SA	\$275
QLD*	\$315	TAS	\$260
VIC	\$305	* Excludes properties above 26th Parallel – Tropic of Capricorn	

Details of Landlord and property(ies) to be insured with CoverWise Property Investment Protection

Policy start date (insurance cannot be backdated):

Landlord details: First Name: Surname:

Landlord's Address:

Phone (Home): Mobile:

Email:

Real Estate Office:

Property Manager's Email: (Mobile):

Address of property(ies) to be insured:

1. <input type="text"/>	Weekly Rent: <input type="text"/>
2. <input type="text"/>	Weekly Rent: <input type="text"/>
3. <input type="text"/>	Weekly Rent: <input type="text"/>

To insure more properties, please list address details and attach with application form - multi-property discounts apply

Would you like a quotation to cover your Building?

Answer the following questions to receive a quote. Discounts apply when combining your Building & Contents cover under the one policy.

What is the replacement cost of the building? (Sum insured):

What is the construction of the building? (i.e. Brick with tile roof)

Age of the Building? (Years)

Is the Property more than 10 acres:

By signing the below, I confirm that:

- There is no existing problem which has occurred or is currently occurring
- The rent is currently up to date
- There is a bond held on the property equivalent of four (4) weeks rent, or, if there is no existing tenant, I understand that a four (4) week bond must be collected
- I am aware that any collection of personal information is used in accordance with Costello Webster's Privacy Policy. Information available at www.costellowebster.com

Payment Method (please select from the following two options):



Credit Card: Card No: DEFT Surcharge:

Expiry Date: / Security Code/CVV: 1.5% for VISA & MasterCard

Card Holders Name: 3.3% for American Express

Please send invoice to my Property Manager for Payment Check box to include "Strata Faster" Option

I/We authorise Hollard Insurance Australia Pty Ltd Limited and/or its agents to obtain and use my/our personal information as set out in the Privacy Statement that forms part of the Product Disclosure Statement (PDS).

Property Owner's Name:

Property Owner's Signature: Date:

Must be signed by the Property Owner and policy holder. Cannot be signed by other persons or Property Manager.