

Application form – Householders Rental

Thanks for choosing EBM RentCover! Before applying for cover, we want to make sure you have all the information you need at your fingertips. Please read all the information below then fill in and submit both page one and two of this application form to EBM RentCover.

Policy criteria...

We want to make sure you are being provided a policy that is appropriate for your investment property. To help rule out potential issues with cover, simply mark True or False to the below statements.

- › The property is a standard residential rental property. True False
- › The landlord does not live in the property. True False
- › The landlord does not need cover for tenant related risks like rent default and tenant damage. True False
- › The property is rented to tenants on a long-term basis. True False

If you select **Householders Rental for contents** on page two of this application form, you must also agree to the following:

- › The property does not need building cover. True False

If you select **Householders Rental for contents and building** on page two of this application form, you must also agree to the following:

- › The property is not a strata-type building that requires body corporate (or similar) insurance. True False

Before taking out cover, you should know...

- › If there is an existing problem that has already occurred or is currently occurring (such as pre-existing damage to the building, a known natural disaster or any other insurable event), you may not be covered in the event of a claim.
- › Householders Rental does not cover tenant-related loss and damage. Optional cover against malicious damage and theft by the tenant for non-fixed contents (such as furnishings like couches or desks) is available at an additional cost.
- › 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%.

Our privacy policy

We are committed to protecting your privacy. We use the information you provide to advise about and assist with your insurance needs. We may provide your information to an insurance company that provides insurance terms to you or the companies that deal with your insurance claim (such as investigators, loss assessors, claims administrators, repairers, suppliers, lawyers and recovery agents). If you have advised us the name of another person associated with the policy, or another person has applied for the policy on your behalf, they will have access to information that has been provided to us. We do not trade, rent or sell your information.

From time to time, we will use your contact details to send you direct marketing communications including offers, updates and newsletters that are relevant to the services we provide. We always give you the option of electing not to receive these communications in the future. You can unsubscribe by notifying us and we will no longer send this information to you. If you don't provide us with full information, we can't seek insurance terms for you or assist with claims.

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 our Privacy Policy or visit our website RentCover.com.au.

For details of QBE's privacy policy, please read the Privacy Promise section of the Product Disclosure Statement.

Duty of disclosure

Before you enter an insurance contract, you have a duty to tell us anything that you know, or could reasonably be expected to know, which may affect our decision to insure you and on what terms. You have this duty until we agree to insure you. You have the same duty before you renew, extend vary or reinstate an insurance contract. You do not need to tell us anything that:

- › reduces the risk we insure you for
- › is common knowledge
- › we know or should know as an insurer
- › we waive your duty to tell us about.

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim (or both). If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Policyholder details

This is the info of the policyholder/landlord, not the agent (even if invoices are sent to the agent). EBM RentCover requires the policyholders's details so the team can appropriately engage with all clients.

Name(s): _____ Phone: _____ Email: _____

Postal address: _____ Postcode: _____

Insurance details

Insured property address: _____ Postcode: _____

Name of managing agent: _____

Providing the name of your managing agent is optional. If you provide details of your managing agent, they will be authorised on the policy and have access to your policy information.

Send invoice to: Policyholder (landlord) Managing agent

Weekly rent: \$ _____ Quote number: (if applicable) _____ Quote amount: \$ _____

Please answer the following questions to arrange insurance

1. Please indicate your preference by ticking the required box:

- Householders Rental for contents Householders Rental for contents and building

2. Is the property fully furnished?

Yes No

- a. If yes, would you like cover for your non-fixed contents against malicious and accidental damage and theft by the tenant? (additional premium payable)

Yes No

Fixed contents are not included in the optional cover.

3. Will the property be sublet? We cannot provide insurance if you are subletting the property.

Yes No

4. Is your property constructed of brick or something else?

Brick Other

If you require cover on your building, please answer the following questions

5. What is the replacement cost of the building (sum insured)?

\$ _____

Including outbuildings and all landlord fixtures and fittings, but not floor coverings nor window treatments.

6. Age of building _____ year(s)

- a. If over 70 years, has the property been rewired and replumbed in the past 35 years?

Yes No

- b. If over 70 years, is the property heritage listed?

Yes No

7. Is the property under 10 acres of land?

Yes No

8. Nominate a mortgagee: _____

Financial Services Guide & Product Disclosure Statement

Yes, I would like the Financial Services Guide (FSG) and Product Disclosure Statement (PDS) sent to the email that I provided above. If you choose not to receive the FSG and PDS by email, we have made these documents available to you on our website (RentCover.com.au). You should read our FSG and PDS when deciding whether the insurance suits your needs. We will notify you from time to time when new disclosures are available. If you do not wish to receive documents through our website, you have seven days to notify us of this by contacting enquiries@rentcover.com.au or 1800 661 662. We will no longer provide documents to you this way from when you notify us. If you give us this notification within the next seven days, we will provide you the FSG and PDS in hard copy form.

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

Expiry: _____ / _____ CW/CVC No: _____ (on back of card)

My cheque is enclosed (payable to EBM)

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

By signing below, you confirm you have read all the information outlined on page one of the application form and agree to all statements listed under 'Policy criteria...'

Signature of owner: _____ Date: _____ Commencement date: _____

SUBMIT

