

# Australia's best value Landlord Insurance



SGUA provides reliable Specialist Landlord Insurance that can protect your rental income and property against unexpected events.

Cover	Landlords Extra Protection Value	Landlords Extra Protection Value PLUS	Minimum Excess
<b>Default of Rent</b> for all situations Including Hardship & Absconding up to \$1,250 per week	15 weeks	15 weeks	\$0
<b>Loss of Rent</b> arising from any Defined Event claim	52 weeks	52 weeks	\$0
<b>Deliberate/ Malicious Damage</b> Broad protection against Deliberate Damage by Tenants including all Malicious Acts	\$50,000	\$60,000	\$0
<b>Legal Liability</b> for bodily injury or property damage	\$20 million	\$20 million	\$0
<b>Legal Expenses</b> Includes Court/Tribunal application fees & representation costs to \$500	\$5,000	\$5,000	\$0
<b>Fire &amp; Explosion</b> caused by acts of Deliberate Damage by Tenants to Contents or Building	\$50,000	\$60,000	\$0
<b>Landlords Contents</b> for tenant's use including fixtures and fittings for a range of defined events	\$30,000	\$60,000	\$50
<b>New For Old Replacement</b> for Landlord Contents - Sub limits apply	\$30,000	\$60,000	\$50
<b>Earthquake</b> Protection for damage to Contents	\$30,000	\$60,000	\$200
<b>Theft By Tenant</b> NB: Theft by a third party is covered excess free.	\$50,000	\$60,000	\$250
<b>Increased or new cover</b>			
<b>Accidental Loss or Damage</b> to your contents caused by Tenants or their guests - Sublimits Apply	X	\$60,000	\$250*
<b>Flood Cover</b> Protection for damage to Contents	\$30,000	\$60,000	\$50
<b>Prevention of Access</b> by a Government Authority	X	52 weeks	\$0
<b>Lock Changing</b> following Bailiff assisted Eviction	\$500	\$1000	\$0
<b>Garbage Removal</b> left behind by Tenants	X	\$500	\$0

## We are here to help...

If you need to make a claim, our claims team is dedicated to ensure the process is easy and trouble-free.

Our approach is to settle claims with the maximum benefit payable under the policy in the shortest amount of time.

You can also have confidence knowing that most of our claims have no excess, so any out of pocket expenses are minimised should something go wrong.

## FAQ's

### Q. Does the policy cover tenants on a periodic lease?

**A.** Yes, under a periodic tenancy, we pay the owner the rent they have been entitled to if the tenant had given proper notice as per State legislation.

### Q. Do I need a Court/Tribunal order to make a claim?

**A.** No, you don't need a Court order or a Police Report to make a claim.

### Q. Are drug/meth lab clean-ups covered?

**A.** Yes - under our Damage Cover.

### Q. Can I also insure my Building with you?

**A.** Yes, ask us for a no obligation quote or visit our website.

## To arrange cover

- Apply online [www.sgua.com.au](http://www.sgua.com.au)
- Complete the application on reverse & forward to us
- Call our friendly team **1800 355 559 | 08 9417 8501**

Policy Premiums Per State/Postcode	ACT	NSW	VIC	SA	TAS	QLD 4000 - 4702	QLD 4703 - 4895	WA 6000 - 6646	WA 6701 - 6799
Landlords Extra Protection Value	\$245	\$280	\$235	\$210	\$200	\$245	\$295	\$210	\$260
Landlords Extra Protection Value PLUS	\$285	\$320	\$265	\$240	\$230	\$275	\$325	\$240	\$290

# Application Form

Please nominate your choice of policy: (Tick box)

Landlords Extra Protection	<input type="checkbox"/>	Landlords Extra Protection PLUS	<input type="checkbox"/>
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My Details			
Name			
Address			
Suburb	State	Postcode	
Email			
Phone			

My Rental Property		
Address		
Suburb	State	Postcode

  

My Managing Agent		
Name		
Address		
Suburb	State	Postcode
Email		
Phone		

Please complete the following:

- Please insure my property on my nominated choice of policy and commence my cover from:
- My property manager is authorised to deduct the payment for my policy from my rental account. NB. If you answered no - please contact us to make payment.  Yes  No
- Please send all correspondence to my property manager. NB. If you answered no, we will send all correspondence to your email address.  Yes  No
- Have you ever had any type of insurance proposal declined or any type of policy cancelled or renewal refused or had special terms or conditions imposed by any insurer?  Yes  No
- Have you been convicted of theft or fraud in the past 5 years?  Yes  No
- Have you had 3 or more loss of rent or contents claims on any rental property over the past 5 years?  Yes  No
- Is the tenant currently in arrears of rent or is there any reason for you to believe that the tenant is engaging in behaviour that may result in a breach of the lease conditions?  Yes  No

Please provide us with details for any question from 4 - 7 above that you answered as yes (attach a separate sheet if you require more space)

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Property owners signature  Date

## YOUR DUTY OF DISCLOSURE

Before You enter into an insurance contract with Us, the Insurance Contracts Act 1984 requires You to provide Us with the information We need to enable Us to decide whether and on what terms Your Proposal for insurance is acceptable and to calculate how much premium is required for Your insurance.

The duty applies until the Policy is entered into, or where relevant, renewed, extended, varied or reinstated (Relevant Time). If anything changes between the time You provide answers or make disclosure and the Relevant Time, You need to tell Us.

The Act imposes a different duty the first time You enter into the Policy with Us to that which applies when You renew, vary, extend, reinstate or replace Your Policy. We set these two duties out below.

### Your Duty of Disclosure when You enter into this Policy with Us for the first time

You will be asked various questions when You first apply for this Policy. When You answer these questions, You must:

- give Us honest and complete answers;
- tell Us everything that You know; and
- tell Us everything that a reasonable person in the circumstances could be expected to tell Us.

### Your Duty of Disclosure when You renew, vary, extend, reinstate or replace Your Policy

When You renew, vary, extend, reinstate or replace the Policy, Your duty is to tell Us before the renewal, variation, extension, reinstatement or replacement is made, every matter known to You which:

You know, or a reasonable person in the circumstances could be expected to know, is relevant to Our decision whether to insure You and whether any special conditions need to apply to Your Policy.

### What You do not need to tell Us for either duty

You do not need to tell Us about any matter:

- that diminishes our risk;
- that is of common knowledge;

- that We know or should know as an insurer; or
- that We tell You We do not need to know.

### Who do the two duties above apply to?

Everyone who is insured under the Policy must comply with the relevant duty.

### What happens if You or they do not comply with either duty?

If You or they do not comply with the relevant duty, We may cancel the Policy or reduce the amount We pay if You make a claim. If fraud is involved, We may treat the Policy as if it never existed and pay nothing.

### PRIVACY NOTICE

We are bound by the Australian Privacy Principles (APPs) under the Privacy Act 1988 (Cth) and comply with the Privacy Act 1988 (Cth). We are committed to ensuring that all Our business dealings comply with the APPs and acknowledge the importance of keeping personal details for individuals confidential and secure.

We collect personal information for the purpose of providing insurance, including arranging insurance, policy administration and claims handling. Without this information, We are not able to provide You with the services You require.

If You would like a copy of Our privacy policy, would like to seek access to or correct Your personal information, or opt out of receiving materials We send, please contact Us.

### WHO WE ACT FOR

If your property manager has disclosed to you that they are receiving a commission or fee for arranging this insurance, they arrange this insurance as an agent of St George Underwriting Agency and not of you in respect of this insurance only. Those property managers that do not receive commission can only refer you to St George Underwriting Agency by providing you with this brochure, and cannot arrange this insurance.

Ukawa Pty Ltd trading as St George Underwriting Agency arranges this insurance under its AFS Licence as agent of the insurer The Holland Insurance Company Pty Ltd ABN 78 090 584 473 AFSL No. 241436. We do not provide advice on this insurance. Before making a decision about this insurance, please consider the Product Disclosure Statement available from our website.

Please return this application to your property manager or the offices of SGUA:

✉ PO Box 3701, Success WA 6964 | ☎ 08 9417 9294 | 📧 admin@sgua.com.au

Ukawa Pty Ltd ABN 59 009 357 582 trading as **St George Underwriting Agency** AFS Licence No 236663

