

What every successful landlord needs: Location, location, location. And insurance.



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.

Issues such as job loss or illness can lead to tenants defaulting on rent or abandoning the property. Even with perfect tenants, events like storms, earthquakes, fire and burglary can damage the home and contents.

EBM Insurance Brokers has created the RentCover range of products to help you protect your asset and its earning power 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.

The features of RentCoverUltra and RentCoverPlatinum are outlined in the table to the right.

Loss of rent due to:	RentCoverUltra	RentCoverPlatinum
Denial of access	52 weeks	52 weeks
Prevention of access	52 weeks	52 weeks
Malicious damage by the tenant	52 weeks	52 weeks
Accidental damage	52 weeks	52 weeks
Theft by the tenant ¹	52 weeks	52 weeks
Broken leases	6 weeks	6 weeks
Tenant hardship	6 weeks	6 weeks
Death of a tenant	52 weeks	52 weeks
Defined events to the contents ²	52 weeks	52 weeks
Defined events to the building	n/a	52 weeks
Default of rent	6 weeks	6 weeks

Loss or damage to the building:		
Malicious damage by the tenant	\$50,000	\$50,000
Accidental damage	\$50,000	\$50,000
Damage due to defined events	n/a	Up to sum insured
Theft by the tenant	\$50,000	\$50,000

Loss or damage to specified contents:		
Malicious damage by the tenant ¹	\$50,000	\$50,000
Accidental damage ¹	\$50,000	\$50,000
Damage due to defined events ²	\$50,000	\$50,000
Theft by the tenant ¹	\$50,000	\$50,000

Legal costs (in minimising a rent loss):	\$5,000	\$5,000
Legal liability:	\$30,000,000	\$30,000,000

¹ Contents for Malicious Damage, Accidental Damage and Theft by the Tenant refers to those items specified in the policy. Malicious Damage for contents items supplied by the landlord for the tenants' use can be insured for a small additional premium
² Defined risks (fire, storm, water damage etc.) applies to contents items supplied by the landlord for the tenants' use. Please refer to the Policy Wording for full details.

RentCoverUltra

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 damages.

Comprehensive but straightforward, RentCoverUltra covers you against:

- Accidental or malicious damage or theft by tenants, including unauthorised home alterations, up to \$50,000.
- Unpaid rent in most situations (up to 52 weeks depending on circumstances).
- Loss or damage to contents by defined events, as well as theft or malicious acts by intruders (up to \$50,000).
- Legal expenses in minimising a claim up to \$5,000.
- Tenant Hardship and Death of a Tenant.
- Legal liability on claims arising from injury or other circumstances on your property, up to \$30 million.
- Professional fees up to \$1,000 incurred due to a Tax Audit on income from your investment property.
- Workers' Compensation cover (WA only).

With no excess on loss of rent claims, low excesses on damage claims and comprehensive cover including Accidental Damage to the building as well as the contents, RentCoverUltra is the protection you need!

RentCoverPlatinum

If your investment property is a single dwelling such as a house, combining landlords' insurance with home and contents insurance for the property with RentCoverPlatinum makes great sense.

Including the tenant-related features of RentCoverUltra as well as comprehensive cover for the building and contents, RentCoverPlatinum saves you around 20% off the cost of buying both policies separately. RentCoverPlatinum covers you for damage to the building and/or contents through a range of defined events.

Add to this the rental income and tenant damage features of RentCoverUltra included in the policy, and you can't afford not to apply for RentCoverPlatinum!

Defined Events Cover

Both RentCoverUltra (contents) and RentCoverPlatinum (building and contents) cover you against a range of defined risks, including:

- Fire or explosion
- Storm or rainwater (but not flood)
- Earthquake and lightning or thunderbolt
- Glass breakage
- Impact
- Fusion
- Theft or malicious acts by intruders
- Water damage from burst pipes or overflowing sinks
- Riot or civil commotion

Other key features of RentCoverUltra and RentCoverPlatinum make it easier to make and manage claims, such as:

- No excess on Loss of Rent claims.
- Claims settled faster under EBM's claims settling authority rather than going to the Insurer - usually in just 5 working days.

Applying for RentCoverUltra or RentCoverPlatinum is easy and fast!

Complete an application form below and post it to EBM Insurance Brokers, 4/651 Victoria Street, Abbotsford Vic 3067. For immediate cover apply online at www.rentcover.com.au

Please read the Financial Services Guide, Product Disclosure Statement and Policy Wording before arranging cover (available online at www.rentcover.com.au or by calling 1800 661 662).

1. Owner's Name in full: _____

2. Owner's Postal Address: _____

State: _____ Post Code: _____ Phone: _____

Email: _____

3. Insured Property Address: _____

4. Weekly Rent: \$ _____

Please note: Rent higher than \$1,000 per week will attract a higher premium.

5. If applicable, please complete referrer details:

Name of Managing Agent: _____

Suburb: _____

NB: If your agent is a Corporate Authorised Representative or Distributor of EBM, documentation will be forwarded to the agent.

6. Is the Property Strata Titled? YES / NO

If yes, please advise the type of strata held (e.g. survey, standard or community etc)

7. Is the Property fully furnished? YES / NO

If yes, would you like cover for your furniture against Malicious Damage (additional premium)? YES / NO Note: Fixtures and fittings included in standard policy.

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

RentCoverUltra (Including contents)

RentCoverPlatinum (Including building and contents)

If you selected RentCoverPlatinum above, please answer questions 9,10,11 & 12

9. Replacement cost of Building (Sum Insured): Including outbuildings & all landlords fixtures & fittings (but not floor coverings nor window treatments)
\$ _____

10. Walls: Brick Other Roof: Tiles Other

11. Age of Building _____ year(s)

If over 70 years, has the property been rewired and replumbed? YES / NO

If over 70 years, is the property heritage listed? YES / NO

12. Nominate a mortgagee: _____

By signing below I certify:

- There is no existing problem which has already occurred or is currently occurring (RentCoverUltra or RentCoverPlatinum will not pay 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.
- I have read and understand the Financial Services Guide, Product Disclosure Statement (PDS) & Policy Wording (available at www.rentcover.com.au or by calling 1800 661 662).
- I confirm that the tenant who will be residing in the property is the person/s named on the lease.

My cheque is enclosed (payable to EBM Insurance Brokers)

Please debit my rental acc. (& renew annually via the same method until otherwise advised)

Please debit my credit card as detailed: Visa Mastercard

Card No.:

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

Signature: _____ Date: _____