



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

Insuring your property is easy with RentCover

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.



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)

Protection against flood damage is automatically included for all new and renewal policies.



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

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



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.

RentCoverUltra Premiums*

NSW	\$363	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, 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 12/08/17. RentCoverPlatinum premiums subject to application.



EBM

RentCover

1800 661 662 | F: 1300 794 773 | enquiries@rentcover.com.au | www.rentcover.com.au
Elkington Bishop Molineaux Insurance Brokers Pty Ltd | ABN 31 009 179 640 | AFSLN 246986 | Est 1975

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** 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.

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:

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?

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

☐ **RentCoverUltra** for landlords & contents

☐ **RentCoverPlatinum** for landlords, contents & building

If you selected RentCoverPlatinum, 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)

\$ _____

6. What are the walls made from:

☐ Brick
☐ 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 (RentCoverUltra or RentCoverPlatinum 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

☐ 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) or by contacting 1800 661 662.