

## COVER MY PROPERTY TODAY

- Please send all correspondence via my property manager
- My property manager is authorized to deduct the premium from my rental account.

### Premium payment will be made by:

- Cheque** (attached)  
payable to St George Underwriting Agency
- EFT**  
please call 1800 355 559 for details

I / We (the property owner) confirm that the tenant is not currently in arrears of rent and that there is no reason for me/us, or the property manager to believe that the tenant is engaging in behaviour that may result in a breach of the lease conditions.

Property Owners signatory

Signature \_\_\_\_\_

Date \_\_\_\_\_

**NOTE:** This brochure is only a brief summary. Before you request insurance we ask you read our Product Disclosure Statement for Property Owners' Extra Protection. Please call St George Underwriting Agency on 1800 355 559 if you require a copy. Alternatively, if you are a member of TICA you can download one from [www.tica.com.au](http://www.tica.com.au)



**PO Box 120, Concord NSW 2137**  
**Phone: 02 9743 1800 Fax: 02 9743 4844**  
**Website: [www.ticainsurances.com.au](http://www.ticainsurances.com.au)**  
**Email: [insurance@ticainsurances.com.au](mailto:insurance@ticainsurances.com.au)**



### AS AUTHORISED REPRESENTATIVE FOR

**ST. GEORGE UNDERWRITING AGENCY**  
**AFS Licence Number 236663 ABN Number 59 009 357 582**  
**75 North Lake Road, Myaree WA 6154**  
**PO Box 3016 Myaree WA 6154**  
**Phone: 1800 355 559**  
**Fax: 1800 455 559**



ABN 15 000 122 850

### IMPORTANT NOTICE

Any advice about insurance policies described in this document is general advice, and has been prepared without taking anyone's objectives, financial situation or needs into account. Because of that, anyone intending to acquire a policy should, before acting on any such advice, consider its appropriateness having regard to the person's objectives, financial situation and needs, and should obtain a Product Disclosure Statement relating to the policy before making a decision about whether to acquire a policy.

The Privacy Act 1988 requires us to tell you that as an agent for an insurer we collect your personal information and other information in order to decide whether to issue a policy, determine the terms and conditions of your policy, compile data, and handle claims. In certain circumstances, for example in handling claims, we may have to disclose your personal and other information to third parties such as other insurers, loss adjusters, agents, etc. or as required by law. You have the right to seek access to your personal information and correct it at any time. To alter your information please call our office between 8.30am - 5.00pm WST on (08) 9317 8400. If you do not agree to the collection of your personal information then we will be unable to process your proposal.

Should you wish to obtain more information about Allianz's privacy policies, please contact us and ask for a copy of the brochure called "General Insurance Information Privacy Code"

# PROTECTING LANDLORDS & THEIR INVESTMENTS

# PROPERTY OWNERS' EXTRA PROTECTION INSURANCE

IN ASSOCIATION WITH



**St George Underwriting Agency**



## ESSENTIAL PROTECTION

As a property owner, you know that even professionally managed rental properties have their risk.

Even the best rentals property manager can only protect your property against the predictable problems of maintaining your asset and its rental income.

No matter how trustworthy you think your tenants are you can never be absolutely sure that they will care for your property in the same way you would.

Tenants could cause damage that leaves you unable to let your property for weeks or they could move out without paying rent.

### FOR THE UNEXPECTED PROBLEMS WE'VE GOT YOU COVERED

- **Deliberate damage by tenants**
- **Property owners' contents**
- **Default of rent by tenant**
- **Loss of rent from "non-tenant" causes**
- **Legal liability of the property owners**
- **Theft by tenants**

The bond money will only give you limited protection and will rarely cover the costs of major damage. Standard home insurance policies provide you with cover against fire and other risks but not against deliberate damage by tenants.

Our Property Owners' Extra Protection Policy provides financial protection against some of the wrong actions of tenants and loss of rent.

## PREMIUM PRICES\*

<b>ACT</b>	<b>\$225.00</b>
<b>NSW</b>	<b>\$265.00</b>
<b>NT</b>	<b>\$250.00</b>
<b>QLD</b>	<b>\$225.00</b>
<b>SA</b>	<b>\$190.00</b>
<b>TAS</b>	<b>\$180.00</b>
<b>VIC</b>	<b>\$225.00</b>
<b>WA</b>	<b>\$190.00</b>

\* Inclusive of GST and all Government charges \* Subject to performance

## COVER FEATURES

### LANDLORDS CONTENTS

Up to \$30,000 for loss or damage caused by fire, storm, fusion, impact, theft (not by tenants), water damage, malicious damage, earthquake, riots and more. Cover includes fixtures and fittings where they are not the responsibility of the body corporate.

### LEGAL LIABILITY

Up to \$20 million for third party bodily injury or property damage arising from your ownership of rental property.

### FIRE & EXPLOSION

Resulting from deliberate acts of your tenant. Up to \$50,000 cover for Landlord's Contents and Building.

### LOSS OF RENT

For up to 52 weeks, if the premises are un-tenantable from an event insured in your Building and Contents cover (example fire, storm, etc).

### DELIBERATE, MALICIOUS OR INTENTIONAL DAMAGE BY TENANTS

Up to \$50,000 for any one tenancy totally excess free once the bond has been exhausted by any legitimate means.

### THEFT BY TENANTS

Up to \$50,000 for any one tenancy.

### DEFAULT OF RENT

Beyond the control of you or your property manager. Up to 15 weeks for rent arrears, denial of access by the tenant, failure to give notice, totally excess free once the bond has been exhausted by any legitimate means. This includes legal expenses up to \$5,000 for recovery of default rent, insured above, including tribunal/court costs and eviction/bailiff costs.

### YOUR POLICY EXCESSES

Claims are subject to the following excesses:

- Deliberate damage by tenants Nil Excess
- Tenants default Nil Excess
- Contents \$50
- Earthquake \$200
- Theft by tenants \$250

## PLEASE PROTECT MY PROPERTY!

### ONLINE REQUEST

Online cover request can be processed by visiting [www.ticainsurances.com.au](http://www.ticainsurances.com.au)

Other products Include

- **Building Insurance**
- **Holiday Home & Unit Insurance**

### OR

PLEASE POST COMPLETED APPLICATION TO:  
PO Box 3016 Myaree WA 6154

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Suburb: \_\_\_\_\_

State: \_\_\_\_\_ Postcode \_\_\_\_\_

Phone: \_\_\_\_\_

Mobile: \_\_\_\_\_

Email: \_\_\_\_\_

### Please protect the following property:

Address: \_\_\_\_\_

Suburb: \_\_\_\_\_

State: \_\_\_\_\_ Postcode \_\_\_\_\_

Managed by: \_\_\_\_\_

Agency: \_\_\_\_\_

Phone: \_\_\_\_\_

Property Manager: \_\_\_\_\_

Please remember to complete the information on the reverse side of this form.