



Australia's best value  
Landlord Insurance



## Landlords Extra Protection

For full-time domestic rental property

Cover	Value	Value PLUS	Excess
<b>Default of Rent</b> for all situations Including Hardship & Absconding up to \$1,250 per week	15 weeks	18 weeks	\$0
<b>Loss of Rent</b> arising from any Defined Event claim	52 weeks	52 weeks	\$0
<b>Prevention of Access</b> by a Government Authority	52 weeks	52 weeks	\$0
<b>Legal Liability</b> for bodily injury or property damage	\$20 million	\$20 million	\$0
<b>Deliberate/ Malicious Damage</b> Covers acts causing damage or loss by tenants or their guests	\$50,000	\$60,000	\$0
<b>Legal Expenses</b> Used to minimise loss, Includes Court, Bailiff & Representations fees	\$5,000	\$5,000	\$0
<b>Lock Changing</b> following Court/Bailiff assisted Eviction	\$1000	\$1000	\$0
<b>Garbage Removal</b> left behind by Tenants	X	\$500	\$0
<b>Fire &amp; Explosion</b> caused by acts of the Tenant to the Landlord's Contents or Building	\$50,000	\$60,000	\$50
<b>Landlords Contents</b> for a range of defined events including Flood Cover & New for Old replacement -Sub limits Apply	\$30,000	\$60,000	\$50
<b>New For Old Replacement</b> For Landlords Contents - Sub limits apply	\$30,000	\$60,000	\$50
<b>Earthquake &amp; Tsunami</b> Protection for damage to Contents	\$30,000	\$60,000	\$200
<b>Theft By Tenant</b> occurring during the period of insurance	\$50,000	\$60,000	\$250
<b>Accidental Loss or Damage</b> to your contents caused by Tenants or their guests - Sublimits Apply	X	\$60,000	\$250*
<b>Pet Damage caused by Cats &amp; Dogs</b> owned by the Tenant - Sub limits Apply	X	\$60,000	\$250*

### About Us

For over 25 years SGUA has been protecting landlords against the unexpected with reliable, affordable cover.

We get you back on track quickly, in the event that something should go wrong.

### 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 no excess, so any out of pocket expenses are minimised should something go 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 have been entitled to if the tenant had given proper notice as per State legislation.

**Q. Do I need a Court/Tribunal order to make a claim?**

**A.** No, you don't need a Court order or a Police Report to make a claim.

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

**A.** Yes - under our Damage Cover.

**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 - 4680	QLD 4681 - 4700^	WA 6000 - 6646	WA 6701 - 6799^
<b>Value</b>	\$263	\$303	\$253	\$228	\$223	\$263	\$318	\$228	\$283
<b>Value PLUS</b>	\$303	\$343	\$283	\$258	\$253	\$293	\$348	\$258	\$313

To arrange cover:



Apply & pay online  
[www.sgua.com.au](http://www.sgua.com.au)



Call our friendly team:  
1800 355 559 | 08 9417 8501



Email application to:  
[admin@sgua.com.au](mailto:admin@sgua.com.au)

\*Accidental/Pet 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.

^Property located within this postcode range may be subject to referral.

# Application Form

Please nominate your choice of policy: (Tick box)

Value	<input type="checkbox"/>	Value PLUS	<input type="checkbox"/>
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My Details			
Name			
Address			
Suburb	State	Postcode	
Email			
Phone			

My Rental Property			
Address			
Suburb	State	Postcode	
My Managing Agent			
Name			
Address			
Suburb	State	Postcode	
Email			
Phone			

**Please complete the following:**

1. Please insure my property on my nominated choice of policy and commence my cover from: / /
2. My property manager is authorised to deduct the payment for my policy from my rental account. NB. If you answered no - please contact us to make payment.  Yes  No
3. Please send all correspondence to my property manager. NB. If you answered no, we will send all correspondence to your email address.  Yes  No
4. Is this property part of the National Rent Affordability Scheme (NRAS) or managed by a Government/Welfare Department?  Yes  No
5. 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?  Yes  No
6. Have you been convicted of theft or fraud in the past 5 years?  Yes  No
7. Have you had 3 or more claims on any rental property over the past 5 years?  Yes  No
8. Is the tenant currently in arrears of rent or is there any reason for you to believe that the tenant is engaging in behaviour that may result in a breach of the lease conditions? (NB: Non-disclosure of rent arrears would result in a claim being denied).  Yes  No

Please provide us with details for any question from 5 - 8 above that you answered as yes (attach a separate sheet if you require more space)

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**Duty of Disclosure:**  
Before You enter into an insurance contract, You have a duty to tell Us anything that You know, or could reasonably be expected to know, which may affect Our decision to insure You and on what terms. You have this duty until We agree to insure You. You have the same duty before You renew, extend, vary or reinstate an insurance contract. You do not need to tell Us anything that:

- reduces the risk We insure You for; or
- is common knowledge; or
- We know or should know as an insurer; or
- We waive Your duty to tell Us about.

**If You do not tell Us something**  
If You do not tell Us anything You are required to, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both.  
If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed. After the Policy is entered into, ongoing disclosure obligations apply. See the Policy for details.

**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.

**Third Party Duty of Disclosure:**  
It is important that when answering any of our questions you need to be honest and tell us anything that you or a reasonable person in your circumstances would be expected to know. You need to understand that as you are answering on behalf of someone else any incorrect information provided by you on their behalf may affect their right to claim under the policy. We may reduce or refuse to pay a claim and/or cancel the policy if you have not answered our questions in this way.  
**Note:** These third party duty of disclosure terms are only relevant if this form is completed by a real estate agent on behalf of the Landlord.

**Product Disclosure Statement (PDS):**  
This brochure provides a limited summary only. The policy has exclusions, limitations and sublimits which are described in our PDS. Before making a decision about this insurance, please consider the Product Disclosure Statement available from our website. Notwithstanding anything contained in the policy to the contrary. In relation to claims involving damage to or removal of asbestos materials, we will not pay any more to replace or repair damaged property or to remove debris, than would have been payable if the materials had not contained asbestos.  
Please also note that any advice provided by us is general in nature and does not take into account your personal situation. You should consider whether the product is suitable to your needs, and where appropriate, seek professional advice from a financial adviser.

I agree with the policy terms and accept the declaration above is correct.

Authorised person's name \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_

**Please return this application to your property manager or the offices of SGUA:**

**Email:** admin@sgua.com.au | **Fax:** 08 9417 9294 | **Post:** PO Box 3701, Success WA 6964

Ukawa Pty Ltd ABN 59 009 357 582 trading as **St George Underwriting Agency** AFS Licence No 236663

