



EBM

RentCover

Looking for insurance for your  
rental property?



**We've got you covered.**

# Tenant trouble or plain bad luck can turn owning an investment property into a drama if you don't have the right insurance.



From the day your tenant moves in, both you and your Property Manager are restricted in how and when you can control them. Life events affecting them, such as job loss or illness, can lead to their defaulting on rent or abandoning the property.

And even if you have the perfect tenants, events like storms, earthquakes, fire and burglary can damage the home and contents.

**RentCoverUltra** 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 **RentCoverPlatinum** makes great sense.

## RentCoverUltra Premiums\*

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

\*Premiums correct as of 01/08/2018. RentCoverPlatinum premiums subject to application. Due to fluctuations in the NSW Emergency Services Levy (ESL) the premium above may vary slightly.

## RentCover policies include:



### Pet Damage

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

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



### Flood

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

Automatically included for all new and renewal policies.



### Malicious Damage

Up to \$65,000  
One excess only

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



### Drug Lab Cleanup

Up to \$65,000  
Includes resulting contamination

Cover for damage caused by a meth lab or a hydroponic set up which can run into the tens of thousands of dollars.



### 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.



### 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.



### 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.



### 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.



### 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?



### 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.



### 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.



### 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.

# Application Form

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:

Insured Name(s): \_\_\_\_\_

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: \_\_\_\_\_ Quote Amount: \$ \_\_\_\_\_  
*(if applicable)*

Insured Property Address: \_\_\_\_\_

\_\_\_\_\_ State: \_\_\_\_\_ Post Code: \_\_\_\_\_

Weekly Rent: \$ \_\_\_\_\_ (additional premium if rent over \$1500/wk)

Name of Managing Agent: \_\_\_\_\_  
*(if applicable)*

Suburb: \_\_\_\_\_

## Please answer the following questions to arrange insurance:

1. Is the Property fully furnished?

*NB: Fixtures and fittings included in standard policy.*

a. If yes, would you like cover for your non-fixed contents against Accidental & Malicious Damage by the tenant *(additional premium payable)*?

2. Will the property be sublet? *NB: We cannot provide insurance if you are subletting the property.*

3. Is there one lease in place that meets legislative requirements and the person(s) named on the lease are residing in the property?

YES	NO
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>

*Continued overleaf...*

4. Please indicate your preference by ticking the required box below:

RentCover*Ultra* for landlords & contents

RentCover*Platinum* 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)? *(Including outbuildings & all landlords fixtures & fittings but not floor coverings nor window treatments)*

Amount \$ \_\_\_\_\_

6. What are the walls made from: Brick   
Other

7. Age of Building \_\_\_\_\_ year(s)

	YES	NO
a. If over 70 years, has the property been rewired and replumbed in the past 35 years?	<input type="checkbox"/>	<input type="checkbox"/>
b. If over 70 years, is the property heritage listed?	<input type="checkbox"/>	<input type="checkbox"/>
8. Is the property under 10 acres of land?	<input type="checkbox"/>	<input type="checkbox"/>

9. Mortgagee: *(if applicable)* \_\_\_\_\_

## 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)

My cheque is enclosed (payable to EBM)

Please invoice me for payment (payment methods include BPay)

Please debit my credit card as detailed:  Visa  Mastercard

/  /

Expiry:  /  CVV/CVC No:  (on reverse of card)

Signature of Owner: \_\_\_\_\_

Date: \_\_\_\_\_ Commencement Date: \_\_\_\_\_

Four quick reasons to choose RentCover landlord insurance.



Australian owned  
Australian operated  
Australian based staff



Most claims settled  
within 5 working days



Policies developed and tailored  
specifically for landlords

25

Over 25 years landlord  
insurance experience

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 OR PO Box 879, Hawthorn VIC 3122**



**EBM**

**RentCover**

**[www.rentcover.com.au](http://www.rentcover.com.au)**

**P: 1800 661 662 | F: 1300 794 773**

Elkington Bishop Molineaux Insurance Brokers Pty Ltd

ABN 31 009 179 640 | AFSLN 246986

This policy is underwritten by QBE Insurance (Australia) Limited

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