









Are you properly covered?









Cover, premiums and limits can differ from insurer to insurer. That is why it is important landlords and property professionals make an informed decision when choosing the most suitable protection for an investment property.

Our RentCover Ultra policy offers extra protection not typically covered in standard home and contents policies.

Use the below checklist to compare insurers and determine what cover is right for you...

Feature	EBM RentCover	Alternate provider
 <p>Loss of rent (rent default) Protection during hardship and when a tenant stops paying rent or has left unexpectedly.</p>	<input checked="" type="checkbox"/> Excess \$0 Cover Up to six weeks	<input type="checkbox"/> \$ <u>Excess</u> <u>Cover</u>
 <p>Loss of rent (repairs) Protection during repairs when a property is uninhabitable following tenant damage or insured events.</p>	<input checked="" type="checkbox"/> Excess \$0 Cover Up to 52 weeks	<input type="checkbox"/> \$ _____
 <p>Denial of access Protection for lost rent when a tenant refuses to leave the property and a court order is required for possession of the property.</p>	<input checked="" type="checkbox"/> Excess \$0 Cover Up to 52 weeks	<input type="checkbox"/> \$ _____
 <p>Death of a tenant Protection for lost rent after the death of a tenant, including murder and suicide.</p>	<input checked="" type="checkbox"/> Excess \$0 Cover Up to 52 weeks	<input type="checkbox"/> \$ _____
 <p>Accidental & intentional tenant damage Covers damage to contents and building.</p>	<input checked="" type="checkbox"/> Excess \$400 per event Cover Up to \$65,000	<input type="checkbox"/> \$ _____
 <p>Malicious tenant damage Covers malicious damage to contents and building.</p>	<input checked="" type="checkbox"/> Excess \$400 per claim Cover Up to \$65,000	<input type="checkbox"/> \$ _____
 <p>Water damage Covers damage to contents by water, including from overflowing basins and bursting pipes.</p>	<input checked="" type="checkbox"/> Excess \$200 Cover Up to \$65,000	<input type="checkbox"/> \$ _____
 <p>Fire damage Covers damage to contents by fire or explosion, including arson by the tenant.</p>	<input checked="" type="checkbox"/> Excess \$200 Cover Up to \$65,000	<input type="checkbox"/> \$ _____



Feature	EBM RentCover	Alternate provider
 <p>Storm damage Covers damage to contents caused by rain, storm and flood.</p>	<input checked="" type="checkbox"/> Excess \$200 Cover Up to \$65,000	<input type="checkbox"/> \$ <u>Excess</u> <u>Cover</u>
 <p>Theft by tenant Covers theft by the tenant, impacting both building and contents.</p>	<input checked="" type="checkbox"/> Excess \$400 Cover Up to \$65,000	<input type="checkbox"/> \$ _____
 <p>Pet damage Covers damage to contents and building caused by a tenant's domestic pet kept at the property, including those not named on the lease.</p>	<input checked="" type="checkbox"/> Excess \$400 per event Cover Up to \$65,000	<input type="checkbox"/> \$ _____
 <p>Drug lab clean-up Covers damage to contents and building caused by meth labs and hydroponic set-ups.</p>	<input checked="" type="checkbox"/> Excess \$400 Cover Up to \$65,000	<input type="checkbox"/> \$ _____
 <p>Legal liability Protection when you are found legally liable for an incident, including tenant injury.</p>	<input checked="" type="checkbox"/> Excess \$0 Cover Up to \$30 million	<input type="checkbox"/> \$ _____
 <p>Legal expenses Covers court and tribunal fees for loss of rent claims.</p>	<input checked="" type="checkbox"/> Excess \$0 Cover Up to \$5,000	<input type="checkbox"/> \$ _____
 <p>Change of locks Covers losses when a tenant is evicted by the sheriff or bailiff, and the locks need to be changed.</p>	<input checked="" type="checkbox"/> Excess \$0 Cover Up to \$250	<input type="checkbox"/> \$ _____
 <p>Tax audit Covers costs of an audit in connection to the ownership of the insured property.</p>	<input checked="" type="checkbox"/> Excess \$0 Cover Up to \$1,000	<input type="checkbox"/> \$ _____

Our RentCover Platinum policy offers all the listed features, as well as cover for building damage caused by insured events. **Cover: up to the nominated sum insured.**

Excess:



Storm – \$200



Flood – \$200



Fire – \$200



Cyclone – \$500



Earthquake or tsunami – \$250

All other insured events not listed above will incur a \$200 excess.

For a full list of cover, visit RentCover.com.au or call 1800 661 662

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