

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 RentCover*Ultra* and RentCover*Platinum* are outlined in the table to the right.

RentCover Underwriting Agency Pty Ltd is an authorised representative (AR No. 325630) of EBM Insurance Brokers Pty Limited ABN 31 009 179 640, who is an Australian Financial Services Licensee (AFSL No. 246986). RentCover*Ultra* and RentCover*Platinum* products are issued by RentCover and EBM as agent for the insurer. You should always consider the Product Disclosure Statement (PDS) to see if the product is right for you. A copy of the PDS is available on our website or you can contact us for a copy

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

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

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

Legal costs (in minimising a rent loss)	\$5,000	\$5,000
Legal liability	\$30,000,000	\$30,000,000
Workers compensation (WA only)	Included	Included

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 and PDS for full details www.rentcover.com.au.

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 claims that may be made against you.

Comprehensive but straightforward, RentCoverUltra includes:

- 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 due to 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!

Applying for RentCoverUltra or RentCoverPlatinum is easy and fast!

Complete the application form 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 (FSG), Product Disclosure Statement (PDS) and Policy Wording for more information. (These documents are 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: _____

Would you like the FSG, PDS and Policy Wording sent to the above email? YES / NO

3. Quote Number: _____ Quote Amount: _____
4. Insured Property Address: _____
5. Weekly Rent: \$ _____
NB: Rent higher than \$1,000 per week will attract a higher premium.

6. If applicable, please complete details:

Name of Managing Agent: _____
Suburb: _____

7. Is the Property Strata Titled? YES / NO
If yes, please advise the type of strata held (e.g. survey, standard or community etc)
8. Is the Property fully furnished? YES / NO
If yes, would you like cover for your furniture against Malicious Damage (additional premium is payable)? YES / NO NB: Fixtures and fittings included in standard policy.
9. Is the property under 10 acres of land? YES / NO
10. Is there any of the following:
 Common Walls / Party Walls / Fire walls
11. Does the home have an in ground swimming pool? YES / NO
12. Is there any portion of the Building or Contents located below ground level?
e.g. basement, garage, storage room YES / NO

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.

The cover includes the tenant-related features of RentCoverUltra as well as comprehensive cover for the building and contents against a range of defined events.

Add to this the competitive premiums 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 and 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.

13. Is the home two or more storeys? YES / NO

14. Is the home on stilts? YES / NO

15. Will the property be sublet? YES / NO

NB: We cannot provide insurance if you are subletting the property

16. Are the persons named on the lease the same people residing in the property? YES / NO

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

RentCoverUltra

RentCoverPlatinum

If you selected RentCoverPlatinum above, please answer questions 18, 19, 20 & 21

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

19. Walls: Brick Other Roof: Tiles Other

20. 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

21. 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.
- I have received a copy of and have read and understood the Financial Services Guide, Product Disclosure Statement (PDS) & Policy Wording.

My cheque is enclosed (payable to EBM Insurance Brokers)

Please debit my rental account (and renew annually via the same method until otherwise advised in writing)

Please debit my credit card as detailed: Visa Mastercard

Card No:

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

Signature of Owner: _____ Date: _____

Commencement Date: _____