



## Holiday Unit Insurance

Cover for Owner's Contents & Rental Income



**Australia's best value Investment Property Insurance**

Cover	Holiday Unit Value	Holiday Unit Value PLUS	Minimum Excess
<b>Loss of Rent</b> For your loss if the premises becomes untenable due to an event insured under this policy	\$50,000	\$50,000	\$0
<b>Legal Liability</b> Covers your legal liability for damage or personal injury to a third party or their property	\$20 million	\$20 million	\$0
<b>Damage by Tenants</b> Includes Deliberate, Malicious or Intentional Damage done to the Building or Contents by the Tenant or their guests.	\$50,000	\$60,000	\$100
<b>Owners Contents</b> Covers for damage to the Contents caused by Defined Events	\$30,000	\$60,000	\$100
<b>Fusion</b> Loss or damage to any part(s) of household electrical machines caused by electrical burnout.	\$30,000	\$60,000	\$100
<b>Prevention of Access</b> by a Government Authority	✗	✗	N/A
<b>Lock Changing</b> following Theft of keys	\$1000	\$1000	\$0
<b>Accidental Loss or Damage</b> to your contents caused by Tenants or their guests - Sublimits Apply	✗	\$60,000	\$250*
<b>Claims under the following defined events are subject to an additional excess</b>			
<b>Earthquake</b> Protection for damage resulting from an Earthquake & Tsunami	\$30,000	\$60,000	\$300
<b>Flood Cover</b> Protection for damage to Contents	\$30,000	\$60,000	\$500

### This policy is designed for

- a holiday flat or unit, or
- a unit in a resort or managed complex, or
- a holiday house if the building is insured elsewhere.

This is a fixed price /cover package, priced according to location. If you would like alternative levels of cover or to include the building, please contact us.

### We are here to help...

If you need to make a claim, our claims team is dedicated to 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 amount of time.

You can also have confidence knowing that most of our claims have a low or \$0 excess, so any out of pocket expenses are minimised should something go wrong.

### For further information:

Call our friendly team:  
1800 355 559 | 08 63817100

Email us:  
insurance@sgua.com.au

Visit our site:  
www.sgua.com.au

Annual Premium* Per State/Postcode	ACT	NSW	VIC	SA	TAS	QLD 4000 - 4669	QLD 4670 - 4700	WA 6000 - 6646
<b>Holiday Unit Value</b>	\$263	\$373	\$273	\$243	\$213	\$263	\$318	\$243
<b>Holiday Unit Value PLUS</b>	\$303	\$403	303	\$273	\$243	\$293	\$338	\$273

\*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.

Insured

Insured Name/s
Insured Email
Insured Phone
Postal Address
Contact Name

Contact Method for Invoices & Documents
Email
Post
Agent

Value
Value PLUS

Please contact me for a comparison quote for my building

Insurance Start Date

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

Insured Property Address

Managing Agent - If Applicable
Name
Phone / Email

Property Details

Type of property?
What floor is the property on?
Ground Floor
1st Floor
2nd Floor
3rd Floor or above
Construction of walls?
Construction of roof?
Year Built?
Is the building heritage listed?

Is the property a park home or in a caravan park?
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?
If 'Yes', will the renovations exceed 60 days?
Are the renovations structural?

The property has the following security features:
Controlled access to the complex by reception or secure entrance
Permanent on-site management
Keyed deadbolts on all external windows
Keyed deadlocks or keyed deadbolts or keypad access on all external doors
Back to base alarm system
None of the above

If 'Yes', to any of the above, please provide details

Additional Information

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?
With which Insurer?
What is the reason for not being insured?

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

- 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?
Have you had 3 or more claims on any rental property over the past 5 years?
Are you aware of an existing circumstance that may lead to a claim under this policy?

Authorised Person:
Signature:
Date:

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.

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

