

Please email the completed application form to **enquiries@rentcover.com.au**, send via post to: **EBM RentCover, PO Box 879, Hawthorn, VIC 3122**, or speak to our Expert Care team on **1800 661 662**.

Policyholder details

This is the info of the policyholder/landlord, not the agent (even if invoices are sent to the agent). EBM RentCover requests 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: (if applicable) _____
Send invoice to: Policyholder (landlord) Managing agent
Weekly rent: \$ _____ Quote number: (if applicable) _____ Quote amount: \$ _____
Rent greater than \$1,500 per week will incur a higher premium.

Please answer the following questions to arrange insurance

- 1. Please indicate your preference by ticking the required box:
 RentCover Prime for landlord and contents RentCover Gold for landlord, contents and building
- 2. Is the property fully furnished? Fixtures and fittings are included in the standard policy. Yes No
 - a. If yes, would you like cover for your non-fixed contents against accidental and malicious damage by the tenant? (additional premium payable) Yes No
- 3. Will the property be sublet? We cannot provide insurance if you are subletting the property. Yes No

If you selected RentCover Gold, please answer the following questions

- 4. 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.
- 5. Is your property constructed of brick or something else? Brick Other
- 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: _____ / _____ CVV/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, I confirm I have read the information provided under the headings 'Privacy Policy', 'Duty of Disclosure', 'Financial Services Guide & Product Disclosure Statement' and 'Important information that you need to know' (overleaf).

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

SUBMIT

The not-so-fine print...

Important information

- › If there is an existing problem which has already occurred or is currently occurring (e.g. 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.
- › Cover for rent default where a tenant stops paying rent, breaks a lease or suffers hardship is not covered by either RentCover Prime or RentCover Gold policies – please see page 13 of the PDS for more details.
- › If you have a tenant in the property and the rent is not currently up to date, you may not be covered for losses related to a tenant.
- › If you have a tenant in the property and a bond equivalent to a minimum of four weeks rental value is not held on the property, it may alter the outcome if you need to make a claim for losses related to a tenant. If there is no existing tenant, a bond equivalent to a minimum of four weeks rental value must be collected prior to a tenant occupying the property.
- › There can only be a single lease in place – which must meet legislative requirements – and the person(s) named on the lease must reside in the property. If this is not the case, you may not be covered for losses related to a tenant.

Your personal information is important to us...

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.

Have you told us everything we need to know?

Duty of disclosure

Before you enter into 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; or
- › 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.

Elkington Bishop Molineaux Insurance Brokers Pty Ltd (EBM) (ABN 31 009 179 640, AFSLN 246986) holds a binding authority from QBE Insurance (Australia) Limited (QBE) (ABN 78 003 191 035, AFSLN 239545) which allows EBM to arrange, issue and distribute insurance on behalf of QBE and to deal with or settle claims on their behalf. Any recommendation made about this insurance is general advice only and does not take account of your particular needs and circumstances. Before purchasing insurance, read the Product Disclosure Statement and the Financial Services Guide available on our website (RentCover.com.au) or by contacting 1800 661 662, and use the information to decide whether to buy or hold the insurance.

