



Landlords Cover

For full-time domestic rental property

Cover	Value	Value PLUS	Excess
Tenant Default for Absconding /Court ordered Termination	6 weeks	18 weeks	\$0
Tenant Default for death, murder or suicide (or attempted murder or suicide)	26 weeks	26 weeks	\$0
Tenant Default - Domestic Violence	6 weeks	6 weeks	\$0
Tenant Default - Financial Hardship	4 weeks	4 weeks	\$0
Damage Rent Loss	52 weeks	52 weeks	\$0
Loss of Rent by Defined Events	52 weeks	52 weeks	\$0
Legal Liability for bodily injury or property damage	\$20 million	\$20 million	\$0
Deliberate Damage by Tenants Covers deliberate/malicious acts causing damage or loss by tenants or their guests	\$50,000	\$70,000*	\$0
Legal Expenses Used to minimise loss, Includes Court & Bailiff Fees and Representation costs up to \$500	\$5,000	\$7,500	\$0
Tax Audit or investigation related to Premises	✗	\$7,500	\$0
Lock Changing following Court ordered eviction	\$1,000	\$1,000	\$0
Garbage Removal left behind by Tenants	✗	\$500	\$0
Fire & Explosion caused by deliberate acts of the Tenant to the Landlord's Contents or Building	\$50,000	\$70,000	\$50
Landlords Contents for a range of defined events - Sub limits Apply	\$30,000	\$70,000	\$50
New For Old Replacement For Landlords Contents up to 10 years old	\$30,000	\$70,000	\$50
Earthquake & Tsunami Protection for damage to Contents	\$30,000	\$70,000	\$300
Theft By Tenant occurring during the period of insurance	\$50,000	\$70,000	\$250
Accidental Loss or Damage caused by Tenants or their guests - Sublimits Apply	✗	\$70,000	\$250*
Pet Damage caused by Cats & Dogs owned by the Tenant - Sub limits Apply	✗	\$70,000	\$250*

About Us

Since 1991, SGUA has been protecting landlords against the unexpected with reliable, affordable cover.

We are here to help...

If you need to make a claim, our dedicated claims team will ensure the process is easy and trouble-free.

Our approach is to settle claims with the maximum benefit payable under the policy in the shortest period of time.

You can have confidence knowing that most of our claims have no excess, so any out of pocket expenses are minimised in the event of something going wrong.

FAQ's

Q. Does the policy cover tenants on a periodic lease?

A. Yes, under a periodic tenancy, we pay the owner the rent they would have been entitled to if the tenant had given proper notice as per State legislation.

Q. How has Covid-19 affected making a claim on my policy?

A. Nothing has changed with our claims process. Our team are ready and here to assist you.

Q. Are drug/meth lab clean-ups & meth contamination covered?

A. Yes - under our Deliberate Damage by Tenant section - Sub-limits Apply.

Q. Can I also insure my Building with you?

A. Yes, ask us for a no obligation quote or visit our website.

Annual Premium* Per State/Postcode	ACT	NSW	VIC	SA	TAS	QLD 4000 - 4669	QLD 4670 - 4700	WA 6000 - 6646
Landlords Value	\$283	\$343	\$303	\$263	\$278	\$303	\$368	\$263
Landlords Value PLUS	\$333	\$405	\$345	\$333	\$330	\$355	\$420	\$330

To arrange cover:



Apply & pay online
www.sgua.com.au



Call our friendly team:
1800 355 559 | 08 6381 7100



Email application to:
insurance@sgua.com.au

Insured

Insured Name/s
Insured Email
Insured Phone
Postal Address

Property Details

Insured Property Address
Type of property?
House
Townhouse/Duplex
Apartment/Unit/Flat
If your property is a Apartment/Unit or Flat, what floor is it on?
Is the building structurally sound and well maintained?
Is the property for sale?
Is the property scheduled for demolition?
Is your property currently undergoing renovations?
a. If 'Yes', will the renovations exceed 60 days?
b. Are the renovations structural?
If 'Yes' to either a. or b. - please provide details below

Claims

Have you had 3 or more claims over the past 5 years, or any one claim exceeding \$10,000 on any rental property or dwelling?
If 'Yes', please provide details below

Current Insurance

Is your building and/or contents currently insured?
If Yes, with which insurer?
Are you currently insured for tenant default on your property?
If 'No', please select reason:
Inherited property
First time insured in Australia
Recently purchased
Other

Select your cover: Value Value PLUS

Insurance Start Date
NB: cover can't be backdated, or more than 45 days in advance.

Contact Method for Invoices & Documents
Email
Post
Agent

Please contact me for a comparison quote for my building

Tenancy Details

Is the property managed by a licensed property manager?
If 'Yes', please provide details of your Managing Agent below:
Is this property part of the National Rent Affordability Scheme (NRAS) or a Government/Community scheme?
Do any of the following apply?
The property is being sublet
The lease agreement is in a different name to the occupants residing in the property
A total of 4 or more separate lease agreements for this property has been in place in the last 12 months
None of the above
Do all the leases in place meet the Residential Tenancies Act requirements?
Is the property currently occupied by a tenant?
If 'No', why is the property currently unoccupied?
If 'Yes', do any of the following apply?
Is the tenant currently in arrears?
Does the tenant have a history of arrears of rent?
Is there a reason to believe that the tenant is engaging in behaviour that may result in a breach of lease conditions?
Has your tenant advised you or your property manager that the tenant has lost their job, had their working hours reduced/ rental amount reduced due to economic distress?
None of the above
How many lease agreements are active at this property at this time?
Total weekly rent

Duty to take reasonable care not to make a misrepresentation and Client Declaration

Before you enter into this contract of insurance, you have a duty to take reasonable care not to make a misrepresentation. You have a similar duty when you ask us to vary or extend the insurance, and when we offer to renew your insurance. This means that you need to take reasonable care to provide honest, accurate and complete answers to our questions. A misrepresentation includes a statement that is false, partially false, or which does not fairly reflect the truth.

When you ask us to vary or extend your insurance or before you renew your insurance, you need to take reasonable care to review any information that we provide to you for your confirmation and to tell us about any changes, if the information is no longer honest, accurate and complete.

For the full section please refer to the PDS.

I have read and understood the duty to take reasonable care

Authorised Person:

Product Disclosure Statement: This application form is not a contract of insurance. Before making a decision about this insurance, please consider the Product Disclosure Statement available from our website.

Privacy Statement: St George Underwriting Agency (SGUA) are bound by the Australian Privacy Principles under the Privacy Act 1988(Cth) and comply with the Privacy Act 1988 (Cth). This is outlined further in the Privacy Statement of your PDS.

- Have you ever had any type of insurance proposal declined or any type of policy cancelled or renewal refused or had special terms or conditions imposed by any insurer?
Have you been declared bankrupt or convicted of theft or fraud in the past 5 years?
Are you aware of an existing circumstance that may lead to a claim under this policy?

If you answered 'Yes' to any of the above statements, please provide further details below

Signature:
Date:

Need assistance?
Call: 1800 355 559 | 08 6381 7100
Please return completed application to:
Email: insurance@sgua.com.au
Post: PO Box 5663. St Georges Tce, Perth WA 6831

