



RentCover APPLICATION FORM – TENANTCOVER

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**.

Applicant's details:

Insured name(s): _____

Postal address: _____ Postcode: _____

Phone: _____ Email: _____

Insurance details

Insured property address: _____ Postcode: _____

Name of managing agent: (if applicable) _____ Suburb: _____

Please answer the following questions to arrange insurance:

1. Do all external doors have working locks? Yes No
If you answer No to this question, cover cannot be provided without this minimum level of security.
2. In the last five years has the applicant:
 - a. had any contents damaged or destroyed by fire, or had property lost or destroyed due to burglary or theft or any other perils covered by this policy? Yes No
 - b. had any insurance proposal declined or any policy cancelled or renewal refused? Yes No
If you have answered YES to either of these questions, please provide full details on a separate page including the names of the previous Insurers.
3. Have all the persons over 18 years of age residing in the property been named in this application for insurance? Cover is only available if all adult residents are named as insured persons. Yes No

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)

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 applicant: _____ Date: _____ Commencement date: _____

SUBMIT

The not-so-fine print...

Important information

- › If there is an existing problem that has already occurred or is currently occurring (e.g. pre-existing damage to contents, a known natural disaster or any other insurable event), you may not be covered in the event of a claim.
- › The policy sum insured for contents is \$25,000, and cover is limited to fire or explosion, storm, flood and theft only.
- › The sum insured for legal liability is \$10 million.
- › If you require greater levels of cover, or cover for events other than those detailed, Elkington Bishop Molineaux Insurance Brokers Pty Ltd (EBM) can assist – ebm@ebm.com.au or 1300 755 112.

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.

