

Australia's
best value
Landlord Insurance



Landlords Extra Protection

For full-time domestic rental property

Cover	Value	Value PLUS	Excess
Tenant Default for Absconding /Court ordered Termination	6 weeks	12 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	\$200
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 Pricing*	ACT	NSW	VIC	SA	TAS	QLD 4000 - 4669	WA 6000 - 6646
Landlords Value	\$283	\$343	\$303	\$263	\$278	\$303	\$263
Landlords Value PLUS	\$323	\$393	\$333	\$320	\$318	\$343	\$318

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

*Accidental Damage is subject to an Excess per Event with a maximum of 2 per Claim. *Annual Premium is inclusive of all applicable Statutory charges and GST. Pricing is current as at 01/05/21.

The policy has exclusions, limitations and sub-limits, before making a decision about this insurance, please consider the full Product Disclosure Statement available from our website.

Ukawa Pty Ltd trading as St George Underwriting Agency arranges this insurance under its AFS Licence as agent of the insurer, Assetinsure Pty Limited ABN 65 066 463 803 AFSL 488403.

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? Yes No
 Is the property for sale? Yes No
 Is the property scheduled for demolition? Yes No
 Is your property currently undergoing renovations? Yes No
 a. If 'Yes', will the renovations exceed 60 days? Yes No
 b. Are the renovations structural? Yes No
 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? Yes No
 If 'Yes', please provide details below

Current Insurance

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

Duty of Disclosure and Client Declaration

We rely on the information you provide us with, to decide whether to insure you and the terms on which we will insure you. To comply with your duty of disclosure when first entering into an insurance contract with Us, You must tell us everything you know and that a reasonable person in the circumstances could be expected to tell us, in answer to the questions we ask you. This applies to every person insured under the policy.

If you fail in your duty of disclosure, we may reduce or deny any claim you make or cancel your policy. If you fraudulently keep information from us or deliberately make false statements, we may avoid your contract and treat your insurance as if it never existed.

To comply with your duty of disclosure when you vary, renew, extend, reinstate or replace your policy, you must tell us everything that you know, and which a reasonable person in the circumstances could be expected to know, is relevant to our decision whether to insure you and, if so, on what terms. You do not have to tell us anything that is common knowledge that we should know through our business, that reduces the risk of a claim or that we tell you we do not need to know.

I have read and understood the Duty of Disclosure

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 1998(Cth) and comply with the Privacy Act 1998 (Cth). This is outlined further in the Privacy Statement of your PDS.

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? Yes No

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? Yes No

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? Yes No

Is the property currently occupied by a tenant? Yes No
 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 _____

- 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 Yes No

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

