



Commercial Landlord Insurance



We've got you covered

You can now protect your commercial property against more risks than ever before.

Introducing CLIP.

CLIP (Commercial Landlords Insurance Policy) contains an extent of cover not available in most policies, including:

- Loss of rent for up to 52 weeks including default by your tenant
- Accidental Damage cover
- Malicious Damage (including by tenants) up to the full policy limit
- Flood cover (optional)
- Theft cover up to the full policy limit

Underwritten by QBE, one of Australia's leading insurers, CLIP provides peace-of-mind for commercial property owners like never before.

Packed full of features without paying more

CLIP has all the cover you would expect from a comprehensive commercial landlord policy but includes key features that set it apart without having to pay through the roof.

Quite simply, CLIP offers more protection yet remains competitively priced.

Covers able to be included in your CLIP policy:

- Property
- Loss of Income (including Rent Default)
- Theft
- Money
- Glass
- Liability
- General Property
- Machinery Breakdown
- Electronic Equipment
- Employee Dishonesty
- Tax Audit
- Employment Practices Liability
- Statutory Liability

CLIP has a broad range of benefits meeting the needs of commercial property owners like no other policy.

Note: Strata Titled Properties require a minimum contents sum insured of \$35,000.

Key Features



Loss of Rent up to 52 weeks
CLIP will provide protection for up to 52 weeks of rent loss should a tenant default (sliding scale of rent applies) to ensure you are rarely out of pocket.



More Accidental Damage cover
Unlike many policies, CLIP has cover whether your tenant causes damage maliciously or accidentally.



Superior Claims Handling
This isn't just something we say, it's something we aim to provide every day. Managing and finalising claims efficiently is our highest priority.



Additional cover for removal of debris
If your sum insured is exhausted CLIP will provide an additional \$50,000 over your sum insured for removal of debris.



Flood cover
The impact of a flood to your business can be devastating, both in damaged assets and the associated downtime. CLIP can include optional flood cover.

Why EBM?

The reality is that a multitude of companies can arrange insurance.

But not all will do what we do.

At EBM, we strive to put our clients first. It's not something we simply say, it's something we do.

We treat your insurance as if it were our own, we don't wish to see you spending more of your hard-earned dollars than necessary, yet at the same time ensure you are adequately protected.

Our shareholders continue to work in the business, and our brokers are paid a salary, not a commission based on your insurance premium.

Our brokers don't work for an insurance company, either directly or as an agent/authorised representative, so they'll be in your corner at claims time.

Much of what we do, most others simply can't or won't do, as it is either too specialised or costs them too much.

That's what makes us different.

We work for you.



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New South Wales | Victoria | Queensland | Western Australia | South Australia

Coverholder at Lloyd's | GBN Worldwide | Asia Australasia Alliance | National Insurance Brokers Association

Elkington Bishop Molineaux Insurance Brokers Pty Ltd | AFSLN 246986 | ABN 31 009 179 640 | Est 1975

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