









Important questions you should ask your existing landlord insurance provider

Owning an investment property should be a rewarding experience but tenant trouble or plain bad luck can turn it into a drama if you don't have the right insurance cover. Comparing insurance policies is not a straightforward process as there are many differences in the type and extent of cover offered as well as the premium.

EBM Insurance Brokers created the RentCover range of products to help protect residential investment properties against damage and rent loss. Competitively priced and broad in cover, RentCover policies allow you to relax and let your investment earn money.

We know all the 'ins' and 'outs' of investment properties, and when you make a claim our team will ensure that you get prompt, personal attention. Most claims are settled within five days. It is imperative that you make an informed decision therefore we have highlighted just some of the features of EBM's RentCover Insurance for you to compare.

Does your policy have cover for...?	RentCover insures you for:
Tenant Default? If you suffer loss of rent due to your tenant: <ul style="list-style-type: none"> • Defaulting on their rent or departing without notice? • Causing malicious damage, accidental damage or theft? • Claiming Hardship through the courts? • Denial of access while being evicted through the court? • Breaking their lease, even if caused by the death of the tenant? 	 Up to 6 weeks or up to 52 weeks depending on circumstances (no excess)
Periodic Tenancies? <ul style="list-style-type: none"> • Losses suffered when your tenant is on a month-to-month lease? 	 Up to policy limits in all sections
Loss or Damage? If your property suffers: <ul style="list-style-type: none"> • Malicious damage by the tenant? • Theft by the tenant? • Accidental damage to both building and specified contents including unauthorised home alterations? 	 Up to \$50,000
Contents Cover? If your property suffers: <ul style="list-style-type: none"> • Damage to the carpets, curtains, light fittings or blinds as a result of a "Defined Event", e.g. fire (including by tenant), theft by intruder, water damage? <i>For detailed information on defined events please refer to the PDS.</i>	 Up to \$50,000
Changing of Locks following a Bailiff eviction?	 Up to \$250 (no excess)
Legal Expenses? If you incur legal costs such as: <ul style="list-style-type: none"> • Court application fee? • Bailiff fee? • Property Manager's time in court? 	 Up to \$5,000 (no excess)
Tax Audit for your rental property income?	 Up to \$1,000 (no excess)
Legal Liability?	 Up to \$30 Million (no excess)

Additional Protection with "Platinum" Building Insurance

Does your policy have cover for...?	RentCoverPlatinum:
Fire by tenant whether "accidental" or intentional?	 Up to sum insured
Damage to the building due to defined events?	 Up to sum insured

For more information call
1300 850 848

Our advice about insurance is provided for your general information and does not take into account your individual needs. Please ensure you read the following important documents which are available at www.rentcover.com.au/tic or by calling us: Product Disclosure Statement and Policy Wording, Financial Services Guide, Privacy Policy.



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