



Holiday Unit Insurance

Cover for Owner's Contents & Rental Income



Australia's best value Landlord insurance

Cover	Holiday Unit Value	Holiday Unit Value PLUS	Minimum Excess
Loss of Rent For your loss if the premises becomes untenable due to an event insured under this policy	\$50,000	\$50,000	\$0
Legal Liability Covers your legal liability for damage or personal injury to a third party or their property	\$20 million	\$20 million	\$0
Damage by Tenants Includes Deliberate, Malicious or Intentional Damage done to the Building or Contents by the Tenant or their guests.	\$50,000	\$60,000	\$100
Owners Contents Covers for damage to the Contents caused by Defined Events	\$30,000	\$60,000	\$100
Fusion Loss or damage to any part(s) of household electrical machines caused by electrical burnout.	\$30,000	\$60,000	\$100
Prevention of Access by a Government Authority	✗	✗	N/A
Lock Changing following Theft of keys	\$1000	\$1000	\$0
Accidental Loss or Damage to your contents caused by Tenants or their guests - Sublimits Apply	✗	\$60,000	\$250*
Claims under the following defined events are subject to an additional excess			
Earthquake Protection for damage resulting from an Earthquake & Tsunami	\$30,000	\$60,000	\$300
Flood Cover 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 9417 8501

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	WA^ 6701 - 6770
Holiday Unit Value	\$263	\$373	\$273	\$243	\$213	\$263	\$318	\$243	\$298
Holiday Unit Value PLUS	\$303	\$403	303	\$273	\$243	\$293	\$338	\$273	\$313

*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. NB: Pricing & terms are subject to change. ^Property located within this postcode range may be subject to referral. 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?
If 'Yes', to any of the above, please provide details

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

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 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

- 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 1998(Cth) and comply with the Privacy Act 1998 (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

