



Looking for insurance for your rental property?  
We've got you covered.

## Insuring your property is easy with RentCover

RentCover *Ultra* is designed to help investment property owners like you avoid costs that can undermine the value of your investment, like lost income, repairs, legal fees and even payouts for liability claims that may be made against you.

If your investment property is a single dwelling such as a house, combining landlords' insurance with home and contents insurance for your property by using RentCover *Platinum* makes great sense.



### Pet Damage

Up to \$65,000  
Pets not named on lease

Damage caused by pets covered under the Accidental Damage section of the policy.



### Accidental Damage

Up to \$65,000  
Includes Deliberate & Intentional

Excluded under most policies, allows for events from wine spills to damage by kids and more.



### Fire

Avoid the risk of total loss  
Includes arson by the tenant

Some policies will not pay when a fire is started deliberately by the tenant, can you afford the risk?



### Flood

Up to \$65,000 (*Ultra*)  
Up to Sum Insured (*Platinum*)

Automatically included for all new and renewal policies complying with the standard flood definition.



### Loss of Rent

From 6 weeks to 52 weeks  
No excess

Default of rent, broken leases, denial of access, defined events. Cover for almost every situation.



### Storm/Water Damage

Damage from wild events  
Overflowing basins

Whether a tree destroys your home or a bath simply overflows, wide ranging events are covered.



### Malicious Damage

Up to \$65,000  
One excess only

Damage caused maliciously by tenants to your property covered with just one excess applying.



### Hardship

Up to 6 weeks  
Tenant allowed out of lease

When the rental agreement is legally terminated and the tenant is not held at fault.



### Legal Expenses

Up to \$5,000  
Includes court/tribunal costs

Time at tribunal minimising a loss can be expensive, cover ensures you are not out of pocket.



### Drug Lab Cleanup

Up to \$65,000  
Includes resulting contamination

Whether it be a drug lab or a tenant has redecorated, the damage may not have been malicious.



### Death of a Tenant

Due to murder/suicide  
Death of a sole tenant

The death of a tenant can create a range of difficulties for a landlord, cover provided up to 52 weeks.



### Liability

Up to \$30 million  
Tenant injury or other loss

The risk of being sued by a tenant over an injury or other loss is very real, and the costs can be crippling.

### RentCover *Ultra* Premiums\*

NSW	\$361	SA	\$275
Vic	\$305	ACT	\$330
Qld	\$305	Tas	\$255
WA	\$275	NT	\$355

## Applying for RentCover is easy and fast!

Apply online at [www.rentcover.com.au](http://www.rentcover.com.au), call 1800 661 662 or complete the application form on the reverse side of this flyer and fax or post it to us.

\*Premiums correct as of 1/2/17. RentCover *Platinum* premiums subject to application. Due to changes in reducing the NSW Fire Services Levy (FSL) the premium above may vary slightly.

## Follow one of the below steps to apply and get covered in no time at all.



### Apply Online

To get a quote or arrange cover immediately, visit us at [www.rentcover.com.au](http://www.rentcover.com.au) and complete the online application.



### Call us

To speak to one of our friendly consultants, call us on **1800 661 662**. You can discuss the cover as well as arrange the policy over the phone.



### Write to us

Complete the application form below and fax or post it to us at:  
**1300 794 773**  
**PO Box 879, Hawthorn VIC 3122**

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance and/or financial planning needs. We only provide your information to insurance companies, underwriting agencies, wholesale brokers, premium funders and other companies with whom you choose to deal (and their representatives). We do not trade, rent or sell your information.

If you don't provide us with full information, we can't properly advise you, seek insurance terms and you can breach your duty of disclosure. For more information about how to access the personal information we hold about you, how to have the information corrected or lodge a complaint, ask us for a copy of RentCover's Privacy Policy or visit our website [www.rentcover.com.au](http://www.rentcover.com.au).

### Owner's Details:

Name in full: \_\_\_\_\_ Postal Address: \_\_\_\_\_  
 \_\_\_\_\_ State: \_\_\_\_\_ Post Code: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Yes, I would like the FSG, PDS and Policy Wording sent to the above email

### Insurance Details:

Quote Number: *(if applicable)* \_\_\_\_\_ Quote Amount: \$ \_\_\_\_\_  
 Insured Property Address: \_\_\_\_\_ Weekly Rent: \$ \_\_\_\_\_  
*NB: Rent higher than \$1,500 per week will attract a higher premium.*  
 Name of Managing Agent: *(if applicable)* \_\_\_\_\_ Suburb: \_\_\_\_\_

### Please answer the following questions to arrange insurance:

	YES	NO
1. Is the Property fully furnished? <i>NB: Fixtures and fittings included in standard policy.</i>		
a. If yes, would you like cover for your non-fixed contents against Accidental & Malicious Damage by the tenant <i>(additional premium payable)</i> ?		
2. Will the property be sublet? <i>NB: We cannot provide insurance if you are subletting the property.</i>		
3. Is there one lease in place that meets legislative requirements and the person(s) named on the lease are residing in the property?		
4. Please indicate your preference by ticking the required box:		
<input type="checkbox"/> RentCover <i>Ultra</i> for landlords & contents		
<input type="checkbox"/> RentCover <i>Platinum</i> for landlords, contents & building		

### If you selected RentCover Platinum, please answer the following questions:

5. What is the replacement cost of the Building (Sum Insured)? <i>(Including outbuildings &amp; all landlords fixtures &amp; fittings but not floor coverings nor window treatments)</i>		
\$ _____		
6. What are the walls made from:		<input type="checkbox"/> Brick <input type="checkbox"/> Other
7. Age of Building _____ year(s)		
a. If over 70 years, has the property been rewired and replumbed in the past 35 years?		
b. If over 70 years, is the property heritage listed?		
8. Is the property under 10 acres of land?		
9. Nominate a mortgagee: _____		

### By signing below I confirm that:

- There is no existing problem which has already occurred or is currently occurring (RentCover *Ultra* or RentCover *Platinum* will not cover claims for problems which have already commenced).
- The rent is currently up-to-date.
- There is a bond held on the property equivalent to a minimum of 4 (four) weeks rent, or if there is no existing tenant I understand that a bond must be collected equivalent to a minimum of 4 (four) weeks rental value prior to the tenant occupying the property.
- Any common areas at the property, such as driveways, foyers or hallways will not be covered. Where we are covering the building, in the event of a claim, common walls will only be covered up to 50%.
- I have a duty of disclosure, which means that I need to tell EBM any information that may alter the underwriter decision to place cover on my property.
- I have received a copy of and have read and understood the Financial Services Guide, Product Disclosure Statement (PDS) & Policy Wording.
- I am aware that any collection of personal information is used in accordance with EBM's Privacy Policy. Further information is available at [www.ebm.com.au](http://www.ebm.com.au)

Please debit my credit card as detailed:  Visa  Mastercard      Card No:     /     /     /

My cheque is enclosed (payable to EBM)      Expiry:   /   CVV/CVC No:    (on back of card)

Please debit my rental account (and renew annually via the same method until otherwise advised in writing)

Signature of Owner: \_\_\_\_\_ Date: \_\_\_\_\_ Commencement Date: \_\_\_\_\_

*Elkington Bishop Molineaux Insurance Brokers Pty Ltd (EBM) issue the product on behalf of QBE Insurance (Australia) Limited. This brochure contains general advice only so please refer to the Product Disclosure Statement when deciding whether the insurance suits your needs – a copy can be found on our website ([www.rentcover.com.au](http://www.rentcover.com.au)) or by contacting 1800 661 662.*